

Making a WorkSafeBC Claim

The basics: A guide for workers

Need an interpreter?

If you have trouble reading or understanding spoken English, we can help. Contact the WorkSafeBC staff member handling your claim and ask for an interpreter.

Please note: This guide is for information only. Should this information differ from the *Workers Compensation Act* or WorkSafeBC policy, the Act and policy will prevail.

Overview of workers' compensation

Who is covered?

Most people working in British Columbia are covered by WorkSafeBC. This includes people who are working:

- Full time
- Part time
- On contract
- As casual labour
- As the principals or owners of a company

You are covered even if your employer has not registered with WorkSafeBC.

You or your dependants (e.g., your spouse and/or children) may be eligible for WorkSafeBC compensation if:

- You are injured or killed on the job.
- You are disabled or die from a disease that results from working at your job.

If you are self-employed, you may not be automatically covered by WorkSafeBC. Contact us for information on [Personal Optional Protection](#).

If you are injured while working outside of British Columbia, you will usually be covered by WorkSafeBC if:

1. You normally live and work in B.C.
2. Your employer is based in B.C.

If not, contact the workers' compensation board of the province where you were injured.

What is a “work-related injury or disease”?

WorkSafeBC will only compensate you for a *work-related* injury or disease. We cover both physical and psychological injuries.

For your injury to be covered:

1. You must have been working when you were hurt.
2. The injury must have been caused by something to do with your job.

For a disease to be covered, it must be caused by the work or the work environment.

Who pays for the compensation system?

The compensation system is an insurance paid entirely by employers, not by taxes. Employers must not deduct money from your wages or salary to pay WorkSafeBC premiums.

In return for employers funding the system, you cannot sue your employer, another employer, or another worker for the workplace injury or disease.

Making and managing a claim

Opening a claim

You can start a claim by calling our Teleclaim Contact Centre toll-free at 1.888.967.5377. A representative will record the details of your injury or disease and tell you the next steps.

We also start a claim for you if we receive a report from your employer or doctor (or whoever treats you).

You should report work-related diseases as soon as you notice the symptoms, even if you are not working or have changed jobs.

Once we learn you have been injured or developed a work-related disease, we will take these steps:

- If more information is needed for us to make a decision, we will call you.
- If your claim is accepted, we will pay you for any time you have missed from work due to the injury or disease. We will also pay for health care that is reasonably necessary for your recovery.
- If your claim is not accepted, we will send you a letter explaining the reasons why.

Tracking your claim

When you make a claim with us, we will give you:

- Your **customer care number**. If you have more than one claim, each claim will be linked to this number.
- Your **claim number**. You can contact us with your claim number to find out if your claim has been accepted. You can also check the status of your claim online by visiting worksafebc.com/claims, then selecting **View & submit claim information**. Your employer and doctor will also receive your claim number and be able to see if the claim has been accepted. They will not be able to see any personal information about you.

If your claim is accepted, we will also give you your **personal access number**. You can use this number to find out details about payments we make to you.

Your WorkSafeBC team

You will connect with different WorkSafeBC staff members depending how complex or long-lasting your claim is. These staff members may include the following:

- **Teleclaim representative**: can register your claim for you
- **Client services representative**: decides what benefits you receive (on certain claims) — these are called “entitlement decisions”
- **Adjudicator**: makes entitlement decisions on more complex claims
- **Return-to-work specialist**: supports your recovery and helps you return to work
- **Wage rate officer**: determines your wage rate (this affects wage-loss payments you receive from us)

- **Case manager**: manages your claim and works with your employer, providers, and WorkSafeBC team
- **Service coordinator**: supports the WorkSafeBC team assigned to your claim
- **Vocational rehabilitation consultant**: helps you return to suitable employment

Everyone on your team shares the goal of your timely, safe, and lasting return to work.

Tips on managing your claim

- Contact your employer regularly to identify suitable work, and participate in that work.
- Keep your claim number handy when talking with us.
- Keep copies of all paperwork to do with your claim (forms, reports, receipts, etc.).
- Keep notes of phone conversations with us, your doctor, and your employer (the date and what you discussed).
- Keep receipts for prescriptions and other health care benefits. If your claim is accepted, you will be issued a pharmacy benefits card. Use this card when purchasing prescription medication for your injury.
- Be patient but proactive. We receive about 160,000 claims every year, and making decisions can take time. If you have questions or concerns, please call us to discuss them.
- Check in with us every two weeks to confirm your abilities and work status.
- If you will be travelling, contact us to discuss how this might affect your benefits.
- Tell us if you are working. If you are receiving benefits from us, you must tell us if you are doing any paid work.

Returning to work

When to return to work

You should return to work as soon as it is safe to do so. This has many benefits. Working within your abilities keeps you connected to your workplace and minimizes the injury’s disruptive impact. It can also help you recover more quickly.

You and your employer are required by law to cooperate with each other and with us to facilitate your timely and safe return to, or continuation of, work. This means:

- Contacting your employer and maintaining communication with them.
- Helping your employer identify suitable work.
- Participating in suitable work.
- Providing WorkSafeBC with information we need to support your return to work.

Visit worksafebc.com/claims to learn more about how you can help your recovery and return to work.

Benefits

When you have an accepted claim, we will pay for:

- Accepted medical expenses (health care benefits)
- Earnings you have lost because of your injury (wage-loss benefits)
- Any necessary vocational rehabilitation services to return you to a productive life

We may pay additional benefits if you have a permanent disability because of the injury or disease (permanent disability benefits).

We pay toward funeral costs if a worker dies from a work-related cause. We may also pay a pension to dependants of these workers.

Wage-loss benefits

Your wage-loss payments will usually be 90 percent of your average net earnings at the time of your injury, up to our maximum wage rate. Special rules may apply if you are any of the following:

- An apprentice or learner
- Someone employed less than 12 months with the employer
- A casual worker
- An independent operator or employer who has purchased Personal Optional Protection from us

If your work is casual, temporary, in varying shifts, or for multiple employers, please discuss your work schedule with the WorkSafeBC staff member handling your claim.

We will review your wage rate if you receive compensation for more than 10 weeks.

You do not pay income tax on your WorkSafeBC compensation payments.

Health care benefits

If your claim is accepted, we will cover the cost of the health care services and supplies that are reasonably necessary to help you recover from your injury.

Contact us if you are unsure whether something is covered. Reach out before you receive the treatment or purchase the supplies.

Health care services and supplies that may be covered include:

- **Treatment by a physician, physiotherapist, specialist, or chiropractor**

We will usually pay for treatment from only one of these professionals at a time. For example, seeing a chiropractor and getting physiotherapy during the same time period would require pre-approval.

Note: Not all therapists will treat WorkSafeBC clients. If you need help locating a provider, call 1.888.967.5377 and ask to speak with Health Care Programs.

- **Hospital services**, including emergency room visits, short- and long-term stays, day surgery, dressing changes, casting, and diagnostic imaging
- **Dental work**
- **Medical supplies or equipment**, including artificial limbs, canes, dentures, hearing aids, wheelchairs, eyeglasses, crutches, back and leg braces, and some orthotics
- **Nursing care**, including services performed by a registered nurse (or licensed practical nurse as designated by a registered nurse), home care, residential care, wound care, and home intravenous (IV) therapy
- **Home, vehicle, and/or workplace modifications**
- **Prescription medication** (remember to use your WorkSafeBC pharmacy benefits card to pay for it)
- **Rehabilitation services** we refer you for, such as physical therapy or occupational rehabilitation (the goal of rehabilitation is to enable you to return to work)

- **Psychological therapy** (we may refer you for an assessment and treatment)
- Other expenses that are a necessary part of your medical care or recovery

Paying for treatment

Once we accept your claim, your health care providers should bill us for any treatment related to your claim. Be sure to tell the treatment provider that your injury is work related. You should not have to pay any fees.

If you do pay for treatments, you may pay more than what we have negotiated with the health care provider. In this case, we may not be able to reimburse you for the extra costs. Please contact us if you have any questions about reimbursement.

For questions about health care payments, contact Payment Services toll-free at 1.888.422.2228. For program information, call 1.888.967.5377 and ask to speak with Health Care Programs.

For more information about health care benefits, visit worksafebc.com/en/claims/benefits-services

Permanent disability and vocational rehabilitation benefits

If a work-related injury or disease has left you with a permanent disability, you may be eligible for permanent disability benefits.

We may also provide vocational rehabilitation to help you adapt to the effects of a permanent disability.

If your employer continues to pay your salary

If you are not working because of your work-related injury or disease, your employer may still decide to keep you on full salary. In this case, we pay the wage-loss benefits directly to your employer.

When benefits begin and end

Your wage-loss benefits from WorkSafeBC start the first scheduled shift you lose after the day you sustain a work-related injury or disease.

You will receive wage-loss benefits until you are able to return to work, have recovered from your injury or disease, or have reached your maximum recovery. If your employer can provide work duties that are within your abilities and are safe, suitable, and productive, then you must return to those duties.

WorkSafeBC benefits may be suspended if:

- You do not maintain contact with your employer and us throughout your recovery to provide updates on your abilities.
- You participate in any activity that might delay your recovery.
- You refuse recommended treatment.
- You refuse to participate in suitable work.
- You fail to provide information we request for adjudication purposes.
- We discover your claim is fraudulent

Moving away from B.C.

Let us know if you are moving to another province while you are still getting payments from us. Provide your new address and phone number. Your benefits will not change unless the move delays your recovery and return to work.

Your rights

Your right to claim

You have the right to report any workplace injury or disease.

Your employer must report any workplace injury or disease to WorkSafeBC within three days. Telling you to not report an injury or disease is against the law.

Your rights when a third party is involved

If you are injured on the job because of someone who is neither a worker nor an employer, you may choose to sue for damages rather than claiming compensation from WorkSafeBC. However, you cannot sue an employer, another employee, or a fellow worker.

Your right to review and appeal decisions

When we make decisions about your claim, we will send you a letter explaining the reasons and outlining the review and appeal process.

Please contact us if you do not understand the decision. We can explain the reasons and/or consider any additional information you may have.

If appropriate, we can change the decision within 75 days. Where the decision contains an obvious error or omission, we may be able to change the decision beyond 75 days.

If you disagree with the decision, you can have it reviewed by the Review Division. If you disagree with the review decision, you may be able to appeal it. To have a decision reviewed, you must file a request for review within 90 days of the date of the decision. Most Review Division decisions may be appealed to the Workers' Compensation Appeal Tribunal within 30 days. Check the [Claims review and appeal guide for workers and dependants](#) for details (available on worksafebc.com).

Your rights to access and privacy

You have a right to see your claim file and all records relating to your claim. Your claim file and its contents will not be disclosed to anyone unless you request it. However, if you or your employer begin an appeal, your file becomes available to both of you. To request a copy of the information in your claim file, contact the Disclosures Department at 1.866.967.5377, extension 7606. To request a copy of information about you that may be located apart from your claim file, contact the Freedom of Information and Protection of Privacy Office toll-free at 1.866.266.9405.

Your right to impartial advice and to make complaints

- If you disagree with a WorkSafeBC decision and want independent advice, contact the **Workers' Advisers Office**. Workers' advisers are available at no cost to you. Call 1.800.663.4261 or visit gov.bc.ca/workersadvisers.
- If you feel you have been treated unfairly by WorkSafeBC, contact the WorkSafeBC **Issue Resolution Office** at 1.800.335.9330 or complete their **complaint form (Form 15B3)**, available on worksafebc.com.

For more information

Our website, worksafebc.com, contains publications, forms, online service options, and more.

We also have offices throughout the province to help you. Visit worksafebc.com/office-locations to find the one nearest you.

All written correspondence with WorkSafeBC should be mailed or faxed to the following address or number, not to the local offices.

WorkSafeBC

PO Box 4700 Stn Terminal Vancouver BC V6B 1J1

Toll-free fax: 1.888.922.8807

Greater Vancouver fax: 604.233.9777

Claims Call Centre

Phone 604.231.8888 or 1.888.967.5377

Monday to Friday, 8 a.m. to 6 p.m

Prevention Information Line

Call this line to ask questions about workplace health and safety, find out about worker and employer responsibilities, or report a workplace accident or incident. You do not have to give your name.

604.276.3100 | 1.888.621.SAFE (7233)