



THE UNIVERSITY OF BRITISH COLUMBIA

Worker's Guide to WorkSafeBC Claims



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HOW TO USE THIS GUIDE

If you're injured at work and miss time or visit a doctor, you will have a WorkSafeBC claim. This guide describes the phases of a claim to help you understand next steps and answer some frequently asked questions.

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Phase 1: Reporting

Your responsibilities

- Report your workplace injury in **four (4) places**:
 1. **Tell your supervisor or manager.** They will call First Aid if needed. They will also need to investigate the incident to ensure others aren't injured in the same way.
 2. **Visit a doctor**, either at a clinic or hospital, depending on how serious the injury is. Tell the doctor the injury happened at work (or if you think the injury may have happened at work). The doctor will need to provide WSBC with information about your injury.
 3. **Submit a CAIRS report.** When you're able to, submit a report on [UBC's Centralized Accident Incident Reporting System](#) (CAIRS). For help submitting a CAIRS report, contact your supervisor or manager.
 4. **Report your injury to WSBC** to file your claim. You can use one of these three options to report your injury.
 - Call the Teleclaim Centre (this is the fastest and easiest way) at 1.888.WORKERS (1.888.967.5377)
 - Report your injury [online](#)
 - Submit a [paper form](#) by mail or fax

Help during Phase 1

→ If you need assistance finding a family doctor or nurse practitioner, you can register using the [Health Connect Registry](#).

Phase 2: Your claim is “pending”

WSBC will gather information from you, UBC, and your physician. A WSBC Entitlement Officer or Case Manager will decide on your claim. They will decide if you are eligible for benefits, and if so, what benefits and services will be covered under your claim.

Before deciding on your claim, it is “pending”. Depending on the circumstances, your claim may be “pending” for days or weeks, and in rare cases, months.

A UBC **Return to Work & Accommodations (RTWA) Advisor** will be in touch with you to see how you're doing and discuss options for modified duties. If you are based in the Okanagan, a Workplace Health Specialist from the **Workplace Reintegration and Accommodation Program (WRAP)** will get in contact with you.

Your responsibilities

While you wait for WSBC to decide your claim, you can:

- Set up an [online WSBC account](#)** to get real-time access to updates on your claim.



- Continue to **attend any follow-up medical appointments** required for your injury treatment.
- Work with your **UBC RTWA/WRAP Advisor** to plan for your return and/or modified duties.
- Consider making applications for **other sources of income** such as long-term disability, CPP, EI, or [provincial income assistance](#).

Help during Phase 2

- Your UBC RTWA/WRAP Advisor will help you plan for your **return and/or modified duties**.
- If you have **questions about your pay** while your claim is pending, contact your manager.
- If you **disagree with WSBC's decision** on your claim, you can seek advice from the [Workers' Advisers Office](#).

i. How are you paid while your claim is pending?

Depending on your **available sick balance**, UBC may pay you an Advance that will keep you on payroll while your claim is pending. This WSBC Advance is roughly 90% of your net base pay. The WSBC Advance is intended to replicate the wage rate that WSBC sets for your claim. More information on wage rates can be found below under [Wage Loss Benefits](#).

If WSBC does not approve your claim, you will have to use sick time instead of the WSBC Advance to cover the time that you missed from work.

If you do not have enough sick time available to keep you on payroll while your claim is pending, you will be placed on unpaid leave until WSBC makes a decision on your claim or you return to work.

ii. What happens to your UBC benefits while your WSBC claim is pending?

If you are maintained on payroll while your claim is pending with a WSBC Advance, you will maintain access to all your employer-paid benefits.

If you do not have enough sick time to stay on payroll while your claim is pending, you will be placed on unpaid leave and will be given a task in Workday to elect whether to maintain your benefits.

Depending on your union, you may be able to apply for financial support to maintain some of your benefits while on unpaid leave. Contact your union for more information.

If your claim is approved by WSBC at a later date, you (or your union if applicable) will be reimbursed for the amount paid to maintain your benefits during the WSBC-approved injury period.

Phase 3: Approved claims

If WSBC approves your claim, you may be entitled to WSBC benefits, including lost wages and healthcare.

Your responsibilities

- Continue to attend any **follow-up medical appointments** required for your injury treatment.
- Work with your **UBC RTWA/WRAP Advisor** to plan for your return.

Help during Phase 3

- Your UBC RTWA/WRAP Advisor will help you plan for your **return and/or modified duties**.
- If you have **questions about your pay** while your claim is pending, contact your manager.

i. What does WSBC pay for?

Healthcare benefits

WSBC may pay healthcare costs associated with your claim. This includes basic healthcare costs related to your workplace injury (e.g. doctor visits). In addition to basic healthcare costs, WSBC may also cover other treatments like physiotherapy, massage therapy, or chiropractic care.

If you need to miss time from work to attend a medical appointment related to your claim, you have the option of using your available medical appointment or sick time. If you do not have any medical or sick time in your bank or just want to claim this time through WSBC regardless, complete the “Employee” sections of a [WSBC Request for Income Loss Form](#) for each appointment date and send the form(s) to your manager and the WSBC Claims Associate (wcb.info@ubc.ca).

Wage loss benefits

WSBC may pay wage loss benefits for your claim if you need to miss time from work after the day you were hurt. WSBC will set the wage rate for your claim.

- For the first 10 weeks of wage loss, WSBC will use what you earned in the 3 months leading up to your injury to set your wage rate. This is called your short-term wage rate.
- If wage loss benefits continue beyond 10 weeks, WSBC will use what you earned in the year before your injury to set your wage rate. This is called your long-term wage rate.

More information about how [your wage rate](#) is calculated can be found on WSBC’s website.

ii. How are you paid when your claim is “approved”?

In most cases, UBC receives payment from WSBC and maintains you on payroll for the duration of your claim with a WSBC Advance.

When UBC receives payment from WSBC, adjustments may be made to your WSBC Advance, according to your [collective agreement](#). Reconciliations of your advance to the amount that is received by UBC from WSBC are completed at least once a month.

These adjustments ensure that you are reimbursed the amount that UBC receives from WSBC.

If you have questions about your pay during an approved WSBC claim, speak to your manager.

iii. How long do WSBC healthcare and wage loss benefits continue?

Wage-loss benefits usually continue until you can participate in modified work or return to your usual duties.

Healthcare services may continue beyond the date you return to work if additional treatment or services are required to support your recovery.

iv. Can you use vacation or sick time during a claim?

If you take vacation or sick time during your claim period that is **unrelated to your work injury**, speak to your manager as this may affect how your absences are coded in Workday and how your WSBC Advance is paid. You will also need to talk to your WSBC Case Manager if you have a pre-booked vacation during your claim or if you are planning to leave the province.

Sick time, vacation time, and other absence types cannot be used instead of WSBC Advance for an approved claim.

v. Are your WSBC benefits taxable?

For tax information related to your wage loss benefits, please see the following [guidance from UBC Finance](#).

Phase 4: Return to Work

Everyone's experience when recovering from an injury is different. Generally, people who return to their workplace as soon as possible see improved physical and mental health outcomes. Returning to work safely while recovering from an injury requires collaboration between the worker and the employer. In fact, a [new law](#) requires that employers and workers cooperate to plan a safe return to work.

Your responsibilities

- Continue to **stay in touch** with WSBC, UBC's RTWA/WRAP Advisor and your medical provider.
- Share your ideas** for modified ("light") duties.
- Return to work** as soon as you're able.

Help during Phase 4

- Your UBC RTWA/WRAP Advisor will help you plan for your **return and/or modified duties**.

i. When do you return to work?

You, your doctor, and your UBC RTWA/WRAP Advisor will discuss your return-to-work date. Together with your department (manager), we will create a Return-to-Work Plan. Some plans will include a gradual return to work, with modified duties or hours.

ii. What if you don't feel ready to return to work?

If your doctor has cleared you to return to work but you still do not feel ready to come back, you will need to get updated medical supporting your need to stay off work. Speak to your UBC RTWA/WRAP Advisor to discuss your options and get a medical form.

iii. What if you feel ready to return to work earlier?

You may need to get updated medical to support your ability to return to work early. Do not return to work before communicating with your manager or your UBC RTWA/WRAP Advisor.

iv. What if you can only return to work part-time?

This is called a gradual return to work (GRTW). You will be paid your regular pay rate for the time you work, and a WSBC Advance for the time you missed.

For example, if you normally work a 7.5-hour day, but during your GRTW you work 4 hours only, you will be paid at your regular rate for 4 hours and with a WSBC Advance for 3.5 hours.

v. Is it necessary to get medical forms filled out if requested by UBC's RTWA/WRAP Advisor?

Yes, you will be required to provide updated medical information at different times during your recovery to see you you're doing and help plan for your return to work or modified duties.

Appendix

The following examples show how you're paid after a workplace injury. If you have hours in your sick bank, see "Scenario A". If you have very few or no hours in your sick bank, see "Scenario B".

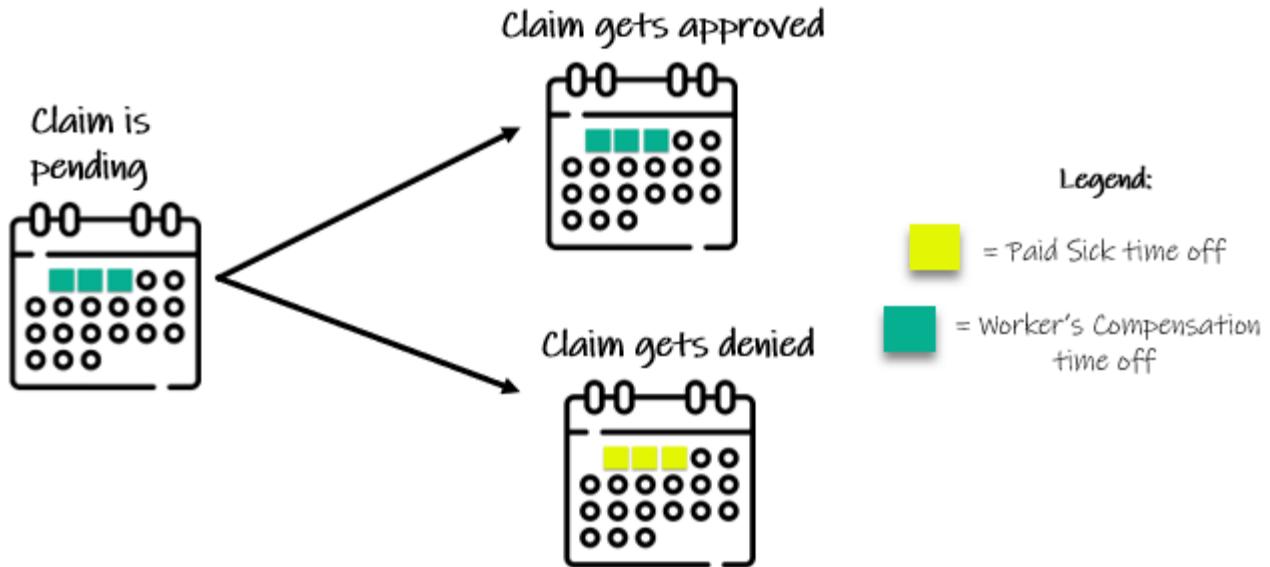
DAY OF INJURY: On the day of injury, you will receive regular pay, even if you had to leave work early. This applies to everyone, regardless of how much sick time you have.

Scenario A: Many hours in sick bank at time of injury

If you have many hours in your sick bank, you will be paid using "WSBC Advance" (about 90% of your net pay) while your claim is pending.

If your claim is approved, UBC will continue to pay you using "WSBC Advance". WSBC pays UBC based on your wage rate. At least once per month, UBC adjusts your pay based on the amount WSBC has paid UBC.

If your claim is denied, your absences will be changed from "WSBC Advance" to "Paid Sick Time Off". Adjustments on your next pay cheque will reflect the change in absence type.



Scenario B: No hours in sick bank when injury occurs

If you have no sick bank when your injury occurs, you will be placed on an unpaid leave until a claim decision has been made. You will be asked to select your benefits through Workday while on unpaid leave.

If your claim is approved, unpaid leave is changed to "WSBC Advance". WSBC pays UBC based on your wage rate. At least once per month, UBC adjusts your pay based on the amount WSBC has paid UBC.

If your claim is denied, you will remain on an unpaid leave until you return to work.

