

WCB Nova Scotia **protects** the Nova Scotia workforce.

We help protect the important work firefighters do across our province and we're proud to support these brave Nova Scotians.

About WCB

Guided by the *Workers' Compensation Act*, WCB is the province's provider of workplace injury insurance. We support employers in creating safer workplaces, but if an injury does happen, we're there to provide security from its impact to workers and their families, as well as employers. This includes helping both workers and their employers achieve a timely and safe return to the job, where work is, almost always, part of the recovery process.

Firefighters: Who is covered?

Volunteer Fire Departments

Coverage is mandatory as of October 30, 2020, meaning municipalities must provide WCB insurance for every volunteer firefighter. As volunteers don't have a salary on which to calculate premiums, most pay premiums on a minimal, basic amount set out in the regulations. If a volunteer can't work their paid job due to an injury, they'll receive wage loss based upon their day-job salary, in the same way other covered workers do. That's unique to volunteer firefighters, and it helps protect these brave Nova Scotians from the impact of workplace injury, at a reasonable cost to municipalities.

Career Fire Departments

Coverage is not mandatory, which means some career firefighters are covered by WCB insurance and some are not. It depends solely on the coverage selected by each employer, and whether they use other insurance programs. Employers are welcome to contact the WCB to discuss the registration process if coverage is requested.



Summary of Claim Benefits and Services

All covered workers, including career and volunteer firefighters, are eligible to receive the same benefits. When a claim is accepted, the WCB will begin paying benefits on that claim to the injured worker. There are several different types of benefits and services designed to help workers recover from injury or illness, whether supporting return to work or keeping workers and their families secure from the impact of a workplace injury.

These include health benefits, temporary earnings replacement benefits, permanent impairment benefits, extended earnings replacement benefits, and survivor benefits.

Learn more about Claim Benefits and Service on the WCB website.

Presumptive Coverage for Firefighters

Under the Workers' Compensation Act and Regulations, certain illnesses qualify for 'presumptive' coverage for firefighters. This means these illnesses are presumed to be work-related unless the contrary is shown, allowing for a simplified claims process. Presumptive illnesses for firefighters include 19 different types of cancers, and heart attacks that occur within 24 hours of an emergency call. Like other first responders, presumptive coverage is also in place for firefighters with a diagnosis of Post-Traumatic Stress Disorder. Appendix A provides eligibility details.

Determining Wage Loss

Volunteer Fire Departments

Volunteer firefighters may experience a wage loss at their regular paid job as a result of their injury as a firefighter. This wage loss can be used to calculate earnings replacement benefits.

Career Fire Departments

Wage loss is determined based on their income as a firefighter.

Direct Access to Early Assessment of Sprains and Strains at Work

<u>Direct Access</u> to early assessment of sprains and strains at work provides injured workers with more timely access to the health care services they need. Injured workers can go directly to a WCB-approved physiotherapist or chiropractor right away for an assessment, which WCB will cover.

How to reach us

Call us toll-free: 1-800-870-3331

Email us: info@wcb.ns.ca

PLEASE NOTE: This email address is for general inquiries only. For security reasons, private information and documents can only be sent and received electronically through our secure <u>Online Services</u>.

Website: Wcb.ns.ca





Appendix A: Presumptive Coverage as of April 2025

Disease / Diagnosis	Minimum Period of Employment or Volunteer Work	Applies to Accidents that happen on or after
Primary site brain cancer	10 years	Jan. 1/93 per s.35A(4)
Primary site bladder cancer	15 years	Jan. 1/93 per s.35A(4)
Primary site kidney cancer	20 years	Jan. 1/93 per s.35A(4)
Primary non-Hodgkin's lymphoma	20 years	Jan. 1/93 per s.35A(4)
Primary leukemia	5 years	Jan. 1/93 per s.35A(4)
Primary site colorectal cancer (formerly known as colon cancer)	20 years	Jan. 1/93 per s.35A(4)
Primary site esophageal cancer	25 years	Jul. 1/21 per s.35A(5)
Primary site lung cancer in a person who has not smoked tobacco products for a minimum of 10 years immediately before the date of the initial diagnosis or smoked fewer than 365 tobacco products during their lifetime	15 years	Jul. 1/21 per s.35A(5)
Primary site testicular cancer	10 years	Jul. 1/21 per s.35A(5)
Primary site ureter cancer	15 years	Jul. 1/21 per s.35A(5)
Primary site breast cancer	10 years	Jul. 1/21 per s.35A(5)
Multiple myeloma	15 years	Jul. 1/21 per s.35A(5)
Primary site prostate cancer	15 years	Jul. 1/21 per s.35A(5)
Primary site skin cancer	15 years	Jul. 1/21 per s.35A(5)
Primary site ovarian cancer	10 years	Jul. 1/21 per s.35A(5)
Primary site cervical cancer	10 years	Jul. 1/21 per s.35A(5)
Primary site penile cancer	15 years	Jul. 1/21 per s.35A(5)
Primary site pancreatic cancer	10 years	Jul. 1/21 per s.35A(5)
Primary site thyroid cancer	10 years	Jul. 1/21 per s.35A(5)
Heart attack (myocardial infarction) that occurs within 24 hours after attendance at an emergency response scene in the worker's capacity as a firefighter	None	Jul. 1/21 per s.35A(5)
Post-Traumatic Stress Disorder	None	Oct. 27/18 per s.35A(5)