



# Introduction to **Long-Term Benefits**

**Permanent Impairment Benefits (PIB) and  
Extended Earnings Replacement Benefits  
(EERB)**

## About your benefits and supports

We're sorry to hear that something happened at work, and that it's having long-term impact on your life. We're here to help. WCB provides both financial support and ongoing medical support.

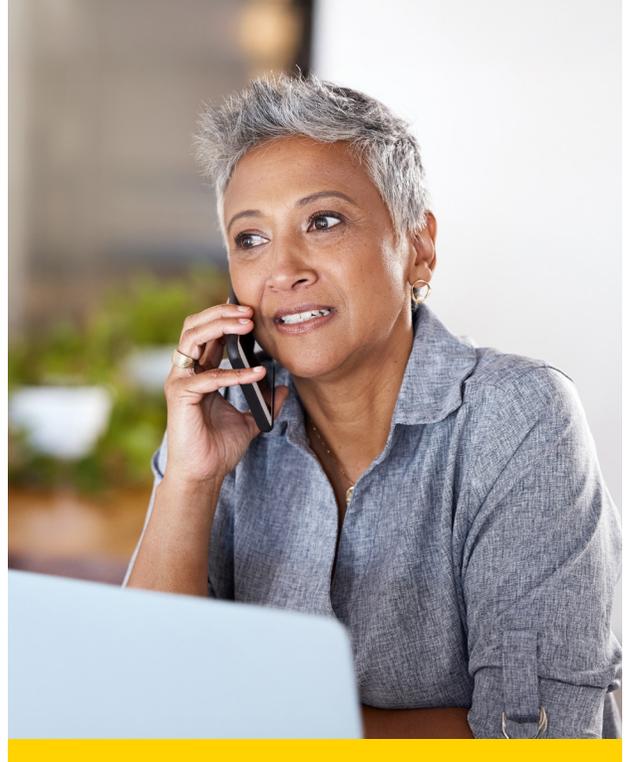
**There are two main ways the WCB provides financial support:**

### 1. A Permanent Impairment Benefit (PIB)

- When a medical examination determines that your injury has resulted in a permanent impact, you may be entitled to receive a monetary benefit. The amount of this benefit is determined by something called a Permanent Medical Impairment (PMI) percentage. Your PMI % is determined by an independent medical examiner and by using a standardized rating system.
- This benefit is paid as a lump sum or monthly payment which you may be eligible to receive for the rest of your life.

### 2. Extended Earnings Replacement Benefit (EERB)

- When your injury prevents you from returning to work at your previous earnings level, you also qualify for EERB.
- EERB benefits are paid as a monthly payment to help replace lost income due to your injury.



## Long-term benefits at a glance: what to expect

### Financial Support

Long-term benefits provide financial support if your injury prevents you from returning to work at your previous earnings level.

### Ongoing Medical Support

We will work with you and medical providers to identify medical needs related to your workplace injury. This might include physical therapies, medication, assistive devices, and other necessary treatments. Please contact your case worker for more information.

### Communication with WCB

WCB case workers are here to help. They will provide guidance, answer questions, and help you navigate the benefits process. You may receive a phone number to reach a specific case worker directly, but if you don't, simply call **1-800-870-3331** and you will be referred to the person who can help you best.

## When can I expect to receive my monthly payments?

If you receive monthly benefits as part of your long-term benefits:

- **All payments are processed on the first Wednesday of each month.**
- **Direct deposit is the fastest way to get your payments.** With direct deposit your payment will be in your bank account **no more than 3 days after the first Wednesday of the month.**
- If you have not signed up for direct deposit, you can sign up easily through WCB Online. If you need help setting it up, call us at 1-800-870-3331.
- If you are not able to get your payments deposited into your bank account, payments can be sent by paper cheque. Paper cheques will also be mailed within 3 days but will take longer to arrive via Canada Post mail.

**NOTE:** If you are currently receiving your payment on a different date each month than those indicated in the schedule above, you will continue to receive your payment on that date.

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## What comes next?

**We are here to help, wherever we can.**

We want to take care of the things we can help with, so that you can focus on your health and well-being — for yourself, and the important people in your life.

**Call us if anything changes.**

We are committed to providing timely support, ensuring you have access to our team for assistance related to your recovery and benefits. It is crucial to contact us at the earliest opportunity if you experience any changes in your medical recovery to ensure you receive the necessary support.

**Tell your healthcare providers to send us updates when you see them.**

If you are experiencing changes with your recovery, please make sure to have your health care provider forward documentation to the WCB.

## Review of Extended Earnings Replacement Benefits (EERB)

An EERB benefit may continue to age 65, but is subject to review at any time. We provide regular, flexible reviews of EERBs to better reflect workers' real circumstances — recognizing progress, addressing challenges, and keeping pathways to work open.

If your employment earnings change from the earnings used to set the EERB, you need to inform the WCB as this may impact your eligibility to benefits.

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## When you need us

**We are committed to providing timely support for your recovery and WCB benefits.**

We are dedicated to helping you navigate this process and maintain your well-being. You can have questions answered and access services through our online portal, including signing up for direct deposit, checking payment schedules, and more. You can also reach us by phone.

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## Frequently asked questions

**When can I expect a response from the WCB?**

You should receive a response within 24-48 hours of your inquiry. If your request is more in-depth and requires review from case workers, it may take longer. In these cases, you will still receive an acknowledgment within 24-48 hours that your request has been received and is being worked on. Your needs are important to us, and we will get back to you as quickly as possible.

## **How do I get my medications approved?**

Medications related to your injury may be eligible for coverage. Some prescriptions require a “special authorization”, where your doctor must submit additional information to have the medication approved by our prescription partner Medavie Blue Cross. If your medication needs a special authorization:

- Have your doctor or health care provider to fill out authorization forms every 6-months or every year and have them send the completed form to Medavie Blue Cross. Your doctors office will be familiar with this process.
- Medavie Blue Cross will review the authorization form and will forward approvals to the WCB to extend coverage.

If you do not have access to a family doctor or have other questions about the approval process, please contact Medavie Blue Cross using the link here:

[www.medaviebc.ca/en/contact](http://www.medaviebc.ca/en/contact).

If you have any questions about your medications, contact us and we can help.

## **What happens if I need more treatment?**

Treatments for your workplace injury (such as physiotherapy, chiropractic care, psychological treatment, etc.), may be covered. Talk to a case worker to determine what coverage may be available.

## **My injury circumstances have changed. How do I get my Permanent Medical Impairment (PMI) reassessed?**

In the unfortunate case where your workplace injuries have worsened, you can apply for a PMI reassessment. To do this, it must be at least 16 months since your last assessment. If you wish to get reassessed, please contact your case worker who will provide a letter that can be shared with the doctor conducting your assessment.

## **My assistive device needs to be repaired or replaced. How do I get this fixed?**

If you have an approved assistive device currently covered by the WCB that needs to be repaired or replaced, you can make an appointment with the service provider that issued your device. They will assess the device to confirm repair, or replacement needs and will send a form to your WCB for approval.

## **How soon can I expect to receive payment for approved out of pocket expenses, such as travel?**

When you have direct deposit, approved out-of-pocket expense requests submitted through [Online Services](#) can be reimbursed within a few days. This is the fastest way to receive payment. If you are unable to submit online, you can via mail or fax, which typically takes longer and may take up to 2–4 weeks.

## **How long will I receive my monthly benefits?**

Your Extended Earnings Replacement Benefit (EERB) will continue if your injury continues to prevent you from working up until the age of 65, but is subject to review at any time. If your employment earnings change from the earnings used to set your EERB, you need to inform WCB as this may impact your benefits. A portion of your monthly payments are set aside in something called an Annuity. This can be compared to a retirement fund, as the Annuity is paid out at the age of 65 or when your EERB ends.

## **What happens with my annuity when I turn 65?**

If you are being paid EERB benefits, payments will end when you turn 65. At the same time, your annuity would be paid out in full as a lump sum.

If you have a PIB, and your PMI % is 30% or less, it would be paid out as a lump sum. If your PMI % is 31% or more, you will continue to receive monthly payments as a life-long benefit.

## **What happens if I die before turning 65?**

In these unfortunate circumstances, the Workers Compensation Act allows for an annuity to be paid to a spouse of a worker who dies before the age of 65.

## **Will WCB help me go back to work?**

Work is healthy and any circumstances which allow you to be engaged in meaningful work, are good for your health and wellness. This involves helping you get back to your previous work, or different work, WCB is here to support you on your journey. Please talk to a case worker for more information.

We recognize there are other questions you might have about your claim and Long-term Benefits, so please do not hesitate to contact the WCB for further answers. We are here to support your recovery and are committed to providing quality service in a timely manner.

# **How to reach us**

## **Online services**

Quickly and easily access claim info, submit forms, and communicate securely with us.

[onlineservices.wcb.ns.ca/workers](https://onlineservices.wcb.ns.ca/workers)

## **Call us**

We are also available by phone through the following number:

**1-800-870-3331**