

safe@work

HEALTH AND SAFETY FACTS FROM CUPE



Four myths about workers' compensation

Workers' compensation has been around for almost 100 years in Canada, but it is one of the most misunderstood topics that we deal with as a union. Here are a few common mistakes about how workers' compensation applies across the country:

Myth #1: Workers' compensation only covers lost wages

WRONG. Workers may be covered for a wide variety of injury- or illness-related expenses.

Payouts may include the following:

- Payments for lost income.
- Payments to cover medical expenses, like prescription drugs or medical treatments.
- Payments to cover rehabilitation expenses, such as training, medical equipment, clothing, and auxiliary care for day-to-day activities.
- Payments to cover a physical disability.¹

Myth #2: Everyone is covered by workers' compensation

WRONG. Unfortunately, the percentage of workers covered by provincial workers' compensation programs range from as low as 71 per cent in Ontario to 98 per cent in Newfoundland and Labrador. Inclusion in the programs is based on provincial rules and may vary because of company size, industry, and in some provinces, even age. Some organizations are also granted leave to purchase private insurance for their employees.

Employers should let you know if you are covered during orientation. If you don't know, ask a member of your local executive.

Myth #3: You can be denied claims because you were "at fault"

WRONG. This is a common misconception. Workplace injuries are compensated regardless of fault. There is no argument over responsibility or liability for an injury. When it comes to compensation, fault is irrelevant.

Myth #4: You should use sick days and avoid filing compensation paperwork when you are hurt or sick

WRONG. Employers often try to encourage workers to use sick days to avoid the dealing with workers' compensation, but by doing so they are asking you to pay for your injury. If you are injured at work, always file with your province's compensation department. Processing your paperwork may take time, but ultimately you should never be forced to use sick days while recovering from an injury or illness that occurred because of your work.

Issues around work-related injuries can be complicated, and answers to many additional questions will depend on the rules in your province and your individual injury.

FOR MORE INFORMATION about workers' compensation, talk to your CUPE staff representative about resources available in your province.

¹ Source: Government of Canada, www.servicecanada.gc.ca/eng/ei/information/work_accident.shtml

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