

Extended Wage Loss Benefits

What are Extended Wage Loss benefits?

If you're receiving Temporary Wage Loss (TWL) benefits and your work-related injury or illness has a long-term impact on your ability to work, you may qualify for Extended Wage Loss (EWL) benefits.

Who is eligible for EWL benefits?

You may be eligible for EWL benefits if:

- You have an impairment or pending impairment.
- You have completed a WCB vocational rehabilitation program, if applicable.
- You have an ongoing loss of earning capacity caused by your injury which is supported by objective medical information and by verifiable earnings information.

How are EWL benefits calculated?

To calculate your EWL benefits, we review your pre-injury earnings and apply wage indexing, if needed. Then, we compare that amount to your current capacity to earn. If your current capacity to earn is lower than your pre-injury earnings, you are eligible for EWL benefits. Then, we compare that amount to your current capacity to earn. If your current capacity to earn is lower than your pre-injury earnings, you are eligible for EWL benefits.

If you can work in any capacity, your loss of earnings will be based on your actual earnings or your estimated earning capacity, whichever is higher. If you can't return to any kind of work, you'll receive full EWL benefits, up to the maximum annual limit.

Should I apply for Canada Pension Plan or Quebec Pension Plan disability benefits?

If you are approved for full EWL benefits, you must apply for Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) disability benefits. These are considered guaranteed benefits that will affect your EWL rate. If you're denied CPP or QPP benefits, please let us know and send a copy of the denial letter. If you do not apply, the WCB will estimate what you could receive and adjust your EWL benefits based on that estimate.

Are EWL benefit amounts ever adjusted?

EWL benefit amounts may be adjusted if:

- A scheduled review finds a change in your loss of earning capacity.
- The Consumer Price Index (CPI) increases
- Objective medical evidence shows your impairment has become worse.

EWL benefits may also change or end if:

- A scheduled review finds a change in your loss of earning capacity.
- The CPI increases
- You engaged in fraud or program abuse as described in the WCB Policy, Fraud Prevention and Investigation (POL-80).

Can I work if I am receiving EWL benefits?

Yes, you can work. Please notify us if you do, as your EWL benefit amounts may be affected.

Am I eligible for further Temporary Wage Loss benefits?

If you're receiving partial EWL benefits and you have a temporary loss of earning capacity due to the same injury, you may be entitled to a TWL supplement. If you sustain a new work-related injury, you may be eligible for TWL benefits under a new claim.

How long does my EWL benefit last?

EWL benefits will end when any one of the following happens:

- You no longer have a loss of earning capacity or the loss is no longer related to your work-related injury, as determined during a scheduled review or during an impairment reassessment.
- You turn 65.
- You pass away. If your death was the result of the work-related injury or illness, eligible dependents may qualify for survivor benefits.

If you are 63 or older when your accident occurs, wage loss benefits may be paid up to 24 months following the date of your accident.

Can I access health care benefits as a result of my impairment?

Yes, you can access services such as doctor visits, medications, supportive care treatments and more. Please contact us to find out what may be covered under your claim.

Am I eligible for benefits after my EWL benefits end?

You may be eligible for Pension Replacement Benefits or an Annuity when you turn 65. For more information on those benefits, please see WCB polices, [Pension Replacement Benefits \(POL-124\)](#) and [Annuity, \(POL-154\)](#) which can be found on the WCB website.

For more information

If you have questions that aren't covered here or if you need more information, please contact us by email at benadmin@wcb.pe.ca, by phone at 902-368-5680 or toll-free in Atlantic Canada at 1-800-237-5049.