



## PERMANENT PARTIAL IMPAIRMENT AWARD

### What is a permanent partial impairment award (PPI)?

If you sustain a work related injury or illness that results in a permanent and measurable change (termed an impairment) to how the affected part of your body functions, you may be entitled to a permanent partial impairment (PPI) award. This benefit is separate from, and in addition to, other WCB benefits.

### At what point during my claim will you decide if I have a PPI?

An assessment for and rating of a permanent impairment will not occur until you have recovered as much as possible from the WCB accepted injury or illness. This is considered at a minimum of one year after an injury or related surgery.

### How do you decide if I have a PPI?

In many cases, it is necessary to have a healthcare consultant to WCB examine you to determine if you have a permanent partial impairment. The healthcare professional will conduct a physical examination to determine if your injury has resulted in a loss of function and, if so, the extent of same.

WCB Healthcare Management Services may also use information from your file or from your doctor, including evidence that clearly shows the impairment (such as an audiogram in a hearing loss case).

### Once it's established that I have a PPI, what happens next?

If the results of the file review or healthcare professional's examination determine there is an impairment, the degree or extent of the impairment is rated as a percentage of your body function as a whole, according to the WCB Permanent Partial Impairment Rating Schedule. For example, the loss of part of an index finger represents an impairment, for which the WCB Permanent Partial Impairment Rating Schedule provides an impairment rating of between 1.0% and 7.0%, depending on how much of the finger was lost. As another example, losing sight in both eyes would be a 100% impairment rating.

Impairments are rated based on the following (either separately or in combination):

- loss of a body part
- loss of mobility in the joints
- loss of organ function, or
- cosmetic disfigurement of the body.

Once your PPI rating is determined, we will assign a dollar value to the rating.



If you have a pre-existing condition, you are still eligible for an impairment award however it may be for a lesser amount, depending on the effect of the pre-existing condition on your work-related impairment.

### **Does the award include money for pain and suffering?**

No. The WCB does not provide impairment ratings for pain and suffering.

### **Will I receive the PPI award as a lump sum?**

If your injury occurred prior to January 1, 1992, the monetary amount of the impairment rating depends on your indexed pre-injury earnings. The full amount of the impairment rating is converted to a monthly pension.

If your injury occurred after December 31, 1991, in most cases, you will receive a lump sum amount.

### **Is my PPI award taxable income?**

WCB benefits, including PPI awards, are non-taxable.

If your injury occurred after December 31, 1991, your PPI award will not be included on the T5007 statement of benefits issued by the WCB.

If your injury occurred prior to January 1, 1992, your PPI award payments will be included on the T5007 statement of benefits issued by the WCB, because they may have tax implications for you. Canada Revenue Agency (CRA) includes this amount in your net income and uses it when calculating amounts such as Canada child benefit, the GST/HST credit, social benefit repayment and certain non-refundable tax credits.

### **Do benefits for the same impairment from programs other than WCB affect my PPI award from the WCB?**

You are entitled to collect other payments for the same permanent partial impairment from other insurance programs. We will not deduct these amounts from your benefits or award.

### **What if I don't agree with the rating of my impairment?**

If you do not agree with the impairment rating we established, you can appeal this decision. Explain to us, in writing, exactly where you feel the error was made and on what grounds you're basing your appeal. For more information, please see the Review Office FAQ.



## What happens if my impairment gets worse?

If your condition worsens after we determined the rating, you can ask us to reconsider the degree of your impairment. We will conduct a review no sooner than two years from the original determination.

This publication is provided for general information. It is not intended to be legal advice, and should not be relied on as such. For more specific information, see *The Workers Compensation Act and Regulations and WCB Policies*. These documents are available on the WCB website at [wcb.mb.ca](http://wcb.mb.ca).