

WCB FACTS 2021



SAMPLE BENEFIT CALCULATIONS FOR VOLUNTEER EMERGENCY WORKERS

This fact sheet applies to Volunteer Emergency Workers. It records how the WCB calculates wage loss benefits for these workers and provides some sample calculations for various income levels.

Please see the fact sheet called Volunteer Emergency Workers for information on your coverage.

If you sustain a short term loss of earnings (under 24 accumulated months), your benefits will be based on the greater of:

- ½ the Industrial Average Wage (IAW), or
- your actual pre-injury earnings.

If you sustain a long term loss of earnings or are fatally injured, you or your spouse will receive benefits based on the greater of:

- the full IAW, or
- your actual pre-injury earnings.

For injuries on or after January 1, 2006, there is no maximum insurable earnings limit for regular workers.

Sample Benefit Calculations for Volunteer Emergency Workers

- ½ the Industrial Average Wage (IAW) for 2021: \$25,288.90
- The full Industrial Average Wage (IAW) for 2021: \$50,577.80

Single with No Dependants

	Gross Annual Wage	Gross Weekly Wage	100% Net Actual (Weekly)	90% Net Sheltered (Weekly)*	100% Net Sheltered (Weekly)*
½ IAW	\$0 - \$25,288.90	\$486.33	\$390.28	n/a	\$374.16
Full IAW	\$50,577.80	\$972.65	\$725.01	\$634.46	n/a
Actual earnings	\$25,000	\$480.77	\$390.28	n/a	\$374.16
	\$62,000	\$1,192.31	\$864.73	\$754.90	n/a



Married, Spouse Not Working, Two Dependants

	Gross Annual Wage	Gross Weekly Wage	100% Net Actual (Weekly)	90% Net Sheltered (Weekly)*	100% Net Sheltered (Weekly)*
½ IAW	\$0 - \$25,288.90	\$486.33	\$447.02	n/a	\$446.14
Full IAW	\$50,577.80	\$972.65	\$792.70	\$678.01	n/a
Actual earnings	\$25,000	\$480.77	\$447.02	n/a	\$446.14
	\$62,000	\$1,192.31	\$930.29	\$796.55	n/a

For injuries on or after January 1, 2006, WCB wage loss benefits are based on:

- 90% of your net loss of earnings, or
- 100% of your net loss of earnings if your actual earnings before the injury were less than or equal to the minimum annual earnings established by the WCB in effect on your injury date or
- 100% of the minimum annual earnings established by the WCB in effect on your injury date if your actual earnings were greater than the minimum annual earnings but the minimum annual earnings provide you with a higher benefit.

The minimum annual earnings in effect on October 1, 2020 were \$24,752 and there is no change as of January 1, 2021.

Notes:

*The 90% Net Sheltered and 100% Net Sheltered figures represent the full weekly wage loss benefits an injured worker receives from the WCB if they have no other income following the injury, based on the annual income levels shown.

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