



WCB GROUP LIFE INSURANCE

What is WCB group life insurance?

The Workers Compensation Board of Manitoba (WCB)'s group life insurance is a life insurance plan funded by the WCB.

Who is eligible for coverage?

Workers are automatically covered by the WCB group life insurance plan if:

- the workplace injury occurred on or after January 1, 1992; and
- wage loss benefits are received for more than 104 weeks following the injury.

Note that this benefit is not available to you if you have an active life insurance plan through your employer at the time of your death.

What if I already have life insurance coverage?

The WCB group life insurance does not prevent a worker from having additional life insurance policies through private carriers.

How long is this life insurance policy in effect?

This insurance coverage will continue while you are in receipt of wage loss benefits and for up to 90 days after your final wage loss benefit cheque.

Who is the beneficiary of the WCB group life insurance benefit?

WCB group life benefits are paid to a worker's estate. The benefit is paid regardless of the cause of death.

How much is paid?

For 2023, the benefit entitlement is \$14,430 if you have no dependants or \$56,260 if you have one or more dependants. These amounts are adjusted annually.

When authorizing the level of benefits payable the WCB relies upon *The Workers Compensation Act* to determine if a dependant exists.

How is the benefit claimed?

Your dependants or the person representing your estate must contact us and request payment. To obtain a group life insurance claim form, please call (204) 954-4321 or toll-free 1-855-954-4321.

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.