



## 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
- 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 2025, the benefit entitlement is \$15,720 if you have no dependants or \$61,280 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 there is an eligible dependant.

### How is the benefit claimed?

In most cases, the WCB will contact your dependants or the person representing your estate. However, they can contact the WCB at (204) 954-4321 or toll-free at 1-855-954-4321 to determine your eligibility.