

What are average earnings?

“Average earnings” is a term used to describe the review and calculation of your actual loss of earnings. Typically, this is an average of your employment-related earnings before your injury of one, two or in some cases up to five years. We may look at more than one year’s earnings to find out what best represents your loss of earnings.

Why would my benefits (average earnings) be reviewed?

We want to pay you the amount that fairly represents your actual loss of earnings. When your claim is accepted, we also want to make sure you get paid as quickly as possible. To do this, we typically use the earnings information received from you and your employer at the time your claim is reported to the WCB. These earnings are used to establish your initial benefit rate.

If it is anticipated you will have a loss of earnings beyond 12 weeks, we will do another review of your earnings prior to the injury. This review is called an average earnings review. Examples of situations that may affect your earnings are:

- shift premiums, overtime or bonuses
- seasonal lay-offs
- periods of unemployment because you were unavailable for work
- other employment income.

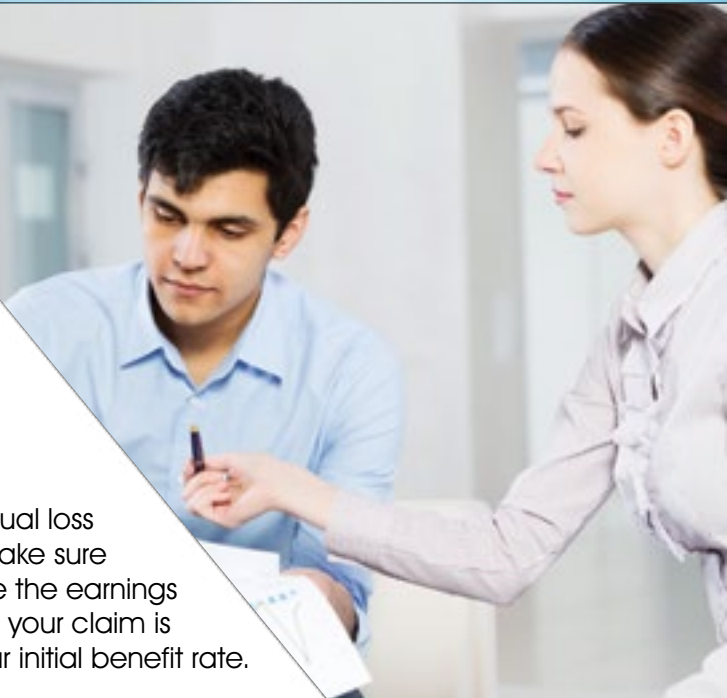
Because these are a part of your usual earnings, we want to make sure they are included when we calculate your benefits. A review of all your earnings information ensures you receive what you are entitled to.

To help us ensure that your wage loss benefits are representative of your loss of earnings, it is important for you to provide all of your earnings information when you file your claim with the WCB through our Claims Information Centre.

When are my average earnings reviewed?

We will automatically begin a review of your average earnings after you receive eight weeks of benefits.

In addition, you can request a review at any stage in your claim, even before we start our review, if the amount you are receiving does not seem to reflect what you normally earn.



If you ask for this review, you must provide any additional information that supports your request. Supporting information can include:

- a certified copy of your income tax form (T4) from Canada Revenue Agency
- proof of income from other jobs you can no longer do because of your work-related injury including bonuses, piecework income, self-employment income, etc.
- income you received from Employment Insurance.

How does the WCB do an average earnings review?

The WCB uses either your regular earnings at the time of injury, average yearly earnings or probable yearly earning capacity to establish your average earnings. The method to calculate your average earnings will always be the one that best represents your actual loss of earnings.

For example, your employment income may be averaged over the tax year(s) it was earned. If for some reason this average doesn't accurately reflect your salary, we will get further information from you and/or your employer to confirm your earnings in your current employment situation. For instance, if you were unable to work because of a medical condition, we will look at deleting the periods you were unable to work.

What types of income does the WCB include in my average yearly earnings?

We will consider all verifiable income when calculating your average yearly earnings. This includes:

- income from other jobs you are unable to perform because of your work-related injury even if you are collecting sick leave from these other jobs
- bonuses, overtime, piecework income
- income from Employment Insurance
- self-employment income, etc.

If my benefits change because of the review, when does the change become effective?

If the average earnings review results in a higher benefit rate, the increase will be effective the date of your injury and an adjustment will be sent to you.

If your benefit rate decreases as a result of the review, the decrease is effective on your thirteenth week of wage loss benefits.

For more information about the review process and how it affects you, call us at (204) 954-4321 or toll-free at 1-855-954-4321.

