The background of the page is a vibrant blue with a pattern of overlapping squares in various shades. Scattered throughout are white-outlined squares of different sizes, some of which are slightly offset or overlapping, creating a sense of depth and movement. The overall aesthetic is clean, modern, and professional.

# WSIS

Workplace Safety  
and Insurance System

## Year-End Report 2021

WORKING TOGETHER TO BUILD A SAFETY CULTURE IN NOVA SCOTIA

## Nova Scotia's Workplace Safety and Insurance System

The Workplace Safety and Insurance System (WSIS) is a partnership that includes workers, employers, agencies - Workers' Advisers Program (WAP), Workers' Compensation Appeals Tribunal (WCAT), Occupational Health and Safety Branch (OHS) and the Workers' Compensation Board of Nova Scotia (WCB) — and others who provide services in the System.

OUR MISSION is to work together to help keep people healthy and safe at work, to insure against loss, and to support workers' recovery and return to work. We strive to be fair, open and responsible in everything we do.

This report presents key outcomes for 2021 related to the WSIS strategic goals, which include:

- Improving outcomes for workers and employers
- Improving service delivery
- Ensuring effective governance of the System
- Ensuring the financial stability of the System

After three years of working through evolving public health directives, workers and workplaces are moving forward while continuing to manage the impacts of COVID 19. As we emerge from the pandemic, Nova Scotian workplaces are facing new challenges, including labour shortages, inflation, and for some sectors like construction and hospitality, the good but difficult challenge of how to satisfy pent up demand.

Nova Scotia's population has broken the 'one million' barrier and is on a path for growth, toward a goal of reaching a population of two million by the year 2060. Nova Scotia's Workplace Safety and Insurance System has a role to play in helping our province achieve this goal, by ensuring safer workplaces for all workers. As our working population grows and evolves, our System and the supports it provides will need to evolve too.

After years of working from a place of financial imbalance, the System has achieved a position of financial strength. This creates an opportunity to take a long-term view and ensure the System remains fully funded and sustainable for future generations. While there is reason for optimism, market volatility will continue to impact the funded position for the foreseeable future. However, the investment strategy and portfolio will help ensure risk and return are balanced over the long term.

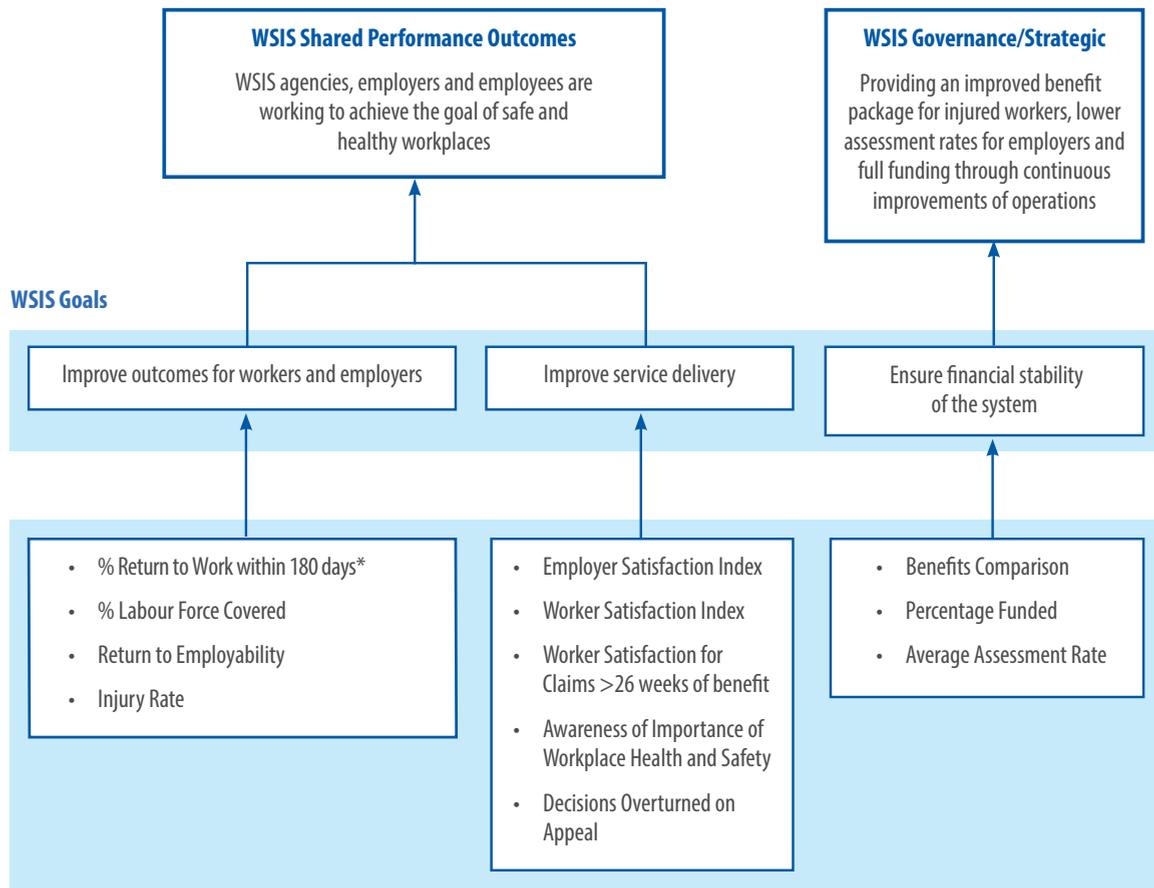
In the meantime, the partners have expanded their capacity to serve Nova Scotians, adding more remote and culturally relevant service options, and taking steps to address the growing impact of mental health injuries within the System through initiatives like PTSD presumption for first responders, supporting development of [FirstRespondersMentalHealthNS.com](https://www.firstrespondersmentalhealthns.com), and the ongoing efforts of LSI and the WCB to better understand the needs of Nova Scotians when it comes to psychologically healthy and safe workplaces.

The WSIS performance results shared in the pages that follow reflect another remarkable year in workplace safety, wherein our safety culture demonstrated its growing strength and resilience. As workers, employers and all Nova Scotians continue to manage the after effects of the pandemic, this report also highlights the good things ahead for WSIS partners and the people we serve: A relentless focus on injury prevention, better workplace mental health supports, more service options, and a commitment to exploring new approaches to help Nova Scotians make a safe, and more timely return to the workplace after a workplace injury.

# WSIS Performance Measures

When agency partners and stakeholders came together in 2005 to officially form the WSIS, they established a set of performance measures to track outcomes that correspond to the System's goals. The chart below depicts the alignment of key performance measures that was adopted and includes the new return to work measure for claims resolved within 180 days that was adopted by the WSIS partners in 2020.

## WSIS Performance Measures



\* In 2020, the WSIS partners adopted a new measure of injury durations: %Return to work in 180 days. This measure provides a percentage of short term disability claims that are no longer receiving earnings replacement benefits, 180 days after an injury. This measure replaces the old composite duration index and the injury rate for claims >26 weeks

# System Performance

The performance results are used by the WSIS partners, aligned agencies – stakeholder counsellor programs, injured worker associations and safety association – and the people and organizations we serve, to gauge the health of the System, and to assess progress on System goals. The table below presents the *System Scorecard*, and the results for each key performance measure for both 2021 and 2020.

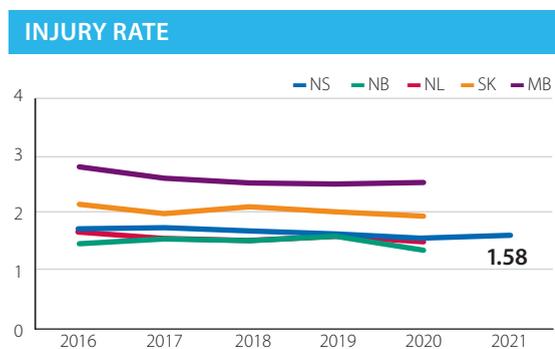
**TABLE 1 – 2021 WORKPLACE SAFETY AND INSURANCE SYSTEM SCORECARD**

Measures	2020	2021
<b>Outcomes for Workers and Employers</b>		
% Claims resolved in < 180 days	78%	80.2%
% Labour Force Covered	74%	74%
% Return To Employability	93.3%	89.8%
Injury Rate	1.53	1.58
<b>Service Delivery</b>		
Injured Worker Satisfaction Index for WCB	72%	74%
Employer Satisfaction Index for WCB	81%	79%
Workers' Advisers Program Client Satisfaction	96.1%	96%
Injured Worker Satisfaction, claims > 26 weeks	69%	69%
Awareness of Importance of Workplace Health& Safety	96%	90%
Decisions allowed or allowed in part (WCAT)	48%	50.2%
<b>Financial Sustainability</b>		
% Funded	102.9%	106.4%
Average Assessment Rate (Actual)	\$2.68	\$2.66

## Injury Rate

The Injury Rate is a measure of the number of time-loss claims per 100 WCB-covered workers. In Nova Scotia, the injury rate has improved by more than 20 percent in the past ten years. The injury rate rose slightly in 2021, as businesses that were closed during the pandemic re-opened, and as more Nova Scotians returned to the workforce. The rate is still significantly lower than it was in 2019.

This comparison of Nova Scotia's results relative to other similar-size jurisdictions in terms of size and industrial mix, helps to clarify our performance. The following chart shows WSIS performance measures comparing Nova Scotia with New Brunswick, Newfoundland, Manitoba and Saskatchewan:

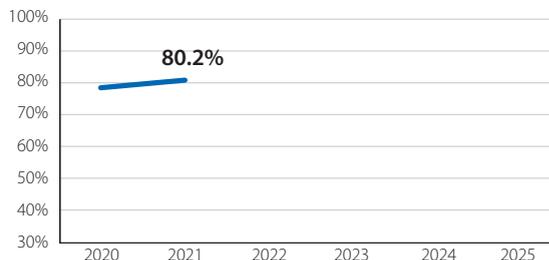


Note: Data for other jurisdictions is not yet available

## % Claims resolved in < 180 days

The Claims resolved percentage measures the proportion of WCB claims where the injured worker is able to make a successful return to the workforce within six months of their injury. Work is underway by WSIS partners on several fronts: WCB and LSI are working closely with sector leaders and employers in health care, collaborating with external agencies to raise awareness and share best-practice approaches, and have developed new workplace tools and resources to help reduce the impact of workplace injury.

### % RETURN TO WORK WITHIN 180 DAYS



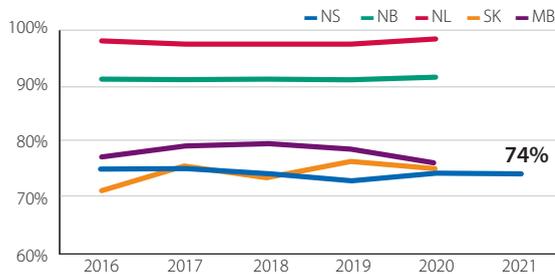
Note: This measure was adopted as a performance indicator for return to work by the WSIS in 2021. Composition Duration Index results are reported in the WCB Annual Report.

## Percentage of Labour Force Covered

Compared to other jurisdictions, the WCB coverage rate is lower, meaning proportionately more Nova Scotians are without workplace injury coverage. That's because workers' compensation coverage for workplaces with fewer than three workers, and for many other industries, is not currently a requirement. This lower rate of coverage has an impact on the injury rate, and on the WCB's financial results.

The lower rate of coverage also has an impact on people, their families and communities. While some uncovered workplaces provide private insurance, there are still approximately 50,000 workers in Nova Scotia who have no injury insurance coverage at all. After years of working from a place of financial imbalance, the System has achieved a position of financial strength. This creates an opportunity to take a long-term view and ensure the system is fully funded and sustainable for future generations. The System partners are ready to restart conversations about how the System may evolve in the years to come as greater financial stability is achieved. In 2021, the percentage of the labour force covered stayed the same at 74 percent.

### % OF LABOUR FORCE COVERED

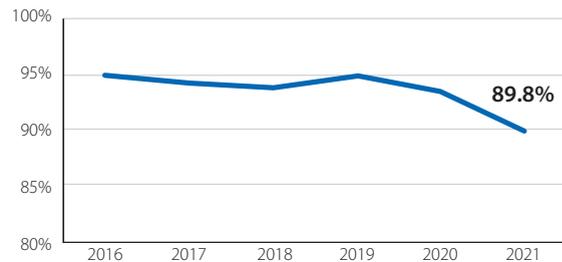


Note: 2021 data is currently unavailable for other jurisdictions.

## Return to Employability

The percentage of injured workers who returned to work at their pre-injury income levels declined to 89.8 percent in 2021. This result reflects ongoing efforts to resolve older claims in the System and a related increase in Extended Earnings Replacement Benefits.

### RETURN TO EMPLOYABILITY – NOVA SCOTIA



Note: Other jurisdictions do not track this performance measure.

## SYSTEM GOAL – Improve Outcomes for Workers and Employers

In 2021, the WSIS partners worked to ensure a welcoming, inclusive, and equitable System for all Nova Scotians.

In addition to helping all workplaces manage the impact of COVID 19, the partners continued to provide injury prevention and return to work support, with a focus on higher-risk sectors. Key activities like workplace outreach and education, joint workplace initiatives, social marketing, and advancing health and safety in the long-term care, home care and disability support sectors helped keep time-loss injuries and the injury rate stable, even as pandemic restrictions were lifted and more Nova Scotians went back to work. The injury rate reflected this increase in the covered workforce: it rose slightly to 1.58 but was still below the 2019 rate.

One workplace fatality is too many, and the System partners continue to focus on building a stronger safety culture where every worker goes home safe. While fatalities were down slightly in 2021, 20 Nova Scotians died at work or because of past workplace exposures. Of these, five people died from acute traumatic injuries on the job. There were also 15 fatalities classified as chronic in 2021 – seven related to occupational diseases stemming from past exposures, and eight caused by health-related issues, such as heart attacks, which occurred at the workplace but may or may not have been related to work.

Preventing and providing more support for psychological injuries is an important priority for the WSIS partners going forward. The more complex nature of these injuries often leads to longer recovery paths for many of the workers we serve. A new WCB program to address traumatic psychological injury began to see results following its launch in 2021, and there were reductions in the total number of days lost to injury, as well as the percentage of claims that last longer than six months. At the same time, Government has made universal mental health coverage a priority.

As Nova Scotia's working population grows and more people move here from other countries and begin contributing to Nova Scotian workplaces with broad, diverse perspectives and cultures, the need for inclusive and accessible tools and supports that ensure safety for all workers is also growing. The WSIS partners are leaning in and responding, with LSI leading the way with the development of multi-lingual resources, and through new partnerships with organizations like ISANS. All of the partners recognize the need and are working to understand how they can better support workers and workplaces as our province welcomes a more diverse workforce in the years to come.

## Initiatives

System partners are working together on a number of initiatives to positively impact workplace health and safety outcomes in Nova Scotia.

### **SUPPORTING NOVA SCOTIA WORKPLACES DURING THE PANDEMIC**

Changing public health restrictions in 2021 saw the WSIS partners continuing to provide a range of supports to workers and workplaces to ensure seamless service delivery, and to help them reduce the risk of COVID 19 infections at work. All of the partners pivoted to enable remote service delivery options where needed or preferred. LSI's Safety Branch assisted affected sectors with re-opening plans and helped educate workers and workplaces on how to keep themselves and their customers safe. WCB and LSI also launched a new social marketing campaign to highlight and support the realities of what safety at work means today.

### **EXPANSION OF FIREFIGHTER CANCER PRESUMPTION**

After laying much of the groundwork in 2021, earlier this year, the Honourable Jill Balsler, Minister of Labour, Skills and Immigration, announced changes to regulations to further protect firefighters, both career and volunteer, from risks they face protecting Nova Scotians. The number of cancers with presumptive benefits has been expanded from six to nineteen, and changes also expand coverage to include heart attacks that occur within 24 hours of an emergency call. These changes make Nova Scotia a leader in Canada in relation to presumptive cancer benefits for the covered firefighters who support our communities across the province.

### **CONTINUED SUPPORT FOR IMPROVED HEALTH AND SAFETY OUTCOMES IN HEALTH CARE**

The plan to improve safety in the long-term care, and disability support sectors continued to make progress, with expanded training and safety equipment reaching more workers in 2021. Implementation of the plan continues in partnership with Government and AWARE-NS, to ensure the workers who do the important jobs of caring for others are protected.

### **SOCIAL MARKETING**

WCB and LSI launched a new social marketing campaign in 2021 that challenged workplaces to apply the same commitment they demonstrated to work safely through the pandemic to prevent all types of workplace injuries.

### **SUPPORTING PSYCHOLOGICALLY SAFE WORKPLACES**

Psychological health and safety in the workplace is a growing area of focus, with the need for a more robust approach highlighted by the COVID 19 pandemic. WCB and LSI continue to collaborate on developing new and helpful ways to support workers. This includes exploring the expansion of injury supports for workers and workplaces to include psychological injury.

### **SUPPORTING FIRST RESPONDERS MENTAL HEALTH**

The First Responders Mental Health initiative embarked on planning for its next major initiative, following the successful launch of the [firstrespondersmentalhealthns.com](https://www.firstrespondersmentalhealthns.com) website in late 2020. The First Responders Mental Health Conference,

held September 13-14 in Halifax, welcomed internationally recognized speakers and subject matter experts for two days of learning, development and networking for front-line first responders, their employers, and the organizations and individuals who support first responders' health and wellbeing.

### APPEALS REVIEW

At the WSIS annual meeting in October 2021, the partners committed to work together to review and assess whether there are opportunities to improve appeals. An initial exploration of the issues is helping to inform a collaborative approach, that will seek to improve the appeals process for workers and employers.

### OCCUPATIONAL HEALTH AND SAFETY ADVISORY COUNCIL (OHSAC) UPDATE

The OHSAC was established to provide advice to the Minister on the administration of the *Occupational Health and Safety Act*, providing recommendations, giving advice and monitoring and reporting on OHS through the province, as well as any other OHS related matters. Despite delays due to the COVID-19

Pandemic, the OHSAC completed the reports on Occupational Health and Occupational Health and Safety Training, their final two focus areas from the 2018-2021 workplan and presented them to the Minister in June 2021. The reports were accepted by the Minister and are being used to inform the work. The Council also briefed the Minister on the three focus areas which make up their workplan for 2022-2025. The three new focus areas include:

- *Impact of COVID-19 and Infectious Disease on OHS* – including infectious diseases as an occupational health hazard and the impact of working from home on physical and psychological health
- *Leadership & Innovation* – including establishing Nova Scotia as a national leader in OHS as well as enabling safety leadership and innovation within workplaces
- *System Collaboration, Engagement, and Inclusion* – including accessibility, diversity, equity and inclusion, needs of special populations (e.g. youth, migrant workers)

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THE FIRST RESPONDERS MENTAL HEALTH INITIATIVE EMBARKED ON PLANNING FOR ITS NEXT MAJOR INITIATIVE, FOLLOWING THE SUCCESSFUL LAUNCH OF

## FIRSTRESPONDERS MENTALHEALTHNS.COM

THE FIRST RESPONDERS MENTAL HEALTH CONFERENCE, WAS HELD SEPTEMBER 13-14 IN HALIFAX.

# SYSTEM GOAL – Improve Service Delivery

The Stakeholder Satisfaction Indices, established through quarterly worker and employer satisfaction surveys, provide an overall rating of satisfaction with services provided by the WCB.

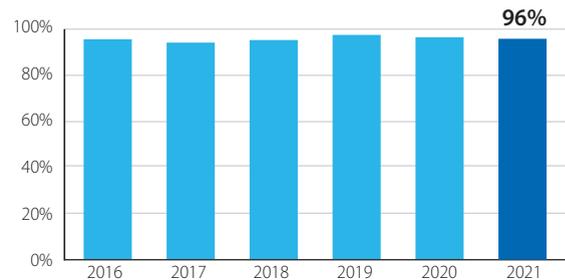
This approach provides a more comprehensive reporting of overall stakeholder satisfaction.



Both injured worker and employer satisfaction with WCB service remains above established targets for these measures. The 2021 target for both worker and employer satisfaction was 70 percent.

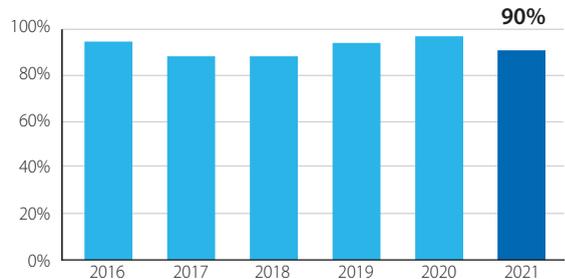
Satisfaction with services provided by the Workers' Advisers Program (WAP) is also relatively stable with 96 percent of clients indicating they are satisfied with the WAP's services.

### SATISFACTION WITH SERVICES PROVIDED BY THE WORKERS' ADVISERS PROGRAM



In 2021, 90 percent of survey respondents indicated that health and safety is critically important or important. This continued positive result, while slightly lower than the previous year, is driven in part by ongoing education and awareness efforts by the WSIS partners and aligned organizations, and by continued safety awareness related to prevention efforts.

### AWARENESS OF IMPORTANCE OF HEALTH AND SAFETY



## Initiatives

**The Nova Scotia Department of Labour, Skills, and Immigration's Safety Branch** promotes compliance and builds safety culture through collaboration, engagement and where necessary, enforcement. This approach helps build awareness and understanding to ensure safety is valued and prioritized in Nova Scotia. In 2021, key initiatives were advanced to enhance service delivery within the System, including:

### LSI NEW LEADERSHIP

In August 2021, Nova Scotians elected a new government and as a result some changes were made to the department formerly known as Labour and Advanced Education. A realignment of the department took into account the new focus for the Minister responsible by combining Labour, Skills and Learning and Immigration, creating the new Department of Labour, Skills and Immigration. LSI also had a new Minister appointed, the Honourable Jill Balser. Minister Balser was new to government but has a strong background in collaboration and brings a fresh vision to the joint work between LSI and the WCB. LSI's new Deputy Minister (DM), Ava Czapalay came to the department from her role as DM of the Department of Immigration and brings a wealth of knowledge of the needs of Nova Scotians in regard to economic and population growth. The department also had appointed a new Associate Deputy Minister, Nicole Johnson Morrison. Nicole came to government from her role as CEO of EduNova Cooperative Ltd. and brings her strengths in advancing trade policy, mobilizing resources and building organizational capacity and resilience while fostering meaningful partnerships. Safety Branch also welcomed a new Senior Executive Director, Gary O'Toole. Gary came to the position from the Department of Health and Wellness with a strong background in inspections and 25 years of experience in government.

### PANDEMIC RESPONSE

Support for COVID-19 response was a priority focus area. The Safety Branch supported businesses through the evolution of the restrictions in Nova Scotia. Supports included enforcement support for Health Protection Guidelines. Close collaboration with other government departments in support of the Chief Medical Officer of Health continued to be a key aspect of the overall response, including plan development and compliance activities. The Division continued its interdepartmental collaboration, but the work shifted to prioritize Proof of Vaccine mandates and other measures, such as capacity limitations and social distancing as the year progressed.

### WORKPLACE SAFETY INITIATIVES: LONG-TERM CARE, HOME CARE AND DISABILITY SUPPORT

In collaboration with AWARE NS and the WCB an inspection approach was developed for inspecting home care agencies and long-term care agencies. All home care agencies (publicly funded) have been inspected and the inspections of long-term care agencies are to be completed by the end of 2022.

### WORKERS' COMPENSATION REFORM

In May 2022, after consultations with the firefighting community, the firefighters' cancer presumption was expanded to include 19 cancers and a 24-hour heart attack presumption as part of the initial work to expand the coverage of WCB in Nova Scotia. Future phases of reform work will seek to address the needs of Nova Scotian workers and employers with regard to establishing a robust workplace injury insurance program.

### SAFETY INFORMATION SERVICES

The Safety Branch has recently completed the translation of awareness materials into six languages to ensure that language is not a barrier for anyone when it comes to understanding your rights in the workplace. The information includes who you can contact to file a complaint or ask for information about health and safety in the workplace. Safety Branch will continue to evaluate materials as they are developed to ensure awareness messages get translated into additional languages as necessary.

### OCCUPATIONAL HEALTH AND SAFETY EDUCATION TRUST FUND

The Occupational Health and Safety Education Trust Fund supports sectors, workplaces and organizations in creating a strong and sustained safety culture through supports to education, training, promotion and other activities that build awareness and knowledge of occupational health and safety, reduce the risk of injury and build positive workplace safety cultures. LSI is working to increase awareness and encourage more business and sectors to take advantage of the availability of the fund, helping to improve safety outcomes across the province.

### OHS AND WCB DATA

LSI and WCB are collaborating to combine OHS and WCB data to find trends including the seasonality of serious injuries and which injury results in the most time off work. Working with the data provided by the WCB, LSI has been able to create dashboards and reports to determine some of the top issues in Nova Scotia workplaces, such as industries with the most WCB claims and injuries, most common injuries and their causes etc. Using advanced machine learning techniques, the plan is to be able to predict the potential problems regarding workplace safety and make actionable decisions based on the data.

### FIREFIGHTERS' CANCER PRESUMPTION WAS EXPANDED TO INCLUDE

# 19 CANCERS

AND A 24-HOUR HEART ATTACK PRESUMPTION AS PART OF THE INITIAL WORK TO

## EXPAND THE COVERAGE

OF WCB IN NOVA SCOTIA.

**WCB Nova Scotia** continued to move forward with initiatives aimed at improving service, preventing injuries and improving return to work approaches for workers, employers and service providers across the province. Key initiatives in 2021 included:

### **NEW WCB BOARD CHAIR**

In November of 2021 the WCB welcomed a new Board Chair, Saeed El-Darahali. Saeed is the President and CEO of SimplyCast, a leading provider of a self-service, multichannel engagement platform empowering organizations worldwide to create, manage and track their own online and offline messaging. The driving force behind the company, he has helped it grow into a global success with clients in more than 150 countries. Saeed was appointed to the Order of Nova Scotia in 2021.

### **EXECUTIVE TEAM RESTRUCTURING**

Changes to the WCB Executive Team made in early 2021 were designed to create better outcomes on return to work, and to continue our progress on injury prevention. The team welcomed Maureen Boyd as Chief Financial Officer, Dennita Fitzpatrick as the new VP, Prevention and Return to Work and Marcy Dalton as Associate VP of Strategy and Technology. Wendy Griffin was named Vice President, Service Excellence, and Shelley Rowan became Vice President, People and Strategy.

### **PANDEMIC RESPONSE**

The WCB continued to support workers and workplaces manage the impact of COVID 19 throughout the year. In addition to offering remote service options, WCB worked with our partners to develop new social marketing materials to maintain COVID safety awareness and to encourage a continued focus on all aspects of health and safety as the pandemic evolves.

### **RETURN TO WORK INITIATIVES**

Days lost to workplace injury improved by more than 60,000 days in 2021, and more initiatives are planned to improve the way the WCB supports return to work outcomes. In addition to more in-person and online outreach to highlight the importance of effective return to work programs, the WCB also piloted a new return-to-work specialist role to initiate supports earlier in the claim process. We also added more digital-first tools and resources to the Working to Well program to help reduce the human and economic toll of workplace injury in our province.

### **TRAUMATIC PSYCHOLOGICAL INJURY PROGRAM**

WCB's Traumatic Psychological Injury Program (TPI) launched in June 2021 and offers support for workers who are recovering from psychological injuries stemming from traumatic events. It provides a streamlined, accessible, and effective approach to diagnosing, treating, and supporting workers who have experienced workplace psychological trauma.

### **AUDITOR GENERAL'S REPORT**

Implementation of the recommendations from phase two of the Auditor General's two-phase audit of the WCB, except one, were completed in 2021; the remaining recommendation related to Internal Appeals will be fully implemented this year. All of the phase one recommendations were implemented in 2019.

## FLEX WORKPLACE

The WCB moved to a hybrid working model that provides employees with the opportunity to work both at home and in the office. We also decommissioned our second office in Halifax and strengthened our IT infrastructure to support network security and collaboration.

## VIRTUAL PMI ASSESSMENTS

The WCB introduced a virtual option for straightforward permanent medical impairment assessments – the first step in determining eligibility for long term benefits. This option gives Nova Scotians the opportunity to see a doctor securely and privately from the comfort of their homes.

## Appeals

The quality of service provided by System partners is also measured by the number of decisions overturned through appeals.

There were 61 appeals to the Nova Scotia Court of Appeal from 2016 to 2021, with 6 appeals opened in 2020 and 8 opened in 2021. Some appeals are related to new claims, while others are related to older, long term benefit claims.

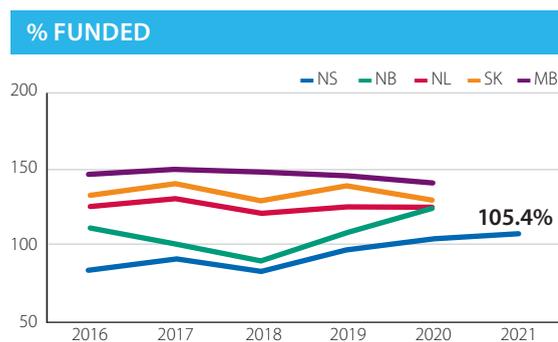
**TABLE 2 – SYSTEM APPEALS, 2016 TO 2021**

Year	WCB – Claims		WCB – Internal Appeals			WCAT			NS Court of Appeal
	Received	Time Loss	Received	Decisions	Allowed/ Allowed/ in part	Received	Decisions	Allowed/ Allowed/ in part	
2021	21,283	5,391	1196	823	175 (21%)	449	438	220 (50.2%)	8
2020	19,944	4,977	970	959	207 (22%)	495	418	169 (40%)	6
2019	25,183	5,663	1,134	1,184	286 (24%)	593	461	207 (44.9%)	6
2018	24,584	5,819	1,354	968	191 (20%)	553	528	209 (40%)	15
2017	23,952	5,906	1,418	1,139	198 (14%)	744	526	253 (48%)	12
2016	24,311	5,847	1,450	1,080	182 (17%)	639	519	267 (51%)	14

# SYSTEM GOAL – Ensure Financial Sustainability of the System

Financial stability of the System is linked to a number of factors – the number of people who get hurt on the job, how long they are off the job and in receipt of benefits, investment returns and the health of the Nova Scotia economy. The System partners have more direct influence on some of these stability factors than they do on others.

In 2021, the funded position has improved to 105.4% as of December 31. After years of working from a place of financial imbalance, the System has achieved a position of financial strength. This creates an opportunity to take a long-term view and ensure the system remains fully funded and sustainable for future generations. While there is reason for optimism, market volatility will continue to impact the funded position for the foreseeable future. However, the investment strategy and portfolio will help ensure risk and return are balanced.



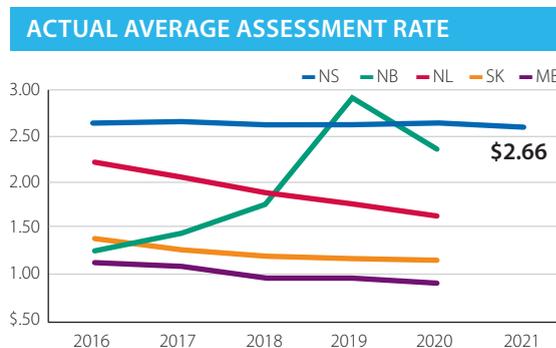
Note: 2021 data unavailable for other jurisdictions.

The funded percentage refers to the degree to which all benefit commitments made into the future are covered by the WCB's current assets.

The assessment revenue collected from employers by the WCB funds the entire workers' compensation system, including the Workers' Advisers Program, Workers' Compensation Appeals Tribunal, the OHS Division and aligned organizations.

Nova Scotia has one of the lowest WCB coverage rates in Canada, and this impacts the average assessment rate. Roughly 25 percent of workers in our province have no WCB coverage, with approximately 50,000 having no workplace injury insurance at all.

Nova Scotia's average rate is among the highest in Canada.



The average actual assessment rate is the average rate required to fund the System.

Upcoming conversations about the future of WCB coverage are important, because when compared to other jurisdictions, Nova Scotia's benefits regime is lower, as shown in the table below.

**TABLE 3 – COMPARISON OF COMPENSATION BENEFITS, SELECTED CANADIAN JURISDICTIONS**

Index Area	NS	NB	NL	MB	SK
Percentage of the workforce covered	74%	91.7%	98.0%	76.5%	74.9%
Waiting period (2021)	2/5 <sup>th</sup> of work week	1/5 <sup>th</sup> of work week	No	No	No
CPP offset for earnings loss benefit	Yes, 50% is offset	Yes, 50% is offset	Yes, 75% of net CPP benefits is offset	Yes, 100% offset	Yes, after 12 months of loss of earnings capacity, 50%
Percentage of earnings covered: Long-term (2021)	85% of net	85% loss of earnings	85% of net	90% of net	90% of net
Fatality benefits other than pensions – immediate lump sum (2021)	\$15,000 at date of death	An amount equal to 50% of the New Brunswick Industrial Aggregate Earnings 2021: \$22,379.50	\$15,000 or 26 times the worker's average weekly net earnings at time of injury, whichever is greater	\$88,150	None
Maximum Earnings Covered (2021)	\$64,500	\$67,100	\$67,985	No maximum	\$63,995 for injuries occurring prior to December 31, 2013; \$91,100 for injuries occurring in 2014 or later.
Average New Impairment Award (2020)	7.85%	8.97%	14.39%	N/A	7.27%
Annuity (2021)	Yes, 5% of extended earnings replacement benefit is set aside for annuity	Yes, 10% of 'long term earning loss' benefit is set aside for annuity	Worker paid a pension replacement benefit at age 65 if loss of a pension benefit due to compensable injury can be proven.	Yes, up to 7% of 'long term earning loss' benefit is set aside for annuity	Yes, 10% of 'long term earning loss' benefit is set aside for annuity
CPI or AIW index (2020)	Yes, 50% of CPI	Yes, 100% of CPI	Yes, 100% of CPI	Yes, AIW	Yes, 100% of CPI
Supplementary Benefits (2021)	Yes, for claims prior to 1990	No	No	Yes, for claims prior to January 1, 1992. Benefit called special additional compensation (SAC).	Yes, if the impact of the injury is greater than recognized by the annuity and causes worker undue hardship.

\* Information in table is based on the most recent AWCBC data for each jurisdiction.

For more information about WCB Nova Scotia benefits, visit [www.wcb.ns.ca](http://www.wcb.ns.ca). • For more information about benefits in other Canadian jurisdictions, visit [www.awcbc.org](http://www.awcbc.org).

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