

Your road to recovery

A guide for seriously injured workers



WORK SAFE BC

WORKING TO MAKE A DIFFERENCE
worksafebc.com

Thank you

This booklet was written with input from seriously injured workers and their families. They were enthusiastic about helping to prevent other workers from being injured on the job. We thank them for their contributions, and are grateful to those whose words and photographs appear throughout this booklet.

© 2010 WorkSafeBC. All rights reserved. WorkSafeBC encourages the copying, reproduction, and distribution of this document, provided that WorkSafeBC is acknowledged. However, no part of this publication may be copied, reproduced, or distributed for profit or other commercial enterprise, nor may any part be incorporated into any other publication, without WorkSafeBC's written permission.

Special Care Services

Phone: 604 231-8888 or toll-free 1 888 967-5377

E-mail: contactscs@worksafebc.com

Web: www.worksafebc.com/claims/services_seriously_injured_workers/default.asp

Mailing Address:

WorkSafeBC

PO Box 5350 Stn Terminal

Vancouver BC V6B 5L5

Your road to recovery

A guide for seriously injured workers



WORKING TO MAKE A DIFFERENCE
worksafebc.com

Your road to recovery

If you've been seriously injured on the job, we're here to help you on your road to recovery. This booklet outlines how WorkSafeBC can assist you. Browse, peruse, and feel free to share this information with your family or anyone else who's helping you.

Your main contact at WorkSafeBC will be the case manager who handles your claim. This is someone you'll get to know. When you deal with your case manager or anyone else at WorkSafeBC, it's a good idea to have your claim number handy.

Any time you have questions about your benefits — whether WorkSafeBC can fund an expense, what decisions have been made about compensation and rehabilitation, or whether we might be able to help in any other way — ask your case manager.

No matter what the question, don't hesitate. Just call.

Make a note...

Case Manager: _____

Telephone: _____

Claim Number: _____

Contents

Living with a serious injury	8
Reporting your injury.....	8
About this booklet	9
Your care team	12
• Your medical team	
• Your WorkSafeBC team	
Your WorkSafeBC benefits.....	16
• Paying for your medical care	
• Travel costs for out-of-town visitors	
• Wage-loss benefits	
• Permanent disability benefits	
• For questions about your claim	
Your rehabilitation	20
• Always check first	
• When you're ready to return to work	
Life after your injury	24
• You've been there...no one knows better	
• If you're in distress	
• Call our crisis line	
For family members of injured workers.....	28
• Helping your loved one	
• It's not an easy role	
• Take care of yourself	
• What we can do for you	
If you disagree with a decision.....	32
• Getting independent advice	
Legal points you should know	36
Other resources available to you.....	42
• Services for people with disabilities	
• Financial programs for people with disabilities	
About WorkSafeBC	45

Michael Coss

Michael suffered a severe brain injury in 2006 when the van he was driving rolled over and landed in an embankment.





“When I woke up from a coma six months later, I was in a fetal position. I think it's because I was reborn that day as a better person,” says Michael. He’s since immersed himself in his role as a father and fundraiser, and recently launched a foundation to raise funds for alternative therapies for brain injury survivors. To learn more, visit Michael’s web page: www.secondchancestepbystep.org.

Living with a serious injury

Living with a serious injury is very difficult, and when the injury is due to a sudden accident at work, it can be particularly difficult and confusing. WorkSafeBC is committed to helping you. As you embark on your road to recovery, be sure to take full advantage of the services we offer.

While WorkSafeBC is here to provide the resources you need, your recovery depends on you. As an injured worker, you carry a physical and emotional load that most of us cannot imagine. Many seriously injured workers have told us they feel alone, depressed, and angry. But what's worked for many is talking about those feelings — with friends and family, or with other injured workers or professionals that your case manager may refer you to. When you do reach out, you'll be heard and supported — an important step in your recovery.

When you're ready, our team at WorkSafeBC will help you become more independent, so that you can carry on with your life. We know you're a unique person with unique needs, and that's how we'll treat you.

Reporting your injury

To access our services without delay, you, or a family member or your representative, should call us as soon as possible following your injury. If you need help, ask a hospital social worker to assist you. To start a claim for you, we'll need some information about your injury. Our Teleclaim representatives will take your

information over the phone and complete an injury report to get your claim started.

Call Teleclaim at [1 888 WORKERS \(1 888 967-5377\)](tel:1888WORKERS), or [#5377](tel:5377) for Telus, Rogers, and Bell Mobility customers, Monday through Friday, from 8 a.m. to 4 p.m.

About this booklet

In the weeks ahead, you'll probably have a lot of questions, about your care and what benefits and other support may be available to you and your family. To help answer some of your questions, this booklet provides some key information about the following:

Your care team

These are the people who are responsible for directing your care and giving you details about your condition. They include doctors, nurses, therapists, as well as your team at WorkSafeBC.

Your WorkSafeBC benefits

While you're recovering, WorkSafeBC will cover the cost of medical treatments, equipment, prosthetics, and drugs that have been recommended by your doctor or therapists.

Your rehabilitation

WorkSafeBC may also cover the cost of rehabilitation services to help you get better, increase your mobility, and prepare to return to work — if you can.

Life after your injury

WorkSafeBC will continue to assist you when you return home from the hospital. We'll also help you explore new possibilities to regain your independence and reintegrate into your community — through volunteer work or new social activities, for example.



Jessica Vliegenthart

While fighting forest fires in 2004, Jessica was thrown from a vehicle and broke her back, resulting in seven straight months in the hospital.

“At one point, I realized I could let my frustration drag me down or I could channel that energy to lift myself up. That’s when I decided to start focusing on what I could do, rather than what I couldn’t do.” Today, Jessica is attending law school and winning medals as a starter for the Canadian women’s wheelchair basketball team.

Your care team

Your medical team

No matter when we hear about your accident, you and your family can rest assured that you will get the medical attention you need, even if your claim hasn't yet been accepted.

You will come into contact with a lot of different care providers during your recovery; first and foremost, the clinicians at the hospital. You'll also meet with people from WorkSafeBC who will be working with you.

It's important for you to be involved in your own care. Ask questions and communicate with us regularly about what you think you need.

Your WorkSafeBC team

We're all behind you as you recover from your injury. Here are the people at WorkSafeBC that you'll most likely come in contact with:

Helping you with your claim

Case managers, special needs officers, and team assistants

Your case manager will be your first point of contact for all

matters related to your claim. He or she determines your benefits, helps you access services, and manages your claim on an ongoing basis. Our special needs officers review your needs for special allowances, equipment, appliances, and prosthetics. And team assistants answer your calls and help arrange for some of the services you'll receive.

Helping you with your rehabilitation

Medical advisors, nurse advisors, and psychiatrists

These people consult on your medical treatment and work with your family physician and home care providers to ensure you receive the best possible care following your injury.

Occupational therapists and physiotherapists

Therapists evaluate your need for prosthetics, medical equipment, and modifications to your home and vehicle. They consult with local providers to ensure your treatment plan addresses any challenges you may have with your mobility.

Vocational rehabilitation consultants

Your vocational rehabilitation consultant helps you find employment that's both suitable and safe for your circumstances. If you're not able to return to work, he or she can assist you in other areas of your life, such as helping you integrate back into your community.

Helping you with emotional or mental health issues

Psychologists and social workers

If you're having difficulty coping as a result of your injury, this team will arrange for services to help you get better — counselling or therapy, for example — or refer you to services in your community.



A gravel path with fallen leaves leading through green foliage.

Glen Ovenden

Glen suffered a spinal cord injury in 2007 when he was thrown off his bike on his employer's property.

Glen says, after his accident, he never stopped believing he'd walk again. "I never gave up, and today I'm walking with crutches," he says. For other injured workers, he has this advice: "Take it one step at a time." Glen's next step will be on the Grouse Grind. "I know it'll take me longer than it used to, but I'll be doing it. And that's all that matters."

Your WorkSafeBC benefits

Paying for your medical care

Our team of experts will monitor your progress and pay for necessary medical care related to your claim. We're billed directly by the hospital, other caregivers, and companies supplying medical equipment.

We may reimburse you directly for other treatments and expenses, such as prescription drugs and medical supplies. But, before starting any treatments or buying any equipment or supplies, always contact your case manager first. He or she can tell you if the treatments or purchases are covered by WorkSafeBC and let you know whether we can arrange direct billing, to save you time and effort.

If you need to pay upfront for approved expenses yourself, be sure to save all the original receipts so we can reimburse you. We'll do our best to ensure you're never out of pocket for costs related to your claim.

Travel costs for out-of-town visitors

If you're in critical condition, WorkSafeBC may cover the cost of travel, accommodation, and meals for one family member or close friend. We'll try to pay directly for travel and accommodation, so your visitor isn't out of pocket. When that's not possible, please submit the travel receipts to us.

We may be able to provide other assistance, depending on your circumstances. To find out more, talk with your case manager.

Wage-loss benefits

Every two weeks from the start of your claim, you'll receive wage-loss benefit payments equal to 90 percent of your average net earnings. Your case manager will explain this process to you.

While you're eligible for your loss benefits immediately, your employer is responsible for covering your wages from the day you were injured. Wage-loss benefits from WorkSafeBC start on the first scheduled shift after the day of your injury. Your health care costs are covered as of the day of injury.

You will receive wage-loss benefits until you're able to return to work or have recovered from your injury. If your employer, or a different employer, can offer you light or modified duties, and it's safe for you to do them, you will be able to return to work.

Permanent-disability benefits

If you've been permanently disabled as a result of a work-related injury or disease, we will determine if you're eligible for permanent disability benefits. The amount is generally based on your loss of function. If the combination of your occupation and disability is so exceptional that you're not being

appropriately compensated, you'll receive what's known as a loss-of-earnings award.

You'll continue receiving permanent disability benefits until you turn 65, or later if there's proof that you would have worked beyond that age. WorkSafeBC will continue to cover the cost of your rehabilitation, and your health care and personal support needs after the age of 65.

Your case manager can give you a detailed explanation of your benefits.

For questions about your claim

Your case manager is your best contact for all questions related to your claim. You can also view details about your claim — including correspondence, decisions, and payment information — on our web site. To sign-up for this service, go to [WorkSafeBC.com](https://www.worksafebc.com) and select "View claim information" from the home page.

Josh Dueck

In 2004, while demonstrating a ski jump, Josh broke his back, leaving him paralyzed from the waist down.



Photo by Kevin Boggett-Smith

Josh has scaled enormous peaks since his injury. He's become a tireless advocate for health and safety, and in 2010, earned a silver medal in slalom sit-skiing at the Paralympic Games. To spread the word about worker safety, he also broke the Guinness record for the highest number of high-fives given in a 24-hour period. "Anything is possible if you're willing to dream," he says.



Your rehabilitation

After leaving the hospital, if you need other benefits to recover from your injury, WorkSafeBC may cover those as well. These could include:

- Physical rehabilitation, including treatments at specialized facilities
- Counselling
- Prosthetics
- Orthotics
- Personal and nursing care
- Medical supplies and equipment (for example, a wheelchair)
- Prescription drugs
- Therapeutic treatments (for example, physiotherapy)

In some situations, WorkSafeBC may also pay for the following:

- Home modifications (for example, ramps and door widening to accommodate a wheelchair)
- Vehicle modifications (for example, hand controls) if your injury prevents you from driving a regular car

Always check first

Be sure to check with your case manager before buying any equipment or getting any treatment. Your case manager needs to authorize all your approved health care benefits in advance, relying on input from your care providers. If you're billed directly for something that might be covered by WorkSafeBC, submit your receipt to your case manager.

When you're ready to return to work

Right after your injury, you may wonder how you'll ever be able to return to work. A vocational rehabilitation consultant will answer your questions and help you plan your return to work. The consultant will make decisions about vocational benefits and help you find something suitable for you.

You are unique and you will be involved in working toward the goals that fit your interests, skills, and abilities. Depending on your circumstances, vocational rehabilitation assistance may involve goal setting, skill development or retraining, job-search assistance, or other support to help you successfully return to work or the community.

We'll help you reach your maximum vocational potential, whether it's through full-time or part-time work or volunteer activities. There are many ways in which you can continue making a meaningful contribution to society.



Phil O'Driscoll

In 2005, Phil sustained severe burns and other injuries when the engine on the helicopter he was flying failed and exploded.



Despite devastating injuries, Phil is getting back in the pilot's seat. He credits his daughter Hannah for his recovery. "I'm alive thanks to her," says Phil, who recently received top marks for his air transport pilot's license. He now qualifies as a flight captain for commercial helicopters – the highest ranking for pilots. "Hannah is my lifeline during dark periods. If you've been injured, find your inspiration, it'll help you through."

Life after your injury

Only you know what it's like to live with the aftermath of a severe injury, but what we know from our work with severely injured workers is that they share a common trait: at one point in their recovery, most yearn to find a new purpose in life.

Doing something that's meaningful to you — whether it be volunteer work; a new sport, hobby, or social activity; or returning to paid employment — is one of the most important aspects of your recovery. When you're ready to explore your options, we can assist you or introduce you to services in your community that will help you achieve your goals.

You've been there...no one knows better

If you're interested, and when you're ready, you might think about getting involved in spreading the word about workplace safety. You can get involved in many different ways, from helping us come up with ideas to sharing your own story. Your experience can help others stay safe or recover from their injuries.

If you're in distress

If you or your family members are in distress as a result of your injury, please call us. We may be able to provide additional services, or connect you with other social services that can help you.

Call our crisis line

If you're ever in crisis, call us immediately. Our crisis line is staffed by professional counsellors, who are available 24 hours a day, seven days a week. They can provide support to you and your family, refer you to other services in your community, and alert us so we can follow up with you. If you're in crisis — psychological or emotional — call [1 800 624-2928](tel:18006242928). If you need urgent medical attention, call 911 or go to your nearest hospital.





Emily Howard

In 2003, Emily sustained a severe back injury while moving heavy objects in a crawl space. Today, she's a quadriplegic.

Emily has come a long way since her injury. "I'm back at work, I do all my own shopping, and I ride the seawall with my scooter," says Emily, who's also an advocate for welfare and housing for Vancouver's downtown south region. "I love having my freedom, and as long as I can get around and contribute, I don't feel disabled."

For family members of injured workers

Helping your loved one

Someone you love is badly hurt at work — your son or daughter, your husband, wife, or partner. It's really serious, and everything that was certain about your life suddenly seems to have completely changed. It's hard now, but your family can get back on track and your injured family member will have help from WorkSafeBC.

28

Please understand that it's not your role to be a caregiver. That's the job of doctors, nurses, therapists, and other professionals whose services we pay for.

Still, you have a big part to play. We know from experience that the involvement of loved ones is critical. Generally, it's important for family and friends to stay close, and to encourage your loved one to work through his or her recovery.

Your loved one's feelings...

People who've been seriously injured run through a lot of emotional responses to their accidents, starting with anger, anxiety, depression, or grief. As a result, you may be faced with rage or sadness along with withdrawal or even unreasonable demands. Some of these can overlap, or they come and go, again and again, and may continue for long periods. It can be hard for family members or friends to deal with these feelings in someone they love.

...and your own emotions

Your feelings will probably be similar to those of your injured loved one. Even though you're not hurt physically, you've definitely experienced loss. You carry a double emotional load: handling your own feelings as well as supporting your loved one.

It's not an easy role

Your support role can be hard. There's no script to follow, but here are a few suggestions that may help:

- Listening is important. Be sympathetic — even if your injured loved one is very negative — and reassure her or him.
- Be aware that too much help may not be helpful in the long run. As they get better, most injured workers can do more and more for themselves, but some resist. So, even if your family member insists, don't continue helping with things she or he is capable of doing independently. Being firm may make you feel bad, but giving in can slow your loved one's recovery and cause them to become overly dependent on others.

- Get family and friends to agree to this approach: acceptance, reassurance, and, when appropriate, boundary setting.

Take care of yourself

Here are suggestions to help you avoid burn-out:

- Develop your own support system, such as relatives, friends, members of your religious community, or your doctor. By listening to your concerns, they'll help you avoid using your injured family member as a sounding board for your own feelings.
- Take care of yourself. Staying physically fit is good for you and those you love.
- Try to maintain and share a sense of humour. Think of it as medicine for you, and everyone around you.

What we can do for you

We focus on compensating injured workers and any assistance to families or friends is limited by WorkSafeBC's law and policy. Depending on your situation, here are some ways we might be able to help you:

- WorkSafeBC may pay for travel expenses for one family member, related to hospital visits or visits to a treatment or rehabilitation centre. If medically required, travel with your injured family member for treatments or consultations may be covered.

- WorkSafeBC may pay temporary child care expenses, in certain circumstances, to allow a parent to visit an injured husband, wife, or partner.

Always check first

Your case manager will let you know of other support benefits that are available to you. Please note that all assistance must be approved in advance by the case manager working on the claim. And be sure to keep all your receipts, as you may need to submit them for approved out-of-pocket expenses.

If you disagree with a decision

You have the right to ask for a review of any decisions made by your WorkSafeBC case manager, special needs officer, or vocational rehabilitation consultant; and, in most cases, you can appeal the results of a review. Letters telling you about the decisions always come with information about your options and how to exercise them within the set timelines.

32

If you like, you can ask for a copy of your claim file in order to help you decide what to do. You should do this as soon as possible, so you don't miss a review or an appeal deadline. To view your claim file online, go to our web site at WorkSafeBC.com or complete and submit a Request for Disclosure (form 25M13), which you'll also find on our web site.

Mail or fax your request to:

Disclosure Department

WorkSafeBC

PO Box 4700 Stn Terminal

Vancouver BC V6B 1J1

Fax: 604 233-9777 or toll-free 1 888 922-8807

Getting independent advice

If you disagree with a claim decision, you may need some advice about what to do next. You can get free advice, that's independent of WorkSafeBC, in one of two ways:

- If you're a union member, you can contact your union representative
- Whether you're a union member or not, you can contact the Workers' Advisers Office — funded by the provincial government — which helps all workers with compensation issues

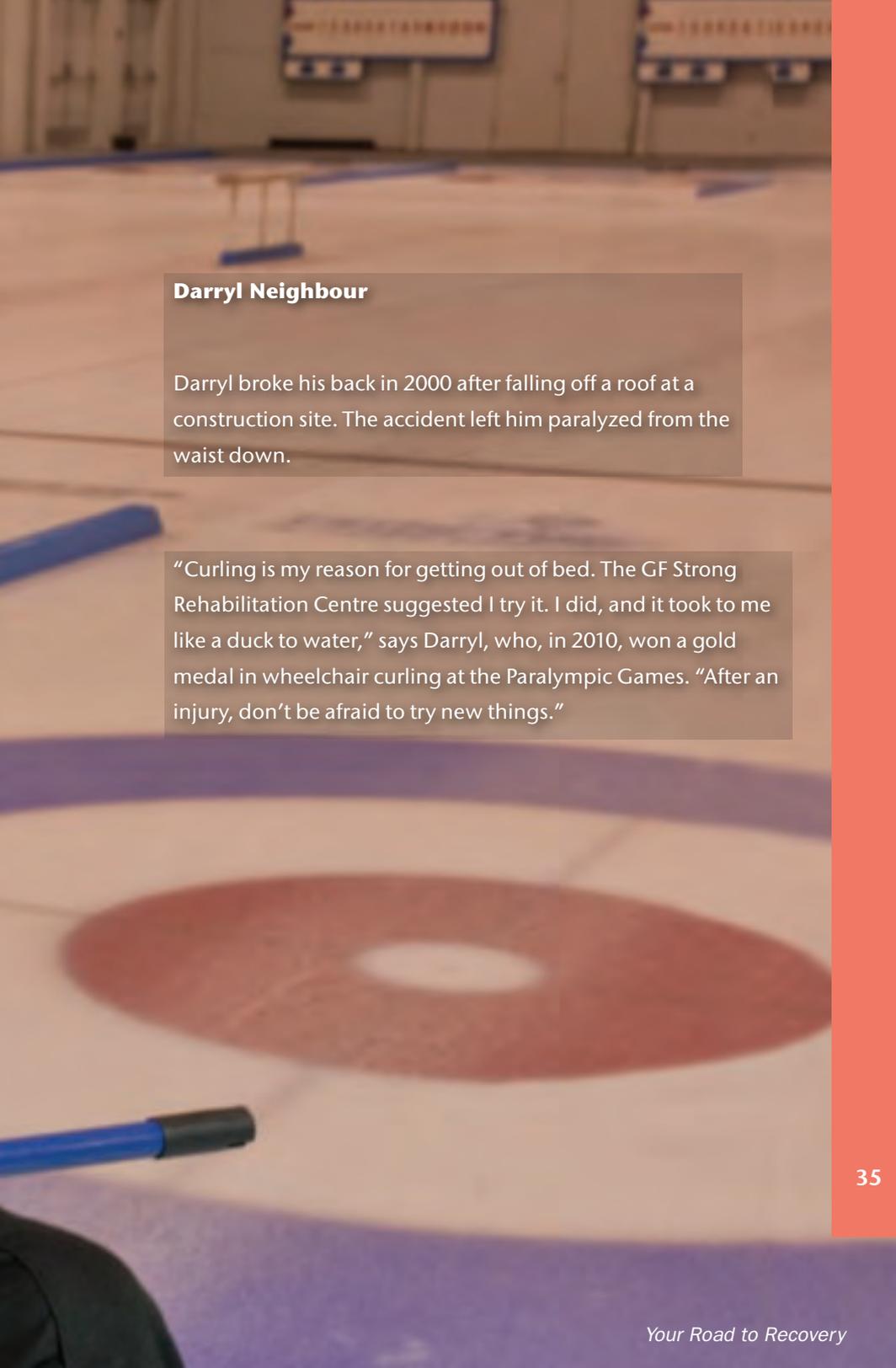
Workers' advisors can answer your questions, offer guidance, try to help settle disagreements, and assist you with any appeals. There are several offices in British Columbia. Check their web site at www.labour.gov.bc.ca/wab/location.htm or phone them for the location nearest you:

Workers' Advisers

Phone: 604 713-0360

Toll-free in B.C.: 1 800 663-4261



A background image of a curling rink. In the foreground, a red curling stone is visible on the ice. A blue brush is also visible in the lower-left corner. The rink is marked with blue lines, and a wooden structure is in the background.

Darryl Neighbour

Darryl broke his back in 2000 after falling off a roof at a construction site. The accident left him paralyzed from the waist down.

“Curling is my reason for getting out of bed. The GF Strong Rehabilitation Centre suggested I try it. I did, and it took to me like a duck to water,” says Darryl, who, in 2010, won a gold medal in wheelchair curling at the Paralympic Games. “After an injury, don’t be afraid to try new things.”

Legal points you should know

Here are some frequently-asked questions from injured workers, along with our answers to them:

Your benefits

[Are my benefits affected if I caused the accident?](#)

No. WorkSafeBC is a no-fault system. That means, if your claim is accepted, you will receive compensation no matter who was responsible for the accident — you, your employer, or another worker.

Legal recourse

[Can I sue my employer for my injuries?](#)

No. *The Workers Compensation Act* prevents workers and employers from suing one another. Even so, employers may be subject to penalties if they violate the Act or the Occupational Health and Safety Regulation. If employers don't meet their legal obligations under the Act, WorkSafeBC can:

- Issue formal orders requiring them to fix unsafe conditions and obey the Act and the Regulation
- Impose fines of up to \$500,000
- Recommend to the Ministry of Attorney General that they be prosecuted for serious violations of the Act or Regulation

Inspecting your workplace

Will WorkSafeBC inspect my workplace after the accident?

Yes. After your accident, there's a good chance that WorkSafeBC will inspect your workplace. If we do, our inspection report will list any unsafe conditions and may give specific orders that your employer must follow.

Can I get a copy of the inspection report?

Yes. The report is usually available right after the inspection. It's a public document that anyone can ask to see. To obtain a copy, please contact the Family and Critical Response Unit (phone: 604 276-5188, or toll-free in B.C.: 1 888 621-7233, local 5188).

What if I disagree with the report?

If you disagree with the inspection report, you have up to 90 days after it's been issued to request a review. Basically, the review would focus on whether any WorkSafeBC orders imposed against your employer were appropriate. You can find out more online at WorkSafeBC.com under "Review and Appeal."

Investigating the accident

Will my employer investigate the accident?

Yes. The law requires your employer to investigate your accident and send us a report on it. The report should identify

what caused the accident, as well as any unsafe conditions that may have played a part. Your employer must also take action to prevent similar accidents from happening again.

Can I see my employer's investigation report?

Yes. You should have access to your employer's investigation report through your workplace. Contact your employer, joint health and safety committee, or worker representative.

Will WorkSafeBC also investigate the accident?

WorkSafeBC may also conduct an investigation — which is more extensive than an inspection — and produce a detailed report that can take several months to complete. To find out if WorkSafeBC will produce an incident investigation report, ask your case manager or contact the Family and Critical Response Unit (phone: 604 276-5188, or toll-free in B.C.: 1 888 621-7233, local 5188).

Can I get a copy of WorkSafeBC's investigation report?

To get a copy, you need to submit your request in writing. Be sure to include your name, claim number, and the date of your accident. You should fax or mail your request to:

Freedom of Information and Protection of Privacy Office

WorkSafeBC

PO Box 2310

Vancouver, BC V6B 3W5

Fax: 604 279-7401

When releasing the report, we must obey B.C. privacy law. That means the personal details about other people, such as witnesses or your co-workers, will be deleted from your copy of the report.

Your personal information

How does WorkSafeBC protect my privacy?

We need to collect information about you in order to make decisions about your claim. All personal information held by WorkSafeBC is protected against unauthorized use or disclosure by the Freedom of Information and Protection of Privacy Act. If you have questions regarding your privacy, contact your case manager or WorkSafeBC's Freedom of Information Office at 604 279-8171.

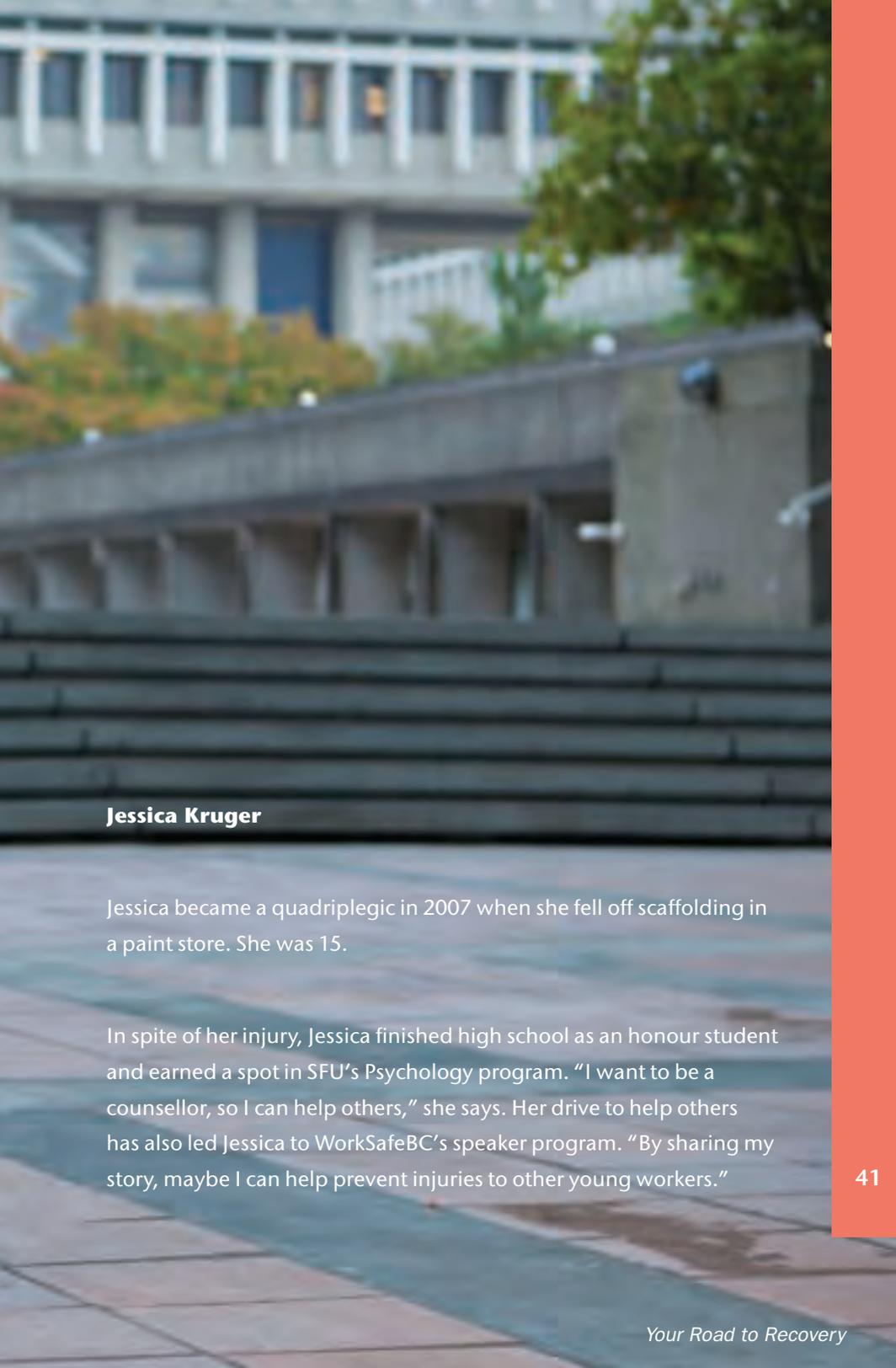
Your representative

Can someone else deal with WorkSafeBC for me?

Yes. WorkSafeBC will deal with any representative that you authorize to act on your behalf. You can choose a family member, friend, union representative, or someone else you trust. If that's what you want, you need to sign a letter of authorization addressed to your WorkSafeBC case manager, or fill out form 63M4, available on our web site at WorkSafeBC.com under "Forms."

If you are unable to give authorization because of a medical condition, WorkSafeBC may provide the nearest relative with the information they need to know.





Jessica Kruger

Jessica became a quadriplegic in 2007 when she fell off scaffolding in a paint store. She was 15.

In spite of her injury, Jessica finished high school as an honour student and earned a spot in SFU's Psychology program. "I want to be a counsellor, so I can help others," she says. Her drive to help others has also led Jessica to WorkSafeBC's speaker program. "By sharing my story, maybe I can help prevent injuries to other young workers."

Other resources available to you

You may want to build on WorkSafeBC's support with some specialized resources for seriously injured people and their families. WorkSafeBC does not endorse specific organizations, but provides this short list of those that may be able to help during different stages of your recovery.

Services for people with disabilities

G.F. Strong Rehabilitation Centre

G.F. Strong has five clinical programs:

- Acquired brain injury
- Arthritis
- Neuro-musculoskeletal
- Spinal cord
- Amputee

The centre's web site identifies resources for both patients and health professionals, including a directory of community resources and services.

Contact:

4255 Laurel Street

Vancouver, BC V5Z 2G9

Phone: 604 734-1313

Fax: 604 737-6359

Web: <http://gfstrong.vch.ca/quick/community.htm>

Federal Programs

Human Resources and Skills Development Canada maintains a web site with links to numerous federal programs for people with disabilities:

Contact:

Web: www.hrsdc.gc.ca/eng/disability_issues/index.shtml

B.C. Paraplegic Association

For British Columbians with spinal cord injuries and other physical disabilities, the B.C. Paraplegic Association offers services in the areas of peer support, rehabilitation counselling, vocational and employment services, community advocacy, specialized technology, and information services.

Contact:

780 SW Marine Drive

Vancouver, BC V6P 5Y7

Phone: 604 324-3611

Toll-free: 1 877 324-3611

E-mail: info@bcpara.org

Fax: 604 326-1229

Web: www.bcpara.org

National Amputee Centre

The War Amps has supported Canadian amputees for more than 90 years. One of the organization's major goals is to educate amputees and their families.

The National Amputee Centre collects information on amputation from international sources and shares it with amputees and the prosthetic industry in Canada.

Contact:

National Amputee Centre

2827 Riverside Drive

Ottawa, ON K1V 0C4

Phone (toll-free): 1 877 622-2472

Fax: 613 731-3234

E-mail: nac@waramps.ca

Web: www.amputesdeguerre.ca/nac/home.html

Financial programs for people with disabilities

Tax credit

The federal disability tax credit and other issues are addressed in Medical and Disability-Related Information (RC4064), a guide published by the Canada Revenue Agency. Order it by calling toll-free, 1 800 959-2221, or access it online at www.cra-arc.gc.ca. Click on “Forms and Publications” to find Publication RC4064.

Discounts on auto insurance

If you're disabled, you may be entitled to deductions. Contact a local Autoplan agent, or check the ICBC web site at www.icbc.com for more information.

Homeowner's grant

The B.C. government offers grants for people with disabilities or for homeowners who live with someone who's disabled. Find out if you're eligible or get details from a local government agent's office or the Ministry of Provincial Revenue's web site at www.rev.gov.bc.ca/hog.

About WorkSafeBC

WorkSafeBC was established in 1917 thanks to a historic compromise between B.C.'s workers and employers. Under that compromise, workers gave up the right to sue their employers and fellow workers for injuries on the job, and in return, employers agreed to fund a no-fault insurance system.

Today, WorkSafeBC provides compensation to workers for injuries and diseases incurred on the job. WorkSafeBC is also the provincial authority on workplace health and safety matters. Our primary mandate is to assist employers and workers in the prevention of on-the-job injuries and diseases.

Across the province, WorkSafeBC inspects workplaces, investigates accidents, and administers and enforces the *Workers Compensation Act* and Occupational Health and Safety Regulation.

