

# Maximum and minimum compensation levels

Each year we set a maximum amount, and minimum amount, for the benefits you may receive to cover lost wages. The amounts are based on your gross annualized earnings.

## Maximum compensation

The law sets a limit for the level of benefits you may receive to cover lost wages, based on the highest level of insurance coverage available.

If your earnings are above this limit, we can't use your actual earnings when establishing your wage rate. Instead, we'll use the maximum insurable limit.

For example, the maximum compensation limit in 2015 was based on gross annual earnings of \$78,600. If you earned more employment income than this amount, the income above \$78,600 would not have been factored into the calculation of your wage-loss benefit. Your benefit would have been based on \$78,600.

The maximum compensation limit for wage-loss benefits can also affect you if you have received a permanent functional impairment award on another claim. This includes commuted (or paid out) permanent functional impairment awards.

As a rule, your combined permanent functional impairment and your current earnings cannot exceed the maximum compensation limit. If they do, your wage rate payments may be reduced to the maximum limit. Your permanent functional impairment amount will not change, no matter what.

The maximum gross earnings limit for each year is listed in our net compensation tables, which you can review at [worksafebc.com](http://worksafebc.com).

## Minimum compensation

The law sets a statutory minimum level of compensation each year. A wage rate cannot be set at less than the statutory minimum unless a worker's average earnings are less than that sum each week.

For example, in 2015 the statutory minimum was set at \$20,355.26 which worked out to \$390.38 weekly.

**If your earnings fall below** the statutory minimum, your wage rate will be set at 100 percent of your gross average earnings.

**If you earned more** than the statutory minimum but 90 percent of your average net earnings falls below the minimum wage rate, your wage rate would be increased to statutory minimum wage rate.

If your calculated wage rate is more than the statutory minimum, your wage-loss benefits would have been set at approximately 90 percent of your average net earnings.

Please note that special provisions apply to you if you've purchased Personal Optional Protection (POP) coverage. You can learn more by reviewing our POP compensation table on [worksafebc.com](http://worksafebc.com).

The statutory minimum limit for each year is listed in our net compensation tables, which you can review on [worksafebc.com](http://worksafebc.com).

## Need more information?

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For an explanation of how maximum and minimum compensation levels are determined, you can review Section 33 of the *Workers Compensation Act* at [worksafebc.com](http://worksafebc.com).