

## Explanation of Terms Employer Claim Cost Report

## Cost incurred

All amounts charged to an employer's account during the month and year-to-date.

## Temporary earnings loss benefit

Benefits paid at 85% of the worker's pre-injury earnings for workers who are temporarily unable to work as a result of their work-related injury or illness. This cost category also includes costs incurred for the provision of occupational rehabilitation services required for adjudication decisions and improving the worker's physical ability to return to work.

## Health care costs

WorkplaceNL pays for all health care costs related to an injury. These costs can include, but are not limited to, doctors' visits, prescription drugs, physiotherapy, chiropractic, health care devices, etc.

## Early and safe return to work benefit

Partial benefits paid by WorkplaceNL when a worker has returned to work with his or her pre-injury employer and are earning wages from the employer, but those wages are not at the level of 85% of net pre-injury wages.

#### Labour market re-entry program

Program provided to workers when the worker's injury is such that full return to the preinjury job or suitable work with the employer has been ruled out or is highly unlikely. This category of costs includes wage loss benefits paid to the worker during the labour market re-entry (LMR) assessment, cost of the assessment, as well as the cost of any LMR plan (e.g. formal retraining) which may be required by a worker in order to make them employable.

## Extended earnings loss benefit

Wage loss benefits paid to workers who experience a permanent (full or partial) loss of earnings capacity as a result of their work-related injury.

## Permanent functional impairment award

Award that recognizes non-economic loss, as opposed to loss of earnings capacity, and is based on measurable, permanent loss of bodily function as a result of a workplace injury or illness. It is a lump sum payment to a maximum of the maximum compensable ceiling.

#### Permanent partial disability award

Awards are monthly pension amounts for life, awarded to workers injured before the 1984 wage loss system was implemented.

#### Pension replacement benefit

Benefits paid to workers who are on workers' compensation benefits at age 65, and who have a demonstrated pension loss as a result of their work-related injury.



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## Fatality costs

Burial costs, lump sum payments and dependency benefits paid to the spouse and dependent children of workers whose deaths arise out of and in the course of their employment.

## **Cost adjustments**

Changes to an amount for a claim that has already been applied to that claim. Examples include, but are not limited to, cost reductions due to a pre-existing condition or negligence by another party, collections from injured workers of amounts that were incorrectly paid on a claim and transfers of costs between employers' accounts to reflect proper coding.

#### **Claim Correction**

The injury cost of this claim has been transferred to another employer's account.