

Cost incurred

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

PRIME cost

All amounts charged to an employer's account during the month and year-to-date, for the purposes of PRIME, with respect to injuries that occurred in the current year or the previous two years.

Experience incentive range

The range of claim costs, based on the employer's assessments, against which WorkplaceNL compares the employer's actual claim costs to determine if a PRIME experience refund, charge or neither will be applied.

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 pre-injury 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.

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.

The reasons for a difference between cost incurred and PRIME cost are as follows:

1. Cost incurred includes all cost adjustments, regardless of the date of the original payment. PRIME cost includes only cost adjustments related to original payments made in the current year. However, to the employer's benefit, prior year credits up to the amount of current year payments are offset against those current year payments.
2. Cost incurred includes credits for overpaid amounts, as these amounts are collected from the injured worker. PRIME cost includes a credit for the total overpayment, regardless of whether all, some, or none of the overpaid amounts have been collected.

Change from non-PRIME to PRIME and change from PRIME to non-PRIME

Certain claims are excluded from PRIME. They include:

1. Third party claims where WorkplaceNL may recover all or part of the cost of a claim from an outside third party.
2. Industrial disease claims where there is usually a long period of time between exposure to an unhealthy work environment and the development of medical problems.

3. Denied claims where current information requires the denial of a claim, after some payments have already been made.
4. Claims with their injury date prior to the three-year time period covered by PRIME.

If the status or injury date changes on one of these claims, adjustments are required to either properly include in PRIME (change from non-PRIME to PRIME) or exclude from PRIME (change from PRIME to non-PRIME). In other words, a claim may be moved from non-PRIME to PRIME, or vice versa.

Adjusted total for claim year-to-date

A reason for a year-to-date difference between cost incurred and PRIME cost for any claim, except fatality claims, is the ceiling or maximum allowable cost that can be charged on a claim. When the year-to-date cost incurred on a claim exceeds this maximum, the PRIME cost is limited to the maximum amount.

Maximum on fatality claims

The reason for a difference between cost incurred and PRIME cost for fatality claims is the one-time charge applied to an employer's account for each fatality. Cost incurred includes all fatality payments on the claim. PRIME cost includes the set amount of two times the maximum allowable cost.

Claim Correction

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