

Workplace Injury: Protection & Compensation

The Basics

We often hear about worker's compensation for pretty intense events: broken bones, asbestos cancers, PTSD or serious disabilities. But that is not all it is about. Worker's compensation is actually a pretty open ended thing. It covers almost everything to do with work and health. The goal is to protect employees from danger in and around the workplace and *palliate injuries or conditions* that stem from work (AKA compensate you for them). This legal insurance, which you pay into, kicks in from the moment you are hired, and lasts forever. It protections range from slipping on the ice in the parking lot of your office, to developing a sore back from lousy chairs. It also covers mental health – including anxiety or depression for miserable conditions. Most importantly, the law is not just about paid recovery time; it opens up a range of free resources for employees to help them recover - from acupuncture to ergonomic assessments, even psychology. Applying is extremely easy and requires little effort on your part! Contact your union for help.

Process

If an incident occurs, or if you notice a condition, you can apply to the CSST for assistance. If an accident occurs, make sure your boss fills out an incident report (this is not required, but helpful). For injuries developed over time (depression, back pain, eye strain, etc), this step is irrelevant. Then, talk to the union. It is good to get us involved asap! You'll need to visit your GP (doctor). This person has been trained in the basics of the application process. She or he will provide you with a special CSST medical report (it is free) explaining your injury or condition, the prognosis, and treatment. You'll need to send that in to the CSST, who will then decide on your coverage. If they accept your claim, you can speak with them on treatment options, modified working conditions, medical leave and support. If you need to miss work because of an injury, but can't get into a doctor for a few days, they can retroactively prescribe leave. The CSST covers the cost of treatment, missed work, and travel; however, sometimes they can be overly prudent. If they reject your claim, or deny coverage, talk to us. We have access to lawyers to help you out. A denied claim is not final!

Questions?

Email: sean.cory@amure.ca

Also, check out the CSST's website or this great guide: csst.qc.ca/en/publications/Documents/DC_100_1503_7A_web.pdf



Scope & Examples

The law (LATMP) is intentionally broad. In fact, the word it uses to determine if something is covered is something that *stems from work*. With that in mind, the act usually covers the following when they happen at work or a result of work:

- Mental health issues caused by stress, bullying, overwork, etc.
- Injuries from falls, lifting, cooking injuries, falling objects, etc.
 - Repetitive movement issues (typing, leaning over, etc.)
- Ergonomic injuries from working position (back pain, tennis elbow)
 - Conditions caused by tasks (eczema caused by washing dishes at work, allergies from dust mites, headaches from eye strain)
- Almost anything caused by or caused at work



La prévention,
j'y travaille !

CSST
www.csst.qc.ca



Benefits

The intent of the CSST's coverage is to offset any costs or hardships stemming from a workplace injury. This means the commission covers you for lost wages, treatment, transport, and costs tied to a temporary disability. The end goal is to make you better so you can go back to normal. As for coverage, everything is subject to conditions and procedures (AMUSE is here to help with that), however, you can generally expect the commission to reimburse you for missed work time (including time missed for medical appointments), treatment (chiropractic, radiology, physiotherapy, psychology, acupuncture, and occupational therapy), medication, and transportation (bus fare, or driving and parking). It is important to confirm the CSST will cover a cost before you pull out your wallet.