

SUBJECT:	CLAIMS	AND	BENEFIT	\$/	_ POLICY NO.:	CL -	40	
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APPROVALI	DATE: _		7	93-11	-10			
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POLICY STATEMENT

SECTION REFERENCE:

101.(1)

JUL 0 1 2008

POLICY:

DISABILITY

GENERAL INFORMATION

The Yukon workers' compensation system is a "dual award" system. If a worker suffers an injury or illness that arose out of or in the course of their employment, they are entitled to compensation. This includes wage loss benefits if the injury/illness has caused them to miss work, and a lump sum payment if they have experienced a permanent impairment as a result of the injury/illness.

The term "Disability" is used in determining whether someone is eligible for wage loss reimbursement or retraining, and relates specifically to the worker's capacity to meet the demands of the job. "Permanent impairment" is a medical concept and is used in the calculation of any lump sum benefit a worker might be entitled to. A worker who is suffering from a disability may or may not have a permanent impairment; conversely, someone with a permanent impairment may not be suffering from a disability, in the context of workers' compensation.

For example, a worker who has lost the tip of one finger has experienced a permanent impairment. This worker would be entitled to a lump sum payment based on the degree of impairment. However, this same worker may not be suffering from a disability and therefore not entitled to wage loss benefits unless the impact of the impairment requires the worker to withdraw from employment, or to take a lower paying job.

POLICY

A. DISABILITY

A disability is the limiting, loss or absence of the capacity of an individual to meet occupational demands.

B. ASSESSMENT

Disability is an administrative finding assessed by non-medical means.