

Operational  
Policy

Section

Independent Living and Quality of Life

Subject

**Quality of Life Benefits**

## Policy

Severely impaired workers may be entitled to one or more quality of life benefits.

The WSIB may authorize one or more of the following benefits and services to improve a severely impaired worker's quality of life:

- a quality of life allowance
- reimbursement of expenses related to a hobby, and/or
- mental health supports for family members.

## Purpose

The purpose of this policy is to outline the entitlement criteria for the quality of life allowance, hobbies, and mental health supports for family, how they are paid, and when each may be reviewed.

## Guidelines

This policy must be read in conjunction with 17-06-01, Independent living and quality of life measures - Overview and definitions.

## Definitions

**Quality of life** means the ability to participate in personal, family, and social activities.

A **serious injury** means a work-related injury that results in significant/severe functional limitations that impact a worker's ability to live independently such that they require assistance or other appropriate measures:

- for six months or more, or
- permanently.

A **serious illness** generally means a work-related illness that results in significant/severe functional limitations that impact a worker's ability to live independently such that they require assistance or other appropriate measures, that:

- the worker is unlikely to recover from, and/or
- is a progressive life-limiting illness.

A worker is **severely impaired** when a serious work-related injury or illness:

- is expected to permanently impacts their ability to live independently, and
- impacts their quality of life.

See 17-06-01, Independent living and quality of life measures - Overview and definitions for other definitions.

**Operational  
Policy**

Section

Independent Living and Quality of Life

Subject

**Quality of Life Benefits****Quality of life allowance**

The quality of life allowance enables a worker to more fully participate in programs for fitness, educational, or recreational purposes. The allowance is intended to offset the costs associated with participation, including addressing barriers to participation. The allowance may cover physical fitness programs, recreational programs (e.g., art, music), and general interest courses.

A worker can receive only one quality of life allowance, in addition to the other quality of life benefits outlined in this policy, even if the worker has multiple claims. Where the worker lives in an institution on a permanent basis or for the foreseeable future, entitlement to the quality of life allowance may be considered on a case-by-case basis.

Workers may spend the quality of life allowance as they choose. The WSIB does not require the worker to provide receipts after entitlement is established.

**Entitlement**

Entitlement to the quality of life allowance is considered where:

- the worker is severely impaired
- a maximum medical recovery (MMR) date has been determined
- the work-related severe impairment impacts the worker's ability to integrate into or participate in personal, family, or social activities, and
- where applicable, the worker is co-operating with the return-to-work (RTW) process as outlined in 19-02-08, RTW Co-operation Obligations.

**Payment**

The allowance is paid from the date the claim file information shows the worker meets all the entitlement criteria.

The quality of life allowance is paid for as long as the worker continues to meet the entitlement criteria.

The amount of the quality of life allowance is outlined in 18-01-05, Table of Rates. The amount of the allowance is reviewed annually.

**Review**

The WSIB reviews a worker's entitlement to the quality of life allowance whenever a material change in circumstances occurs that may affect entitlement to the allowance, e.g. the worker's condition has improved. For information about material change, including the worker's obligation to report a material change, see 22-01-02, Material Change in Circumstances - Worker. The WSIB may also carry out a review of entitlement at any other time it considers appropriate.

**Operational  
Policy**

Section

Independent Living and Quality of Life

Subject

**Quality of Life Benefits**

The WSIB may also review a worker's entitlement at the request of the worker, the worker's health care professional, or the employer, at the WSIB's discretion.

A worker's entitlement to the allowance may be confirmed or discontinued following a review. Where a material change has been reported as required, a benefit-related debt is not created. However, where a material change has not been reported as required, a benefit-related debt may be created if the allowance is discontinued.

**Hobbies**

To enhance a severely impaired worker's quality of life, the WSIB may reimburse them for expenses related to a hobby, such as the purchase of hobby equipment and supplies, equipment modification and related training, and reasonable startup costs of a new hobby.

**Entitlement**

The WSIB will consider entitlement to the reimbursement of hobby-related expenses where:

- the worker is severely impaired
- a maximum medical recovery (MMR) date has been determined
- the severe impairment reduces the worker's ability to participate in the hobby
- the WSIB determines that it is feasible, safe, and practical for the worker to participate in the hobby, including by considering any recommendation(s) from an appropriate regulated health professional, and
- where applicable, the worker is co-operating in the return-to-work (RTW) process as outlined in 19-02-08, RTW Co-operation Obligations.

**Eligible hobbies and related expenses**

Workers may express interest in renewing a previous hobby, or in pursuing a new hobby. Where the worker does not have a prior hobby or does not wish to pursue their prior hobby, or where the prior hobby is not safe, the WSIB may authorize an assessment to assist the worker in identifying an appropriate and safe hobby.

The WSIB may require documentation to ensure that, with specialized equipment and/or modifications, the worker can participate in the hobby safely. This documentation is to be completed by an appropriate regulated health care professional such as an occupational therapist.

The WSIB may reimburse the worker for the cost of hobby equipment and supplies, including equipment that is specially designed or adapted to the worker's needs, and/or the cost of modifying hobby equipment to meet the worker's needs. The WSIB may also reimburse the worker for reasonable costs related to starting the hobby, such as instruction or training.

**Operational  
Policy**

Section

Independent Living and Quality of Life

Subject

**Quality of Life Benefits**

Depending on the type of hobby and cost, the WSIB may recommend that the worker rent necessary hobby equipment or participate in the hobby in a community setting before purchasing hobby equipment.

The WSIB does not support hobbies it considers to be inherently risky or perilous, including but not limited to those involving firearms or motorized vehicles. The WSIB does not pay for the construction of structures for hobby-related purposes, including but not limited to woodworking or automotive shops, pools, spas, or greenhouses.

The WSIB will generally consider entitlement to one hobby only. Entitlement to a subsequent hobby may be considered following a permanent change in the severe impairment.

**Payment**

The worker should seek approval from the WSIB before paying for any hobby-related expenses to ensure reimbursement. The WSIB may require the worker to provide a cost estimate of the requested hobby equipment and related expenses, as well as a summary of the worker's interest in the hobby and the intended benefits and/or goals of the hobby.

The worker will be reimbursed for approved hobby-related purchases after submitting the relevant receipts. Hobby-related expenses that exceed the maximum amount [TBD] will be considered on a case-by-case basis.

**Mental health supports for family members**

The WSIB may authorize mental health supports for the family members of severely impaired workers to improve their quality of life.

Mental health supports include individual, couple, family, and group therapy or counselling provided by an appropriate regulated health care professional.

Mental health supports for injured or ill workers are considered under 17-01-02, Entitlement to Health Care.

**Entitlement**

Entitlement to mental health supports for family members is considered where:

- the worker is severely impaired, and
- the family member is, or has been, directly affected by the worker's serious injury or illness and the resulting severe impairment.

Eligible family members may include but are not limited to the worker's spouse, child, parent, step-child or step-parent.

**Operational  
Policy**

Section

Independent Living and Quality of Life

Subject

**Quality of Life Benefits**

Where a severely impaired worker does not have eligible family members, the WSIB may consider entitlement for:

- members of the worker's household
- the worker's primary caregiver(s), or
- a close friend of the worker,

who are, or have been, directly impacted by the worker's serious injury or illness and the resulting severe impairment.

**Payment**

The treatment provider will be paid directly by the WSIB.

**Duration**

Entitlement may be granted at any time after the date of injury, e.g. immediately after the date of injury in the acute phase of recovery, or at a later date once the worker reaches maximum medical recovery.

Eligible family members are generally entitled to a maximum of ten sessions.

Additional sessions may be approved where there is a significant deterioration in the work-related injury or illness.

If a worker dies as a result of the work-related injury or illness, their spouse and children, if any, may be entitled to bereavement counselling under 20-02-02, Bereavement Counselling. If a person eligible for mental health supports under this policy does not qualify for bereavement counselling under 20-02-02, Bereavement Counselling, the WSIB will provide up to ten sessions of bereavement counselling under this policy.

**Application date**

This policy applies to all decisions made on or after TBD, for all accidents.

**References****Legislative authority**

*Workplace Safety and Insurance Act, 1997*, as amended.

Sections 32, 33

*Workers' Compensation Act, R.S.O. 1990*, as amended.

Sections 50, 52, 54

**Minute**

Administrative