

**Operational
Policy**

Section
Independent Living and Quality of Life

Subject
Quality of Life Benefits and Allowance

Policy

A worker with a severe impairment that is work-related may be entitled to one or more of the following benefits the WSIB considers appropriate to improve their quality of life:

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

Quality of life benefits are considered in addition to the independent living benefits and services the worker may be entitled to. Entitlement to each quality of life benefit is considered separately based on whether it is necessary, appropriate and sufficient to improve the quality of life of a worker with a severe impairment. The criteria for determining whether each benefit is necessary, appropriate and sufficient for the worker are outlined in the corresponding sections of this policy. A worker with a severe impairment may be entitled to all three quality of life benefits.

Principles

In addition to the independent living benefits and services that workers with a serious injury or illness are entitled to, a worker with a severe impairment may be entitled to other measures to improve their quality of life. The *Workplace Safety and Insurance Act, 1997* (WSIA) provides the WSIB with the authority to determine the measures it considers appropriate for that purpose.

The quality of life of a worker with a severe impairment may be improved by providing appropriate benefits that enable them to participate or engage to their potential in self-care, leisure and productivity; and by providing appropriate supports to their families and caregivers.

Purpose

The purpose of this policy is to outline the measures the WSIB considers appropriate to improve the quality of life of workers with a severe impairment, the criteria for determining entitlement, how the benefits are paid and when each may be reviewed.

Guidelines

This policy applies in conjunction with 17-06-01, Independent Living and Quality of Life Measures - Overview and Definitions.

Definitions

For definitions of **independent living**, **quality of life**, **serious injury or illness** and **severe impairment**, refer to 17-06-01, Independent Living and Quality of Life Measures - Overview and Definitions. For definitions of **health professional** and **health care practitioner**, refer to 17-01-02, Entitlement to Health Care.

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Once established that a worker has a severe impairment as defined in 17-06-01, Independent Living and Quality of Life Measures - Overview and Definitions, entitlement to quality of life benefits will be considered based on the individual entitlement criteria outlined in this policy for each benefit and service.

Quality of life allowance

The quality of life allowance is provided to enable a worker with a severe impairment to more fully participate or engage in activities to occupy their time such as programs for fitness, educational or recreational purposes. The allowance is intended to offset the costs associated with participation, including addressing barriers to participation, or, for workers who are not able to participate in programs due to the severity of their impairment, to offset other costs associated with improving their quality of life. The allowance may cover, but is not limited to, physical fitness programs, recreational programs (e.g., art, music), general interest courses, leisure activities and entertainment.

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 they have multiple claims and/or have enrolled in multiple programs or courses. Entitlement to any of the independent living allowances outlined in 17-06-02, Independent Living Allowances will not impact a worker's entitlement to the quality of life allowance. 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 to establish entitlement. The quality of life allowance is a flat monthly rate regardless of the cost of the program, course, activity or entertainment platform. Expenses above this amount will not be reimbursed.

Entitlement criteria

The quality of life allowance will be approved where it is determined to be necessary, appropriate and sufficient to improve the worker's quality of life. To be considered necessary, appropriate and sufficient, all of the following criteria must be met:

- the worker has a severe impairment as defined in 17-06-01, Independent Living and Quality of Life Measures - Overview and Definitions
- a maximum medical recovery date has been determined
- the severe impairment impacts the worker's ability to integrate into, participate or engage in personal, family or social activities
- the quality of life allowance will allow the worker to participate or engage to their potential in self-care, leisure and productivity 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.

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The quality of life allowance is paid from the date the claim file information shows the worker meets all of the entitlement criteria and is paid for as long as the worker continues to meet the entitlement criteria.

Where a worker receiving the allowance dies or no longer meets the criteria, payment is discontinued at the next monthly payment date. A benefit-related debt is not created.

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.

Prior to September 21, 2026, the independent living allowance included an amount for quality of life that is now covered in this policy. Workers already receiving an annual independent living allowance as of September 21, 2026, are not entitled to an additional quality of life allowance. Refer to the "Transitional provisions" section of 17-06-02, Independent Living Allowances for more information.

Material change and reviews

A worker must advise the WSIB of any material change that may affect their entitlement to benefits and services under the insurance plan, such as initial or ongoing entitlement to the quality of life allowance.

A material change review may be conducted if requested by the worker, the worker's health professional, the accident employer or at the full discretion of the WSIB (e.g., periodically, as part of a random review, or where the WSIB receives information indicating the worker's condition has changed).

Where there is a material change or a request to review entitlement, the WSIB determines if a review is required to assess initial or ongoing entitlement to the quality of life allowance.

Where the WSIB determines that a review is required, initial or ongoing entitlement to the quality of life allowance is determined based on the criteria outlined in this policy. A worker's entitlement to the quality of life allowance may be established, confirmed or discontinued following a review.

As part of a material change review, all independent living benefits and services the worker is receiving may be reviewed together to ensure that the worker is receiving the necessary, appropriate and sufficient complement of benefits and services to facilitate their independent living.

Where a material change has been reported as required, a benefit-related debt is not created. However, failure to report a material change within 10 days of its occurrence may result in a benefit-related debt, refer to 18-01-04, Recovery of Benefit-Related Debts.

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For more information about material changes, refer to 22-01-02, Material Change in Circumstances - Worker.

Hobbies

To enhance the quality of life of a worker with a severe impairment, the WSIB may reimburse expenses related to a hobby, such as, but not limited to, the purchase of hobby equipment and supplies, equipment modification and related training and reasonable startup costs of a new hobby.

Entitlement criteria

Hobby-related expenses will be approved where they are determined to be necessary, appropriate and sufficient to improve the worker's quality of life. To be considered necessary, appropriate and sufficient, all of the following criteria must be met:

- the worker has a severe impairment as defined in 17-06-01, Independent Living and Quality of Life Measures - Overview and Definitions
- a maximum medical recovery 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 the worker's treating health professional
- reimbursing hobby-related expenses will allow the worker to participate or engage to their potential in leisure and productivity activities, and
- where applicable, the worker is co-operating in the RTW process as outlined in 19-02-08, RTW Co-operation Obligations.

Eligible hobbies and related expenses

Workers may renew a previous hobby, pursue a new hobby. The WSIB may authorize an assessment to assist the worker in identifying an appropriate and safe hobby. The assessment should include 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 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 health professional such as an occupational therapist.

Where entitlement is approved, the WSIB will reimburse the worker for the cost of hobby-related equipment, supplies and modifications, including equipment that is specially designed and/or modified 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. The WSIB will not reimburse the worker for ongoing hobby supply costs, e.g., paint. The WSIB will reimburse the worker for repairs or replacement of specialized and/or modified hobby

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equipment when necessary unless the damage is due to misuse or failure to follow the warranty requirements or recommended operating instructions.

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

The WSIB will not reimburse expenses related to hobbies it considers to be inherently risky or perilous, including, but not limited to, those involving firearms or motorized vehicles. The WSIB will not reimburse expenses related to 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 subsequent hobbies may be considered following permanent changes to the severe impairment. A worker with a severe impairment may also be entitled to one subsequent hobby following a significant life change, where reasonable. All of the entitlement criteria outlined in this section must be met to approve entitlement for each subsequent hobby.

Payment

The worker should seek approval from the WSIB before paying for any hobby-related expenses to ensure reimbursement.

The worker will be reimbursed for approved hobby-related purchases after submitting relevant receipts.

Mental health supports for family members

The WSIB may authorize mental health supports for the family members of workers with a severe impairment to improve the worker's quality of life.

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

Mental health supports for workers with a work-related injury or illness are considered under 17-01-02, Entitlement to Health Care.

Entitlement criteria

Mental health supports for family members will be approved where they are determined to be necessary, appropriate and sufficient to enhance the worker's quality of life. To be considered necessary, appropriate and sufficient, all of the following criteria must be met:

- the worker has a severe impairment as defined in 17-06-01, Independent Living and Quality of Life Measures - Overview and Definitions
- the family member is, or has been, directly impacted by the severe impairment, and

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- such assistance would help the family member cope with the impact of the severe impairment and support their ongoing relationship with the worker.

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

Where a worker with a severe impairment does not have eligible family members, the WSIB may consider entitlement for:

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

In these cases, all of the criteria outlined in this section that apply to family members must be met.

Payment

The worker should seek approval from the WSIB before their family member begins any mental health treatment to ensure reimbursement. The health care practitioner will be paid directly by the WSIB according to 17-03-01, Health Care Fees and the WSIB's fee schedule.

Duration

Mental health supports for family members may be approved as soon as the entitlement criteria are met, e.g., immediately after the date of injury or illness 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 up to a maximum of ten sessions, if required.

Additional sessions may be approved where there is a significant deterioration in the severe impairment and all of the entitlement criteria outlined in this policy are met.

Bereavement counselling

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 a maximum of ten sessions of bereavement counselling under this policy where all of the entitlement criteria outlined in this policy are met.

Transitional provisions

In claims with an accident prior to September 21, 2026, where the initial entitlement decision is made on or after September 21, 2026, this policy also applies to entitlement periods before September 21, 2026.

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Application date

This policy applies to all decisions made on or after September 21, 2026, for entitlement periods on or after September 21, 2026, for all accidents. This policy also applies to entitlement periods prior to September 21, 2026, in the claims identified in the “Transitional provisions” section.

Document history

New document.

References**Legislative authority**

Workplace Safety and Insurance Act, 1997
Sections 32, 33

Workers' Compensation Act, Revised Statutes of Ontario 1990
Sections 50, 52, 54

Approval

Approved by the President and CEO on June 23, 2026.