

STATUTORY ACCIDENT BENEFITS SCHEDULE SUMMARY[©]

(effective September 1, 2010) (but note, old policies may still apply)

TYPE OF ACCIDENT BENEFIT	SABS SECTION	MINOR INJURY	NON-CATASTROPHIC IMPAIRMENT	CATASTROPHIC IMPAIRMENT
MEDICAL AND REHABILITATION BENEFITS*	15, 16, 18 & 20	\$3,500 maximum—can be increased to \$50,000 if there is compelling evidence that a pre-existing medical condition will prevent the insured person from achieving maximal recovery with access to only \$3,500	Maximum of \$50,000 available for 10 years or until the person is 25 years old** (<i>was a \$100,000 maximum</i>)	Maximum of \$1,000,000 available for life**
COST OF ASSESSMENTS, EXAMINATIONS AND PREPARING REPORTS	18(5)	All fees and expenses for conducting assessments, examinations and preparing reports are to be paid out of medical and rehabilitation limits (excluding insurer examinations and accounting reports for income replacement benefits) (<i>these expenses were formerly paid by the insurer out of separate category of benefits with no monetary limit</i>)		
MAXIMUM COST OF ASSESSMENTS AND EXAMINATIONS AND DISALLOWING FUTURE CARE REPORTS	25(5)	Absolute cap of \$2,000 for any assesment or examination (including insurer examinations) and prohibition on insurer paying for future care plans—but note this section does not mention the cost of 'preparing reports' which is expressly mentioned in section 18(5) as coming out of medical and rehabilitation limits (<i>there was never a cap on assessment costs—the criteria for recovery was simply 'reasonable and necessary'</i>)		
IN-HOME ASSESSMENTS AND EXAMINATIONS	25(2)	Not Available	Available	Available
CASE MANAGER SERVICES*	17	Not Available	Not Available**	Available (paid out of med/rehab limits)
ATTENDANT CARE BENEFITS*	19, 20, 25(1)(4), 28 & 14.2	Not Available	\$3,000 per month maximum (total maximum of \$36,000) for up to 2 years post (as determined by OT or RN)** (<i>was a total maximum of \$72,000 and there was no restriction on who could complete a Form 1</i>)	\$6,000 per month maximum (with a total maximum of \$1,000,000) for life (as determined by OT or RN)** (<i>was no restriction on who could complete a Form 1</i>)
TRANSPORTATION*	3(1)	Only for the portion of any distances over 50 kms		Yes
HOUSEKEEPING AND HOME MAINTENANCE*	23	Not Available* (<i>was available at \$100 per week for 2 years</i>)		Maximum of \$100 per week available for life
LOST EDUCATIONAL EXPENSES*	21	Up to \$15,000 payable to those enrolled in school who are unable to continue with their program		
VISITOR'S EXPENSE*	22	Available to certain immediate family members for 2 years post accident		Available for life
DAMAGE TO CLOTHING*	24	Reimbursement for damage to clothing, medical and dental devices lost or damaged in the accident (no limit)		
DEATH BENEFITS	26	If fatality, \$25,000 to spouse, \$10,000 to supported former spouse and \$10,000 per dependant (or more if no spouse)**		
FUNERAL BENEFITS*	27	Paid up to a \$6,000 maximum in cases of fatality**		
INCOME REPLACEMENT BENEFITS	6 & 7	If unable to return to work, paid at 70% of gross income to a maximum of \$400 per week** (not payable for first week and qualifying test changes at two year anniversary) (<i>was paid at 80% of net</i>)		
NON-EARNER BENEFITS	12	If completely unable to carry on a normal life, paid at \$185 per week and can be paid at \$320 per week 2 years post accident if enrolled in educational pursuits at or shortly before the time of the accident (not available for first 26 weeks)		
CAREGIVER BENEFITS*	13	Not available* (<i>was available if substantially unable to engage in caregiving activities at \$250 per week for the first person in need plus \$50 per week all other persons in need of care—was available after the 2 year anniversary only if the person suffered a complete inability to carry on a normal life</i>)		If substantially unable to engage in caregiving activities, available at \$250 per week for the first person in need of care plus \$50 per week for all other persons in need of care (available only after the 2 year anniversary if the person suffers a complete inability to carry on a normal life)

* The new definition of "incurred" may impact a claimant's ability to recover these benefits

** Subject to Optional Benefits

Italics writing refers to the pre Sept. 1, 2010 SABS