

Information for workers

If you have a  
**work-related  
accident**  
or contract an  
**occupational  
disease...**



here's what **you**  
need to know!

**CSST**

Prevention,  
I'm working at it!

# What must you do if you have a work-related accident?

## 1 Notify your employer immediately.

You must notify your employer or your employer's representative about the accident, even if you do not require immediate medical care.

If you are unable to do so, someone else may do it for you.



## 2 Seek the necessary medical care.

- ✓ See a physician as soon as possible, even if the injury seems minor.
- ✓ Ask the physician for a Medical Certificate. You will need this to file a claim with the CSST.
- ✓ Give one copy of this certificate to your employer **if you are unable to return to work** after the day of the accident.



If this is the case, your employer will have to fill out the *Employer's Notice and Reimbursement Claim* form (for the first 14 days of absence from work), on which your version of the accident is recorded. The employer must **give you a copy** before sending it to the CSST.

The procedure to follow if you contract an occupational disease is essentially the same as that for a work-related accident. To find out the relevant details, contact your CSST regional office.

## 3 Keep all your receipts.

You are entitled to benefit **free of charge** from the health services necessitated by a condition you have sustained as a result of a work-related accident. The CSST pays the hospital or clinic directly for these services.

However, you will probably have to pay for some products yourself. You may then apply to the CSST for reimbursement by submitting the **originals** of your receipts and any supporting documents.

**The types of expenses that may be reimbursed once your claim has been accepted by the CSST include the following:**

- ✓ **if prescribed by your physician**
  - medications and other pharmaceutical products
  - physiotherapy, occupational therapy, and chiropractic treatments, etc.
  - orthotics and prostheses.
- ✓ **travel and accommodation expenses** (public transportation, parking, meals, lodging, etc.).



## 4 File a claim with the CSST, if applicable.

**You should file a claim with the CSST to request:**

- reimbursement for the **expenses** mentioned in point 3, regardless of whether **you are absent from work or not**;
- **income replacement indemnities**, if you are **absent from work for more than 14 days**.

**Procedure to follow:**

- ✓ Fill out the *Worker's Claim* form, which you can obtain from your employer, at the CSST offices or on the CSST's Web site.
- ✓ Enclose the *Medical Certificate*, **the originals of your receipts** and any supporting documents.
- ✓ Send everything to the CSST office in your region.
- ✓ Give your employer a copy of your *Worker's Claim* form.

For any other expenses, use the *Application for Reimbursement of Expenses* form.

**N.B. - You have six (6) months to file a claim with the CSST.**



**The CSST offers a direct deposit service. Ask about it!**

# What happens if you have to be off work as the result of a work-related accident?

## Your income

### Will you continue to receive an income?

**Yes.** You will receive an income replacement indemnity for as long as you are unable to return to work.

The gross income taken into consideration may not exceed the maximum yearly insurable earnings, which is set at \$60,500 for 2008.

### Who will pay you?

Your **employer**, for the first 14 days you are off work, and then the **CSST**.

**N.B.:** In some cases, it is the CSST that pays an indemnity as of the first day the worker is off work, and some employers continue to pay their workers after their 14th day off work.

### How much will you receive?

- **For the day of the accident, your employer** will pay you 100% of your regular salary or wages.
- **For the first 14 days off work** (including Saturdays and Sundays), **it is usually your employer** who will pay you 90% of your **net salary or wages** for the days or parts of days when you would normally have worked.
- Beginning on your **15th day off work, the CSST takes over** and pays you an indemnity equal to 90% of your **net income**, based on the gross income stipulated in your employment contract.

The CSST determines your **net income** taking into account your family situation as reported on your income tax return. The *Table of Income Replacement Indemnities* shows these calculations.

## Your health

**You may choose your own physician and the healthcare establishment where you will receive medical care.** You may also decide to change physicians if you consider it necessary.

Your physician plays a very important role. He or she is the one who:

- issues the diagnosis, recommends the appropriate treatments and determines when your injury is stable (referred to as *consolidated*);
- informs you of your condition and your fitness to return to work;
- determines whether or not your capacities are the same as before the accident (functional limitations) or whether you have sustained a permanent physical or mental impairment.

Your physician may also request the opinion of another healthcare professional if he or she considers it necessary.

Remember that you are entitled to reimbursement for expenses that you may initially be required to pay for yourself, so keep all your receipts!

**Your employer or the CSST may ask you to see a physician of their choice. In this case, they are obliged to pay the fees for the examination and for any travelling involved. You are obliged to go to the appointment scheduled, but you have the right to continue being treated by the physician of your choice.**

## Your return to work

### Your employment relationship... an asset worth keeping!

#### The temporary work assignment

Even if your medical treatments continue, in order to promote your return to work or your rehabilitation, your employer may assign you temporarily to work other than your regular job.

- **This temporary work assignment must be determined with your attending physician's consent.** You retain your regular salary or wages and your employment benefits for the duration of your temporary assignment.

#### The right to return to work

You are entitled to resume your employment or a suitable employment as soon as you are found fit to work. However, you must do so within a period of one or two years following your work stoppage, specifically:

- **within 1 year**, if the employer's establishment has **20 workers or fewer**; and
- **within 2 years**, if the establishment has **21 workers or more**.

#### Rehabilitation

You are entitled to rehabilitation services if you have sustained a **permanent** physical or mental **impairment**. These services are intended to facilitate your return to work and your social reintegration.

## If you have any doubts or questions, inquire at the CSST!

Consult the Web site at [www.csst.qc.ca](http://www.csst.qc.ca).

# What should you do if you disagree

## ... with your employer?

You cannot be penalized, discriminated against or reprimanded, e.g. through dismissal, suspension or transfer, because you have been the victim of a work-related accident.

If you are penalized,

- you may use the grievance procedure provided for in your collective agreement;
- you may file a complaint with the CSST and benefit from a **conciliation** service to settle your disagreement with your employer.

## ... with the CSST's decisions?

You may contact the CSST representative in charge of your case to ask for further explanations.

You may also contest a CSST decision that you disagree with. However, you must do so within certain **time limits**. Simply call the CSST and someone will tell you what to do.

## To find out more

Consult our publications, including:

- *Concerning the Regulation respecting travel and living expenses*
- *À propos des frais d'assistance médicale couverts par la CSST*
- *Temporary Work Assignment – For a Prompt Return to Work*
- *For a better understanding of the processing of your medical file when your employer or the CSST requires the opinion of another physician*
- *Conciliation Services Provided by the CSST*
- *Safe Working Conditions for a Safe Maternity Experience*
- *Understanding Québec's Occupational Health and Safety Plan*
- *Les jeunes : santé et sécurité du travail au premier plan*
- *The Direct Deposit – CSST and Direction de l'IVAC compensation recipients*

Obtain our publications from your CSST regional office. They are free!

You can also order them over the CSST's Web site at [www.csst.qc.ca](http://www.csst.qc.ca).

# Insurance coverage for work-related accidents and occupational diseases

## What is the CSST's role?

The Commission de la santé et de la sécurité du travail (CSST) is the public agency responsible for administering Québec's occupational health and safety plan. This public plan insures workers against work-related accidents or occupational diseases. It is employers who pay the premiums for this insurance. In return, they are spared the financial burden that can result from an employment injury.

## Who is insured by the CSST?

You are automatically insured if you are a worker, i.e. a person who is paid for performing a job under an employment or apprenticeship contract, whether on a part-time or full-time basis. This coverage costs you nothing and you do not have to register with the CSST to benefit from it.

## Are there workers who are not automatically insured by the CSST?

Yes, for example, independent operators (self-employed workers), domestics, voluntary workers (volunteers), and persons hired by an individual to care for another person (child, or sick, handicapped or elderly person). They may, however, be able to benefit from **personal coverage**.

*This text does not have the force of law and in no way replaces the acts and regulations on which it is based.*

## Important reminders!



**Keep all correspondence you receive from the CSST.**



**Pay close attention to all time limits.**



**Send your forms in to the CSST immediately.**

# CSST Regional Offices

Serving workers and employers

Just one number for the CSST:

1 866 302-CSST (2778)

## ABITIBI-TÉMISCAMINGUE

33, rue Gamble Ouest  
**Rouyn-Noranda**  
(Québec) J9X 2R3  
Fax 819 762-9325

## 2<sup>e</sup> étage

1185, rue Germain  
**Val-d'Or**  
(Québec) J9P 6B1  
Fax 819 874-2522

## BAS-SAINT-LAURENT

180, rue des Gouverneurs  
Case postale 2180  
**Rimouski**  
(Québec) G5L 7P3  
Fax 418 725-6237

## CHAUDIÈRE-APPALACHES

835, rue de la Concorde  
**Saint-Romuald**  
(Québec) G6W 7P7  
Fax 418 839-2498

## CÔTE-NORD

Bureau 236  
700, boulevard Laure  
**Sept-Îles**  
(Québec) G4R 1Y1  
Fax 418 964-3959

## 235, boulevard La Salle

**Baie-Comeau**  
(Québec) G4Z 2Z4  
Fax 418 294-7325

## ESTRIE

Place-Jacques-Cartier  
Bureau 204  
1650, rue King Ouest  
**Sherbrooke**  
(Québec) J1J 2C3  
Fax 819 821-6116

## GASPÉSIE-ÎLES-DE-LA-MADELEINE

163, boulevard de Gaspé  
**Gaspé**  
(Québec) G4X 2V1  
Fax 418 368-7855

## 200, boulevard Perron Ouest

**New Richmond**  
(Québec) G0C 2B0  
Fax 418 392-5406

## ÎLE-DE-MONTRÉAL

1, complexe Desjardins  
Tour Sud, 31<sup>e</sup> étage  
Case postale 3  
Succ. Place-Desjardins  
**Montréal**  
(Québec) H5B 1H1  
Fax 514 906-3200

## LANAUDIÈRE

432, rue De Lanaudière  
Case postale 550  
**Joliette**  
(Québec) J6E 7N2  
Fax 450 756-6832

## LAURENTIDES

6<sup>e</sup> étage  
85, rue De Martigny Ouest  
**Saint-Jérôme**  
(Québec) J7Y 3R8  
Fax 450 432-1765

## LAVAL

1700, boulevard Laval  
**Laval**  
(Québec) H7S 2G6  
Fax 450 668-1174

## LONGUEUIL

25, boulevard La Fayette  
**Longueuil**  
(Québec) J4K 5B7  
Fax 450 442-6373

## MAURICIE ET CENTRE-DU-QUÉBEC

Bureau 200  
1055, boulevard des Forges  
**Trois-Rivières**  
(Québec) G8Z 4J9  
Fax 819 372-3286

## OUTAOUAIS

15, rue Gamelin  
Case postale 1454  
**Gatineau**  
(Québec) J8X 3Y3  
Fax 819 778-8699

## QUÉBEC

425, rue du Pont  
Case postale 4900  
Succursale Terminus  
**Québec**  
(Québec) G1K 7S6  
Fax 418 266-4015

## SAGUENAY-LAC-SAINT-JEAN

Place-du-Fjord  
901, boulevard Talbot  
Case postale 5400  
**Chicoutimi**  
(Québec) G7H 6P8  
Fax 418 545-3543

## Complexe du Parc

6<sup>e</sup> étage  
1209, boul. du Sacré-Cœur  
Case postale 47  
**Saint-Félicien**  
(Québec) G8K 2P8  
Fax 418 679-5931

## SAINT-JEAN-SUR-RICHELIEU

145, boul. Saint-Joseph  
Case postale 100  
**Saint-Jean-sur-Richelieu**  
(Québec) J3B 6Z1  
Fax 450 359-1307

## VALLEYFIELD

9, rue Nicholson  
**Salaberry-de-Valleyfield**  
(Québec) J6T 4M4  
Fax 450 377-8228

## YAMASKA

2710, rue Bachand  
**Saint-Hyacinthe**  
(Québec) J2S 8B6  
Fax 450 773-8126

## Bureau RC-4

77, rue Principale  
**Granby**  
(Québec) J2G 9B3  
Fax 450 776-7256

## Bureau 102

26, place Charles-De  
Montmagny  
**Sorel-Tracy**  
(Québec) J3P 7E3  
Fax 450 746-1036

[www.csst.qc.ca](http://www.csst.qc.ca) : a Web site  
linked to your needs!