

## What information is used to calculate the NEL percentage?

The NCS will review the information in your file together with the information from the doctor's assessment report (if one was required). This is compared with information in the *American Medical Association Guides to the Evaluation of Permanent Impairment 3rd Edition (revised)* to calculate the percentage of impairment.

## How is the money calculated?

Once the NEL Clinical Specialist determines the percentage of whole body impairment, the payment department will calculate the monetary benefit. This is done by multiplying the percentage by a legislated dollar value, taking into consideration your age at the time of the injury, as well as the year in which your condition became permanent.

Depending on the dollar value of the benefit, the money may be paid to you in one lump-sum payment or in monthly payments. Once the benefit decision is made, we will send you more information about payment.

If you choose the monthly amount, you should be aware that although this payment will continue for the rest of your life, there are no death benefits associated with the NEL benefit.

## Is this a wage-loss benefit?

No. NEL benefits are for impairment only. You may be entitled to other benefits for wage loss. Talk to us about other benefits.

## For more information...

If you have any questions about the NEL process, please call 1-800-465-5538, and ask to talk to your NEL Clerk.

Visit our website for more information about Ontario's workplace safety and insurance system.

[www.wsib.on.ca](http://www.wsib.on.ca)

Information for  
WORKERS

# Non-Economic Loss (NEL) Benefit



## Here are a few facts about Non-Economic Loss (NEL) benefits...

- A NEL benefit is a monetary award that the Workplace Safety and Insurance Board (WSIB) gives to workers who have a permanent impairment as a result of a workplace injury or illness
- A permanent impairment is a physical, functional or psychological loss that is expected to last for the rest of the person's life
- A person has a permanent impairment when medical reports show that his/her condition will not likely improve. This is known as maximum medical recovery (MMR).



## Here is the process used to determine your NEL benefit...

1. A decision is made at the claims level that you have reached MMR and your file is referred to the NEL Department.
2. The NEL Clinical Specialist (NCS) reviews the file to determine if medical information is sufficient to conduct an impairment rating.
3. If the medical information on your file is sufficient for rating, your permanent impairment rating will occur in the order that it was received in the NEL Department.
4. If additional information is required, your claim will be referred to a designated Regional Evaluation Centre (REC) in your area.
5. The REC will send you a list of doctors to select from and will book an appointment with the doctor you choose when you contact the REC.
6. The doctor will review your WSIB medical file, examine you and write a report which will be sent to the WSIB.

You are not required to see a doctor if there is enough medical information in the file to determine the NEL benefit.

7. The NCS compares the medical information in your file and the doctor's report (if required) with information in the *American Medical Association Guides to the Evaluation of Permanent Impairment 3rd Edition (revised)* to calculate the percentage of permanent impairment.
8. The NCS will send you and your employer a letter to inform you of your percentage rating and the dollar value of the NEL benefit, along with a copy of the doctor's assessment report if one was completed. You will also receive a copy of the rating sheet used to make the NEL decision.

## Frequently Asked Questions

**I just got a NEL cheque in the mail. What is it for?**

You received a NEL benefit because you have a permanent impairment as a result of your workplace injury or illness.

**How do you decide if I am entitled to a NEL benefit?**

The medical information in your file is reviewed to see if you have reached MMR.

The WSIB then:

- Notes that you may have a permanent impairment as a result of a workplace injury or illness
- Identifies what area of your body the NEL team should evaluate
- Refers your file to the NEL team.

**Is this award for pain and suffering?**

No. A NEL award is for your degree of impairment, not for pain and suffering.

The NEL benefit is to compensate you for your loss of physical, functional or psychological ability as a result of your workplace injury or illness. It is looked at as a percentage of your whole body.

**What do I have to do to receive a NEL benefit?**

In those cases where the NCS has determined that the medical information in your file is insufficient for rating, you will be required to see a doctor. This will be arranged by the REC and they will contact you.

**Who calculates the NEL percentage?**

A NEL Clinical Specialist calculates the percentage. This is a registered nurse who specializes in rating permanent impairments.