

APPENDIX B STATUTORY ACCIDENT BENEFITS SCHEDULE SUMMARY[®]

(for accidents on or after June 1, 2016 *)

TYPE OF BENEFIT	SABS SECTION	MINOR INJURY GUIDELINE	NON-CATASTROPHIC IMPAIRMENT	CATASTROPHIC IMPAIRMENT
Medical and Rehabilitation Benefits	14, 15 & 16, 18, 20	\$3,500 maximum - can be increased to \$65,000 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	\$65,000 maximum - available for 5 years or until age 28 for minors (but see combined limit)	\$1,000,000 maximum - available for life (but see combined limit)
Attendant Care	19	Not Available	\$3,000 per month maximum - available for 5 years or until age 28 for minors (but see combined limit)	\$6,000 per month maximum - available for life (but see combined limit)
Combined Med/Rehab and Attendant Care Limit - NEW	20	Not Available	\$65,000 combined total limit of the med/rehab and attendant care benefits (available for 5 years or until age 28 for minors)	\$1,000,000 combined total limit of the med/rehab and attendant care benefits (available for life)
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 benefits and, where applicable, attendant care limits (excluding insurer examinations and accounting reports for income replacement benefits and excluding CAT assessments as set out in jurisprudence see <i>Henderson v. Wawanesa</i> - FSCO A-14-001758)		
Maximum Cost of Assessments and Examinations and Disallowing Future Care Reports	25 (5)	Absolute cap of \$2,000 for fees and expenses associated with any assessment or examination, including the cost of preparing reports (and including insurer examinations), along with a prohibition on an insurer paying for a future care or similar plan		
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)
Transportation	3 (1)	Only for the portion of any distances over 50 kms		Yes
Housekeeping and Home Maintenance	23	Not Available		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 Expenses	22	Available to certain immediate family members - available for 2 years post accident		Available to certain immediate family members - 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	4, 5, 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)		
Non-Earner Benefits	12	If completely unable to carry on a normal life, paid at \$185 per week for maximum of 2 years (and not available for first 4 weeks)		
Caregiver Benefits	13	Not Available		If substantially unable to engage in caregiving activities, available at \$250 per week for "incurred" care in relation to 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")

* Always check if Optional Benefits are available as optional benefits will increase the benefits available and for pre June 1, 2017 accidents check for access to an insurance policy that has not yet been renewed as then old insurance policy limits would apply.

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PERSONAL INJURY LAWYERS

SUITE 3100, 390 BAY STREET TORONTO, ONTARIO M5H 1W2 TF: 1.888.223.0448 T: 416.868.3100 F: 416.868.3134 www.thomsonrogers.com

SUMMARY OF TOP 5 SABS CHANGES[®]

(for accidents on or after June 1, 2016 *)

	SABS CHANGES	SABS SECTION	
1	Half CAT Limits *	A reduced combined total of \$1,000,000 is now available to the "catastrophically impaired" for medical, rehabilitation and attendant care benefits (down from the previous \$2,000,000 combined total, namely \$1,000,000 for med/rehab benefits and \$1,000,000 for attendant care benefits)	18 (3)(b)
2	Total Non-CAT Benefits Reduced *	A reduced combined total of \$65,000 is now available for those with "non-catastrophic impairments" for medical, rehabilitation and attendant care benefits (down from the previous \$86,000 combined total, namely \$50,000 for med/rehab benefits and \$36,000 for attendant care benefits)	18 (3)(a)
3	Duration of Non-Earner Benefits Reduced to 2 Years *	Weekly non-earner benefits available to the unemployed, students, stay at home parents, etc. who qualify as completely unable to carry on a normal life are now only available for up to 2 years post-accident, rather than for life (albeit after a shorter 4 week post-accident waiting period, down from the previous 6 month waiting period)	12(3)
4	Insurer Must Agree "Other Goods and Services" are Essential *	For uncommon expenses, the insurer is only responsible if they agree that the "other goods and services" are essential (as opposed to the previous requirement that the expense was reasonable and necessary)	15(1)(h) & 16(3)(l)
5	The Narrowing and Redefining of "Catastrophic Impairment"	A new definition of "catastrophic impairment" will apply to all accidents that occur on or after June 1, 2016	3.1
(a)	Elimination of the GCS test!	The new CAT definition removes the Glasgow Coma Scale test as a means to qualify for a CAT designation (previously, a post-accident GCS score of 9 or less was the most commonly relied on provision to obtain a CAT designation and was a simple, efficient and timely means to obtain the crucial designation)	N/A
(b)	Requirement for 3 "marked impairment" domains	The new CAT definition requires "marked impairments" in three domains, or an "extreme impairment" in one domain pursuant to Chapter 14 of The AMA Guides 4th edition (the previous requirement, as determined by the courts, was a marked impairment in just one domain)	3.1 (1) para 8
(c)	Use of GOS-E for Adult Brain Injuries	The Glasgow Outcome Scale Extended (GOS-E), along with brain imaging showing a brain injury, will be used to determine whether a brain injury qualifies for a CAT designation. The necessary GOS-E rating for CAT is: Vegetative State (VS) one month after the accident; Upper Severe Disability (SD+) or Lower Severe Disability (SD-) six months after the accident ; or, Lower Moderate Disability (MD-) one year or more after the accident	3.1(1) para 4
(d)	Changes to the WPI Ratings	WPI ratings for combined physical and mental behavioral (non-TBI) impairments will use the AMA Guides 4th edition to rate the physical impairment and will now use the AMA Guides 6th edition to rate the mental/behavioural impairment (rather than the 4th edition)	3.1(1) para 7
(e)	New "Kid-CAT" criteria	Minors will be accepted as CAT if they meet any of the following criteria: 1. brain diagnostic technology reveals TBI; 2. admission as in-patient to a recognized neurologic rehab facility; 3. category 2 (Vegetative) on King's Outcome Scale for Childhood Head Injury one month or more post injury; 4. category 3 (Severe disability) on the King's Outcome Scale for Childhood Head Injury six months or more post injury; or, 5. nine months or more after the injury, minor is not age-appropriately independent and requires supervision for the majority of the waking day.	3.1(1) para 5
(f)	Narrowing of other CAT criteria	Paraplegia, tetraplegia, amputation and vision loss have narrower definitions under the amended SABS	3.1(1) para 1-3

* For accidents prior to June 1, 2017, check if you can access an auto insurance policy that has not yet been renewed as that will provide for access to the old higher benefit limits and always check if optional benefits are available.

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