

The range of industries covered by workmen's compensation is wide and is being expanded steadily. The main groups of workers not covered are domestic servants, farm workers (except in Ontario and Newfoundland), workers employed by financial, insurance and professional undertakings and by non-profit organizations, and workers in certain service industries. However, employers may obtain coverage on a voluntary basis for workers who are excluded from compulsory coverage, an exception being domestic servants.

Compensation benefits include cash awards, all necessary medical aid, hospital care, physical and vocational rehabilitation services. Benefits for disability are based on 75 per cent of average weekly earnings, subject to an annual ceiling. Payments continue for the duration of the disability and, if disability is permanent, a life pension is paid irrespective of future earnings.

Costs are met from employers' contributions to accident funds at rates that are established by the Workmen's Compensation Board according to the hazards in each class of industry.

Employees of the Federal Government have the same coverage, provided by the Government Employees Compensation Act, which is administered by the federal Department of Labour. Under this act, an injured employee is entitled to the benefits provided by the compensation act of the province in which he or she is usually employed. The cost of such claims is paid out of federal funds provided by this department.

Social assistance and
the Canada Assistance
Plan

Assistance for persons in need is provided by all the provinces and some municipalities through their welfare departments.

Under the Canada Assistance Plan, the Federal Government reimburses the provinces for 50 per cent of the cost of assistance provided to persons in need and for 50 per cent of certain costs of improving or extending welfare services that prevent or remove causes of dependency or assist recipients to achieve self-support.

"Assistance" includes any form of aid to, or on behalf of, persons in need for the purpose of providing basic requirements such as food, shelter and clothing, including: maintenance of children in the care of provincially-approved child-welfare agencies; items necessary for the safety, well-being, or rehabilitation of persons in need, or for handicapped persons -- such as special food or clothing, telephone, or rehabilitation allowance; maintenance in an institution for special care, such as a home for the aged, a nursing home or a welfare institution for children; travel and transportation; funerals and burials; health-care services, welfare services purchased by, or at the request of, provincially