

Presumptive coverage for traumatic psychological injuries

First responders, correctional officers, nurses and emergency dispatchers are routinely exposed to traumatic events at work as part of their normal job expectations. The traumatic events may be life-threatening, very disturbing or stressful and can result in symptoms that are debilitating and require treatment to resolve.

To recognize the challenges in dealing with trauma at work, we provide presumptive coverage for psychological injuries sustained by first responders, correctional officers, nurses and emergency dispatchers in specific situations.

How does WCB apply presumptive coverage?

Presumptive coverage means we will presume that a confirmed psychological or psychiatric injury arose out of and occurred in the course of employment in the following circumstances, unless there is evidence to the contrary:

- **A diagnosis of post-traumatic stress disorder (PTSD) has been confirmed**

For injuries that occurred on or after December 10, 2012, this coverage is applied for first responders including firefighters, police officers/ sheriffs, emergency medical responders, primary care and advanced care paramedics.

For injuries that occurred on or after April 1, 2018, this coverage was extended to correctional officers and emergency dispatchers.

For injuries that occurred on or after July 23, 2025, this coverage was extended to registered nurses, registered psychiatric nurses, certified graduate nurses and graduate nurses.

- **A diagnosis of a traumatic psychological injury following exposure to a traumatic event(s) is confirmed**

For injuries that occur on or after April 1, 2018, presumptive coverage applies to correctional officers, emergency dispatchers, firefighters, paramedics, peace officers, police officers/sheriffs or any other class of worker prescribed by the regulations, for any psychological diagnosis following exposure to a traumatic incident at work, not just for PTSD.

For injuries that occurred on or after July 23, 2025, this coverage was extended to registered nurses, psychiatric nurses, certified graduate and graduate nurses.

An event is traumatic when it involves direct personal experience of an event or directly witnessing an event that is:

- sudden/unexpected
- frightening or shocking
- having a specific time and space, and
- involves actual or threatened death or serious injury to oneself or threat to one's physical integrity.

Interpersonal relations between a worker and co-workers, management, or customers may be traumatic when they result in behaviours that are aggressive, threatening or abusive.

A confirmed psychological or psychiatric injury is one that has been diagnosed by a physician, psychiatrist or psychologist as defined in the most recent version of the Diagnostic and Statistical Manual of Mental disorders (DSM).

What you can expect when your claim submitted

When we receive information indicating you have been diagnosed with PTSD or may have developed a psychological injury after experiencing a traumatic event(s), we may help you start treatment immediately (as needed).

In the meantime, we will confirm the psychological diagnosis, confirmed by your treatment provider using the criteria established in the most current version of the Diagnostic and Statistical Manual of Mental Disorders (DSM). If you have been diagnosed with a psychological condition other than PTSD, we will also confirm the nature and source of the traumatic incident at work.

In cases where the link between the psychological injury and the work events is unclear, we may need to gather additional information like medical assessments, interviews with other stakeholders, witness statements, and/or any additional relevant information to support work relatedness and clarify diagnosis.

We care about your wellbeing and will work with you to obtain this information as quickly as possible so we may begin supporting your recovery.

What happens if my claim does not qualify for presumptive coverage?

For workers that are not eligible for presumptive coverage, we will investigate your claim using the psychological injury policy and determine whether it can be accepted.

If your claim is not accepted, we may be able to offer help in other ways.

We will help you understand how you may qualify for help and what support is available to help you access treatment and achieve recovery.

Helping you recover

WCB Alberta provides comprehensive psychological care services to support workers recovering from mental health injuries sustained in the workplace. These services are designed to promote well-being, facilitate recovery, and enable a safe and timely return to work. Psychological injuries are treated with the same level of importance as physical injuries, and WCB ensures access to qualified community psychologists across the province. All treatment costs related to an accepted claim—including therapy sessions and assessments—are fully covered.

Access to care and initial support

While your claim is being adjudicated, you will be referred to a psychological care provider who can address your specific needs. If you are already receiving care from a WCB-authorized provider, continued treatment may be approved.

Treatment and assessment services

Once your claim is accepted, your case manager will work with you and your treatment providers to develop a care plan to address your specific needs. This may include additional assessments to understand your specific needs.

Treatment at this point may include a continuation of counselling services and the inclusion of exposure therapy with an occupational therapist. Exposure therapy is a key component of psychological injury programs, helping workers gradually re-engage with work environments that may be causing distress. These therapies are delivered in supportive settings to rebuild confidence and comfort.

Workers who require more personalized support may be referred to specialized programs such as the **Traumatic Psychological Injury (TPI) Program**.

The TPI Program is a specialized care model developed by WCB Alberta to support workers who have experienced psychological injuries resulting from traumatic workplace events. These injuries may stem from a single incident or an accumulation of distressing experiences over time, such as witnessing violence, responding to emergencies, or enduring prolonged workplace stressors.

The program is designed to provide **early, targeted, and individualized care** for workers whose recovery requires more tailored support. It recognizes that psychological injuries are complex and often require a different approach than physical injuries. The program focuses on helping workers understand their symptoms, build coping strategies, and gradually reintegrate into the workplace.

Have questions?

Please contact us toll-free at 1-866-922-9221.

More information for you

You can find information about psychological injuries [here](#).

Information about modified work is found [here](#).