

# 1. Care-First Benefits

Care-First benefits are similar to those provided under Manitoba Public Insurance (MPI) policies. In the sections below, we compare coverage between the Care-First, current (tort) systems and MPI for common, serious, and catastrophic injury treatment.

## 1.1. Health Care and Treatment-Related Expenses

Table 1: Medical and Rehabilitation Benefit Comparison

	Care-First <sup>1</sup>	Current Alberta (Tort) <sup>2</sup>	Manitoba (MPI) <sup>3</sup>
Priority of Payment	[I]nsurer is, in the first instance, liable for the payment or reimbursement of an expense under this Division, unless the insured is entitled to payment or reimbursement of the expense under the <i>Alberta Health Care Insurance Act</i> or another Act, in which case the insurer is liable only for the portion of the expense not paid or reimbursed under that Act or the other Act.	The insurer is not liable for those portions of expenses payable or recoverable under any medical, surgical, dental or hospitalization plan or law ...	Reasonable and necessary expenses not covered by another universal government health plan.

<sup>1</sup> Per <https://www.alberta.ca/automobile-insurance-reform>, accessed 11 August 2025

<sup>2</sup> Per Owner's Automobile Policy, S.P.F. No. 1, approved by Alberta's Superintendent of Insurance effective January 1, 2022 (<https://open.alberta.ca/dataset/2df20e09-0659-474b-a97a-058a81fd1b7c/resource/f01cfb6b-2550-4ddc-af8b-56e58bccd5ba/download/tbf-insurance-spf1-standard-automobile-policy-2022-01.pdf>, accessed 11 August 2025)

<sup>3</sup> Manitoba Public Insurance (MPI) - 2026 General Rate Application ([https://apps.mpi.mb.ca/Rate-Application/2026/GRA/2026\\_GRA.pdf](https://apps.mpi.mb.ca/Rate-Application/2026/GRA/2026_GRA.pdf), accessed 11 August 2025)

	Care-First <sup>1</sup>	Current Alberta (Tort) <sup>2</sup>	Manitoba (MPI) <sup>3</sup>
<b>Common Injury</b>	Treatment is provided for as long as there is a “measurable benefit.”	<p>Minor injuries subject to DTPR are limited in the number of treatments without prior insurer approval:</p> <ul style="list-style-type: none"> <li>For a 1st or 2nd degree strain/sprain, not more than a combined total of 10 medical, physical therapy, chiropractic, and adjunct therapy visits for treatment;</li> <li>For a 3rd degree strain/sprain, a combined total of 21 medical, physical therapy, chiropractic, and adjunct therapy visits for treatment.</li> </ul>	Unlimited for all eligible medical and rehabilitation expenses
<b>Serious Injury</b>	No maximum or time limit for treatment that provides a measurable benefit.	Up to \$50,000 for 2 years, subject to sublimits for chiropractic, massage, and acupuncture.	
<b>Catastrophic Injury</b>	No maximum or time limit for treatment that provides a measurable benefit. Ancillary supports for the rest of their life.	Additional treatments require legal action against the at-fault driver.	<p>Enhanced coverage for catastrophically injured claimants includes:</p> <ul style="list-style-type: none"> <li>Extraordinary expenses related to travel and accommodation</li> <li>Attendant care to engage in employment</li> <li>Adaptation of primary and secondary residences</li> <li>Adaptation of more than one motor vehicle</li> <li>Purchase of adapted motor vehicle for catastrophically injured claimant (no more than once every 5 years, up to \$55,458 per acquisition)</li> </ul>

## 1.2. Compensation for Pain and Suffering (General Damages)

Table 2: Comparison of General Damages

	Care-First <sup>1</sup>	Current Alberta (Tort)	Manitoba (MPI) <sup>3</sup>
Common Injury	No compensation for pain and suffering	Maximum of \$6,182 (effective January 1, 2025, and subject to annual adjustment <sup>4</sup> ) for pain and suffering damages.	No compensation for pain and suffering
Serious Injury		Pain and suffering damages, as determined by the courts	
Catastrophic Injury		Pain and suffering damages may be entitled up to a maximum of \$475,000 (adjusted annually for inflation), as determined by the courts	

<sup>4</sup> Escalator established annually in the *Alberta Personal Income Tax Act*.

### 1.3. Death Benefits and Related Expenses

Table 3: Death and Related Benefits Comparison

	Care-First <sup>5</sup>	Current Alberta (Tort) <sup>2</sup>	Manitoba (MPI) <sup>3</sup> 2025 Coverage Limits
<b>Funeral</b>	Up to a maximum of \$10,308 per deceased person	\$6,150	Up to a maximum of \$10,308 per deceased person
<b>Death</b>	<ul style="list-style-type: none"> <li>Spouse: \$75,623 to \$600,000 based on victim's gross yearly annual income.</li> <li>Dependent: \$35,919 to \$66,170 based on the age of the dependent. If there is no spouse, that benefit amount is distributed to the dependents</li> <li>Non-Dependent Parent or Child: \$16,840 each</li> <li>Disabled dependent: \$33,085</li> </ul>	<ul style="list-style-type: none"> <li>Head of household: \$10,000 + (20% for each survivor other than the first) + (\$15,000 if spouse is living in the household + \$4,000 for each remaining survivor)</li> <li>Spouse: \$10,000</li> <li>Dependent relative: \$1,000 - \$3,000</li> </ul>	<ul style="list-style-type: none"> <li>Spouse: \$75,623 to \$600,000 based on victim's age and income</li> <li>Dependent: \$35,919 to \$66,170 based on dependent's age</li> <li>Non-Dependent Parent or Child: \$16,840 each</li> <li>Disabled Dependent: Additional sum of \$33,085</li> </ul>
<b>Grief Counseling</b>	\$4,310 maximum per eligible survivor	\$500 per family	<ul style="list-style-type: none"> <li>\$4,310 maximum per eligible survivor</li> <li>Travel, accommodations, and meals to obtain grief counseling</li> </ul>

<sup>5</sup> Per Care-First Auto Insurance Intentions Paper (<https://open.alberta.ca/dataset/05d7b6b1-ed14-40f6-8044-87f050b521b1/resource/a89fb33a-e4d2-4118-a982-2ee2cf465ac6/download/tbf-care-first-auto-insurance-2025-08.pdf>, accessed 11 August 2025)

## 1.4. Permanent Impairment Benefits

Table 4: Permanent Impairment Benefit Comparison

Care-First <sup>5</sup>	Current Alberta (Tort) <sup>6</sup>	Manitoba (MPI) <sup>3</sup>
A lump-sum between \$934 and \$189,055 for non-catastrophic injuries. A lump-sum of \$298,520 for catastrophic injuries.	No benefit; can only access through pain and suffering damages in the tort system.	A lump-sum between \$944 and \$189,055 for non-catastrophic injuries. A lump-sum of \$298,520 for catastrophic injuries. Benefits not payable if victim dies within 89 days of accident.

<sup>6</sup> Per Care-First Auto Insurance Intentions Paper (<https://open.alberta.ca/dataset/05d7b6b1-ed14-40f6-8044-87f050b521b1/resource/a89fb33a-e4d2-4118-a982-2ee2cf465ac6/download/tbf-care-first-auto-insurance-2025-08.pdf>, accessed 11 August 2025)

## 1.5. Income Replacement Benefit

Table 5: Income Replacement Benefits Comparison

	Care-First <sup>5</sup>	Current Alberta (Tort) <sup>2</sup>	Manitoba (MPI) <sup>3</sup>
<b>Earners</b>	90% of net income up to a maximum annual gross income of \$125,000.	80% of the average gross weekly earnings, less any payments from an employer disability income plan, up to a maximum of \$600 per week. Limited to a maximum of 2 years	90% of net income earned computed on a yearly basis. Net income is based on gross yearly employment income up to a maximum yearly insurable earnings of \$120,000, indexed annually.
<b>Non-Earners</b>	May be entitled to caregiver weekly indemnity during the first 180 days. After 180 days may change to benefit based on full-time determined employment, or continue with caregiver benefits.	Limited to \$200 per week	May be entitled to caregiver weekly indemnity during the first 180 days. After 180 days may change to benefit based on full-time determined employment, or continue with caregiver benefits.
<b>Retirement</b>	For individuals receiving income replacement benefits prior to the age of 65, they are entitled to 70% of net income, less any pension income or disability benefit.  For those 65 at the time of the accident, not entitled to benefit unless reasonable expectation of employment	Entitled to non-earner benefit	70% of net income last used to calculate IRI benefit less any net pension income. Benefit payable for life and indexed annually.

	Care-First <sup>5</sup>	Current Alberta (Tort) <sup>2</sup>	Manitoba (MPI) <sup>3</sup>
<b>Students</b>	<p>Entitled to a fixed lump-sum indemnity for each school year not completed.</p> <ul style="list-style-type: none"> <li>Kindergarten to Grade 8 – \$6,427 (maximum)</li> <li>Grade 9 to Grade 12 – \$11,910 (maximum)</li> <li>Post-Secondary - \$23,824 (maximum)</li> </ul>	Entitled to non-earner benefit	<p>Entitled to a fixed lump-sum indemnity for each school year or term not completed.</p> <ul style="list-style-type: none"> <li>Elementary – \$6,427</li> <li>Secondary – \$11,910 per school year</li> <li>Post-Secondary - \$11,910 per term</li> </ul> <p>If unable to resume studies AND hold employment at the end of the school year, entitled to an IRI based on the Industrial Average Wage for as long as unable to hold employment.</p>
<b>Caregiver</b>	<ul style="list-style-type: none"> <li>1 dependent: \$547 weekly</li> <li>2 dependents: \$606 weekly</li> <li>3 dependents: \$664 weekly</li> <li>4 or more dependents: \$719 weekly</li> </ul>	Entitled to non-earner benefit	<p>1 dependent: \$547 weekly</p> <p>2 dependents: \$606 weekly</p> <p>3 dependents: \$664 weekly</p> <p>4 or more dependents: \$719 weekly</p>
<b>Childcare Expense Reimbursement</b>	<ul style="list-style-type: none"> <li>1 person: \$143 (weekly)</li> <li>2 people: \$188 (weekly)</li> <li>3 people: \$237 (weekly)</li> <li>4 or more people: \$283 (weekly)</li> </ul>	Entitled to non-earner benefit	<p>For expenses incurred for the purpose of caring for a child under 16 or adults unable to hold employment</p> <p>1 person: \$143 (weekly)</p> <p>2 people: \$188 (weekly)</p> <p>3 people: \$237 (weekly)</p> <p>4 or more people: \$283 (weekly)</p>
<b>Family Enterprise</b>	Maximum \$944 weekly for first 180 days after accident	Entitled to non-earner benefit	Maximum \$944 weekly for first 180 days after accident