



Personal Injury Protection Plan Initial Package

This letter acknowledges that a bodily injury claim under the Personal Injury Protection Plan (PIPP) with Manitoba Public Insurance has been opened as a result of a motor vehicle accident.

You are entitled to be reimbursed for most medical, personal, travel and parking expenses that you may incur when seeking treatment for your accident-related injuries. To receive prompt reimbursement, please follow these steps:

1. If you are claiming reimbursement for medicine and/or other claim-related expenses, fill out the *Your Medical and Personal Expenses* form.
2. If you are claiming travel and parking, fill out the *Your Travel and Parking Expenses* form.
3. Then submit the completed forms. You must include legible copies of your original paid receipts.

Please note that receipts will not be returned. We suggest that you keep your original paid receipts for your own records, and submit legible copies. After 60 days we destroy paper receipts and retain only an electronic copy.

PIPP covers expenses that result from your motor-vehicle accident-related injuries. Taxi or vehicle-for-hire fares may be considered, but only when they are deemed medically necessary. **Before taking a taxi or a vehicle for hire, contact one of our Benefit Administrators for pre-approval.**

PIPP also covers medically required treatment of injuries from athletic therapists, chiropractors or physiotherapists. If you plan to see one of these providers, please contact them directly to determine your treatment needs. You can also contact us for further information on treatment or other benefits.

You will find information about whiplash and how we protect your privacy enclosed with this letter for your review.

If you have any questions, please contact the Benefit Administration Unit from 7:30 a.m. to 4:30 p.m. Monday to Friday.

Benefit Administration
In Winnipeg: 204-985-7200
Toll Free: 1-866-254-7639

Enclosures

Injury Claims Management 234 Donald Street Box 6300 Winnipeg, MB R3C 4A4

Inside Winnipeg Telephone: 204-985-7200 Outside Winnipeg Call Toll Free: 1-866-254-7639
Facsimile: 204-954-5332 Toll Free Facsimile: 1-877-318-5727 www.mpi.mb.ca

Recovering From Whiplash Injuries

Good news about whiplash! Although it may take some time, most people recover fully.

We cover care from the following providers:

- Medical Doctor
- Chiropractor
- Physiotherapist
- Athletic Therapist

Note: You do not need a referral from your doctor to see a chiropractor, physiotherapist, or athletic therapist.

Together with Chiropractors, Physiotherapists and Athletic Therapists, we've developed guidelines for treating whiplash. At the start of any treatment, ask your health care provider how these guidelines apply to you.

What to expect should you require treatment

Your health care provider should outline the treatment that is best for you. Generally, improvement should come quickly. If you think you're not improving quickly enough, discuss this with your health care provider.

How do I know if I'm recovering as I should? Ask yourself these questions:

- Do I understand my condition?
- Am I feeling better now than I did when I started treatment?
- Have treatment goals and milestones been discussed with me?
- Has my treatment plan changed to reflect my progress?
- Have I stopped taking medicines which I started because of my injury?
- Have self management measures such as exercises been discussed with me?

If you answered no to any of these questions, talk with your health care provider to better understand your condition and recovery. Remember, you and your health-care provider are on the same team, working towards the same goal: your recovery. Your Case Manager's role is to make sure you understand and receive the benefits to which you are entitled.

Personal Injury Protection Plan – Frequently Asked Questions:

What is the Injury Claims Management contact information?

Mailing Address	Telephone/Facsimile
Manitoba Public Insurance Injury Claims Management P.O. Box 6300 Winnipeg, MB R3C 4A4	Winnipeg Telephone: 204-985-7200 Toll Free Telephone: 1-866-254-7639 Winnipeg Facsimile: 204-954-5332 Toll Free Facsimile: 1-877-318-5727

I received an ambulance invoice, what do I do?

Forward the invoice to Manitoba Public Insurance and indicate your injury claim number. Manitoba Public Insurance will pay the ambulance charges directly to the provider.

I am off work, what do I do?

Beginning on the eighth day following the incident, you may be entitled to Income Replacement. Please contact our office to discuss this benefit.

Do I get a settlement for my pain and suffering?

There are no lawsuits or cash settlements for pain and suffering in Manitoba. Under the Personal Injury Protection Plan (PIPP), there is no provision to seek compensation through the courts for injuries sustained in a motor vehicle accident in Manitoba. Instead, specific benefits and payments are available to individuals who qualify, regardless of fault.

My doctor prescribed massage therapy, is it covered?

Massage therapy is only covered when done by a physician, chiropractor, nurse practitioner, physiotherapist or athletic therapist.

I have property damage, what do I do?

Please contact your physical damage adjuster if there are damages or expenses for items such as:

- Car seats
- Bicycles
- Motorcycle helmets
- Rental vehicles
- Cell phones
- Non-prescription sunglasses

Personal Injury Protection Plan – Frequently Asked Questions (continued):

What medications are covered?

PIPP covers medication expenses related to the injury resulting from the accident. However, certain medications are not covered or are only covered within a set timeframe.

- **Naturopathy** is a form of alternative medicine. PIPP does not cover any expenses for any products or services that are deemed naturopathic or homeopathic, such as:
 - Epsom salts
 - Vitamins
 - Traumeel gel

- Should your doctor prescribe **opioid** medications, there is an Opioid Policy that must be followed. Please contact our office if you are taking opioid medications such as:
 - Tylenol #3
 - Fentanyl
 - Oxycodone
 - Tramadol

Please ensure to submit a copy of the Pharmacare receipt for reimbursement of your prescription medications, and a copy of the store receipt for your eligible over-the-counter medications.