

Session topics

Today's session will help you answer the following questions:

- What is workers' compensation?
- Who do I need to cover?
- How are my premiums established?
- How do I manage my employer account?
- What do I do if my worker gets injured?
- What does the claims process look like?

What is workers' compensation?

Overview of the system

- Workers' Compensation protects employers and workers against the impact of workplace injuries and illnesses.
- Protection is provided regardless of how the workplace injury happened.
- Funded entirely through employer premiums.

Key benefits of coverage

- **Injured workers**—Benefits including replacement of lost wages, comprehensive medical and rehabilitation services, and liability protection.
- **Employers**—Security of benefits for workers.

What types of coverage are available?

Coverage for workers

- **Wage replacement**—This is based on 90 per cent of net earnings, up to the maximum set by WCB's Board of Directors for the year of your accident (2018 maximum insurable earnings are \$98,700).
- **Medical benefits**—WCB covers the costs of the medical care during the workplace injury or illness.
- **Retraining for another occupation**—For more serious injuries, this can include long term earnings lost.

Coverage for business owners

- Optional personal coverage is available for directors and owners based on the amount you have chosen and what you can substantiate as earnings.
- Medical benefits are the same as worker coverage.
- The coverage can be started or stopped at any time.

Who is covered?

Industries for which the Act applies:	Waged family members	Waged, non-family	Non-waged
Family farm <i>Individual business owner who is not incorporated</i>	Optional	Required	Optional
Family corporation/partnership <i>All partners/shareholders are family members</i>	Optional	Required	Optional
Corporation/partnership <i>All partners/shareholders are NOT family members</i>	Required	Required	Optional

Coverage for directors, partners and business owners is optional.

	2015	2016	2017/2018
1200 - Beef Producers	\$2.71	\$2.97	\$2.97
1201 - Feed Lots	\$2.70	\$2.97	\$2.97
1202 - Livestock Auctions/Stockyards	\$2.92	\$2.97	\$2.97
1203 - Dairy Farms	\$2.71	\$2.97	\$2.97
1204 - Elk/Bison Producers	\$2.71	\$2.97	\$2.97
1205 - Llama/Alpaca Producers	\$2.71	\$2.97	\$2.97
1206 - Riding Academies/Horse Stables	\$2.71	\$2.97	\$2.97
1400 - Hog Producers	\$2.71	\$1.75	\$1.75
1401 - Poultry/Egg Producers	\$2.71	\$1.75	\$1.75
1402 - Goat/Sheep Producers	\$2.71	\$1.75	\$1.75
1403 - Fishing/Fish or Fur Farms	\$2.70	\$1.75	\$1.75
1404 - Apiaries	\$2.70	\$1.75	\$1.75
1600 - Hay/Grain/Crop Farming	\$2.71	\$2.25	\$2.25
1601 - Harvesting/Baling - Custom	\$2.71	\$2.25	\$2.25
1602 - Forage & Peat Moss Processing	\$2.89	\$2.25	\$2.25
1800 - Greenhouses/Market Gardens	\$2.70	\$1.70	\$1.70
1801 - Mushroom Producers/Bait Farms	\$2.70	\$1.70	\$1.70
1802 - Agri-Tourism Farms	\$2.70	\$1.70	\$1.70

How are my premiums calculated?

Premiums

Your premiums depend on the premium rate assigned to your business and the amount of coverage you have.

- **Premium rate**—This is determined by your industry classification and any pricing adjustments based on your experience.
- **Coverage**—The total coverage for any waged, non-waged, or family workers, and for any business owners (personal coverage).



How much will my premiums cost?

Determining your premiums

Example —Waged workers

An employer has two full-time waged employees with earnings of \$40k each annually. Also has one part-time seasonal employee who earns \$20k.

2 waged workers @ \$40,000 =	\$ 80,000	
1 part-time seasonal worker =	\$ 20,000	
Total insurable earnings =	\$ 100,000	
Industry rate: X \$2.97 / 100		\$2,970
Total premiums =		\$ 2,970

Beef Producer Industry Code 1200 - Industry Rate \$2.97



How do I manage my employer account?

Account maintenance

- Revise your coverage amounts as needed.
- Revise your estimate throughout the year.
- Make changes and update your account.
- Keep your contact information up to date.
- If you have any questions call us.

Business hours
8 a.m. to 4:30 p.m. Monday to Friday

Edmonton
Tel: 780-498-3999
Fax: 780-427-5863

Calgary
Tel: 403-517-6000
Fax: 403-517-6201

Toll-free
In Alberta: 1-866-922-9221
Across Canada: 1-800-661-9608
Fax (in Alberta): 1-800-661-1993

Deaf, hearing and speech impaired
If you have a teletypewriter (TTY) phone, please call our text telephone number at 780-498-7895



Completing your Annual return

You will receive a letter in early January to report your payroll information.

You can report online or by paper.

Annual returns are required on accounts with worker coverage to reconcile the actual insurable earnings for the previous year and to provide an estimate for the current year.

Due by last day of February each year.



What Pricing Program do I fall under?

Small Employers

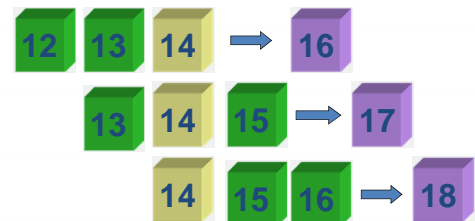
Lost-time claims	Rate adjustment	
0	5% discount	• Measures lost-time claims over the first five of the past six years. • If you pay less than \$15,000 in premiums over 3 years, you are a Small Employer
1-4	no adjustment	
5+	5% surcharge	

Experience Rating Plan: Large Employers

- Compares your claims costs to your industry average for the experience period.
- Measures first three of the past four years.
- You can earn up to a 40 per cent discount or be levied up to a 40 per cent surcharge on the standard pricing plan.
- If you pay more than \$15,000 in premiums over 3 years, you are a Large Employer




Experience Year - Rate Year



Experience rating impacts


Experience-rated claims include:

- **All time-loss claims, regardless of the amount.**
 - *Time-loss* means the worker is not able to return for his/her next scheduled shift after the date of accident.
- OR**
- **When medical costs reach \$1,400+**
 - Costs are applied back to the year the accident occurred (this means your experience ratio can change as new costs come in).



Partnerships in Injury Reduction


- PIR is a partnership of the WCB, Alberta Human Services OHS department, industry partners, safety associations, employers and labour groups
- A voluntary program designed to encourage employers to reduce losses caused by workplace injury and illnesses



PIR companies can receive the following rebate

- 5% for Certificate of Recognition (COR)
- 1-20% for improving your performance
- 10-20% for maintaining industry leadership



- Rebate is based on the highest of the three incentive opportunities, up to a maximum of 20%.




My worker got injured





What do I do if my worker gets injured? Claims information 1-2-3

What do I do if my worker gets injured?




- Provide immediate and appropriate medical treatment for your injured worker.
- Provide and pay for transportation to the first place of treatment. (i.e. MediCentre, hospital, etc.)
- Keep a record of any injuries.
- Pay your worker their full day's wages for the day they are hurt.




What do I do if my worker gets injured?

Paper
Available to print from our website, request via fax or mail



or

Online




Report when:

- Treatment is beyond first-aid.
- Time-loss is required beyond the date of accident.
- Modified work is required beyond the date of accident
- Dental treatment or eyeglass damage occurs.
- There's a fatality.

Report within 72 hours of a workplace injury.

When in doubt...REPORT



What do I do if my worker gets injured?


When WCB has been notified of a workplace injury, we will work with you to:

- Discuss your injured worker's job details including job description, hours and rate of pay.
- Discuss options for your injured worker's return to work including opportunities for modified work.

WCB pays:

- For health care services related to work injury (e.g. doctor visits, physiotherapy, prescriptions, etc.)
- The worker for wage loss.

3 Plan your worker's safe return to work.



What does the claims process look like?

- For a claim to be accepted, the accident or injury needs to have occurred because of work.
- Adjudicators ensure an injured worker gets paid and arranges initial medical services as required.
- Case managers are engaged in more complex claims or severe injuries. Then ensure continuity of wage replacement as well as medical services and training as required.


Injury

➔

Adjudication


➔

Case Management



Modified Work






What is return-to-work planning?


Modified work helps your injured worker continue working while recovering from an injury. It can include:

- Part-time hours
- Modification of existing job
- Alternate duties
- Training opportunities
- Any combination of the above



Keeping your workers connected

- Be proactive
- Talk with your workers
- Let your workers know the benefits of working while they recover.



What is suitable modified work?

- ✓ The work accommodates the worker's compensable medical restrictions so the worker can perform the duties safely.
- ✓ The work contributes to the worker's physical and vocational rehabilitation by keeping the worker active and involved in the workplace.
- ✓ The work promotes the gradual restoration to the worker's pre-accident level of employment.
- ✓ The work must be a meaningful and productive part of the employer's operations.
- ✓ The work does not create financial hardship for the worker.



Worker information package

The following forms are located in the *Return to Work* section of our website and can be customized for your company:

- **Notice to your injured employee**—This form acts as an action plan for your injured worker.
- **Fitness for work form**—This form is to be completed by the treating physician to provide details about your worker's level of fitness for modified work.
- **Physical Demands Analysis**—Helps the treating physician understand the physical requirements of a particular job.
- **Offer of modified work**—This agreement provides details on the type of modified work, duration, hours of work, and rate of pay to ensure you and your worker have the same understanding of duties.



Supervisor Information Package

- Checklist for supervisor
- First Aid record
- WCB Employer's Report
- Information about OIS clinics
- Modified duty task list
- Offer of temporary modified work
- Notification of change in circumstances



Resources



Employer resources

Useful links for employers:

- WCB website www.wcb.ab.ca
- Employer fact sheets www.wcb.ab.ca/resources/for-employers/fact-sheets.html
- Online services www.wcb.ab.ca/resources/for-employers/online-services.html
- Return-to-work planning www.wcb.ab.ca/return-to-work/
- Occupational Injury Service (OIS) www.wcb.ab.ca/treatment-and-recovery/
- WCB policies www.wcb.ab.ca/about-wcb/policy-manual/
- Workers Compensation Act www.wcb.ab.ca/about-wcb/policy-and-legislation/legislation.html
- Coverage and premium information www.wcb.ab.ca/insurance-and-premiums/



Employer resources

You can quickly and easily access reports, account information and manage your account online through myWCB.

- ✓ View reports on claims costs
- ✓ Invoices
- ✓ Update your insurable earnings estimate
- ✓ Pay premiums
- ✓ Request personal coverage changes
- ✓ Request name changes or classification reviews
- ✓ Request to close the account, report sale of business
- ✓ Reporting claims
- ✓ Claim letters
- ✓ Medical information



Questions?

WCB