

Personal Coverage

Optional Personal Coverage is offered to individuals who are not automatically eligible for workers' compensation benefits. This includes:

- Employers and business owners.
- Proprietors and partnerships in a business with workers.
- Directors of a corporation or members of a society, board, authority, commission or foundation.

You can receive compensation benefits if you choose to purchase Personal Coverage. The benefits of Personal Coverage include:

- Entitlement to workers' compensation benefits in the event of a workplace injury. (e.g. protection against loss of employment income, medical and rehabilitation services.)
- Lawsuit protection from other parties covered by Alberta workers' compensation insurance in the event of a workplace accident for:
 - » Directors of a corporation or members of a society, board, authority, commission or foundation.
 - » Proprietors or partnerships who do not employ workers and are not considered workers of a principal under the Workers' Compensation Act.

Other benefits of personal coverage

Accessibility – Previous health and safety records do not affect your eligibility for coverage.

Flexible coverage – Personal Coverage amounts can be changed at any time and are prorated for the amount of time open in the year.

Immediate coverage – Personal Coverage becomes effective the date you are registered.

Continuous coverage – Personal Coverage is automatically renewed every year, unless seasonal coverage is requested.

Guaranteed benefits – As first payer, we pay compensation for work-related disability regardless of eligibility for benefits from other sources.

No fault insurance – Insured individuals are eligible for benefits regardless of whether negligence contributed to an accident.

Protection against loss of employment income – If your injury or illness is work-related and you are unable to work, you can receive compensation for lost earnings.

Medical and rehabilitation services – Comprehensive services are available, with no preset limits, to assist your return to work.

Types of compensation benefits

- Disability benefits are based on 90 per cent of your net income, or the amount of coverage purchased, subject to the maximum amount of coverage allowed under the *Alberta Workers' Compensation Act* (currently \$86,700 in 2012).
- Lump sum payment for permanent disability or impairment.
- Hospital and medical treatment costs.
- Approved health care expenses including chiropractic treatments, physiotherapy or counseling.
- Vocational rehabilitation services.
- If an accident is fatal, benefits for eligible dependants plus expenses for transportation of body, burial or cremation and memorial services.

Coverage amount

It is important to base the coverage you buy on your actual employment earnings (earnings before tax, CPP and EI deductions). This amount will be used to determine the compensation you receive in case of a work-related injury.

Purchasing the minimum amount of coverage may reduce your costs, but the benefits you receive, if injured, may not be enough to replace lost income. If your income exceeds the maximum earnings covered by WCB-Alberta (\$86,700/year in 2012), you should also ensure that you carry additional private insurance to make up the difference not covered by WCB-Alberta.

If injured, you will need to verify your self-employment earnings through records such as T4 slips, tax returns, income and expense statements or payroll stubs. If your records do not match the amount of coverage purchased, compensation benefits will be based on the lesser amount of coverage purchased, guaranteed coverage amount (if applicable) or verified earnings (to the minimum, currently \$21,000 in 2012).

Dividends are not covered as employment income and corporate tax returns are not permissible. Guaranteed Coverage amounts are offered in some industries without earnings validation. Please contact WCB-Alberta to discuss the details. See our [Guaranteed coverage fact sheet](#).

Personal Coverage cost

Cost will vary based on the amount of coverage you purchase and the industry in which you operate. The minimum annual premium on a WCB-Alberta account is \$200 (workers' earnings and Personal Coverage).

Compensation rates

Compensation benefits depend on the level of coverage purchased. You may choose an amount between the minimum and maximum. The following chart shows the approximate monthly benefits for selected levels of coverage.

For 2012, \$21,000 is the minimum amount of coverage (those earning less than this should choose this amount). \$86,700 is the maximum amount of wage loss coverage available (if your income exceeds this amount you should seek additional private insurance coverage).

2012 Personal Coverage levels	Approximate monthly compensation rate
\$21,000 (min 2012)	\$1,369.23
\$25,000	\$1,579.09
\$30,000	\$1,841.41
\$35,000	\$2,103.74
\$40,000	\$2,366.6
\$45,000	\$2,611.01
\$50,000	\$2,856.82
\$55,000	\$3,111.82
\$60,000	\$3,366.82
\$65,000	\$3,621.82
\$70,000	\$3,876.82
\$75,000	\$4,131.82
\$80,000	\$4,386.82
\$85,000	\$4,636.13
\$86,700 (max 2012)	\$4,717.73

Working in more than one industry

Personal Coverage gives you the option under one policy of splitting coverage between industries, companies and locations. If you are active as an owner in more than one industry, company or location, Personal Coverage is split based on the percentage of time spent in each, up to a total of 100 per cent.

If you are conducting business in Saskatchewan, you also have an opportunity to split coverage between Alberta and Saskatchewan. Benefits continue to be based on the Personal Coverage level selected regardless of how the coverage is split.

Personal Coverage, like all workers' compensation insurance, is based on the type of work you do. A welder and an auto mechanic, for instance, face different odds of injury on the job. If your business operations change or expand, please contact us so we can ensure your personal coverage is complete and covers you for all of your work-related activities. Coverage is only valid in the industries approved.

Changing coverage

You may increase or decrease your Personal Coverage online using our online services at www.wcb.ab.ca or by contacting us by phone, fax, letter or email. If you are off work due to a work-related injury or illness, you should contact WCB-Alberta to discuss your Personal Coverage. You may want to continue coverage if you are working in a reduced capacity or require protection from legal action.

To register

To register for a personal coverage account go to *Open a WCB-Alberta account* from our online services menu at www.wcb.ab.ca. If you do not register online, you may also mail or fax a registration form. Please contact our Customer Contact Centre (numbers below) to be faxed a registration form.