

Voluntary coverage

Workers' compensation is disability insurance that protects you and your workers against the impact of workplace injuries. It compensates your injured workers for lost income, health care and other costs due to a work-related injury. It protects you from being sued by workers or employers with Alberta workers' compensation coverage, who are injured or get occupational diseases during the course of employment.

Voluntary coverage in most exempt industries

Not all industries are automatically covered by workers' compensation insurance. Employers may voluntarily apply to have their workers protected. For a list of exempt industries, visit our website <https://ds.wcb.ab.ca/wcb.ratemanual.webserver/exemptindustries.aspx>.

For information on personal voluntary coverage to protect an employer; director of a corporation or society; or member of an association, board, authority, commission or foundation, see our [Personal Coverage fact sheet](#).

*All employers and workers covered by voluntary accounts become subject to the same requirements and conditions as those automatically protected, and are entitled to the same benefits.

Benefits to injured workers

Compensation	Medical Expenses	Other
Disability benefits based on 90% of a worker's net earnings, up to a maximum amount set by WCB.	Approved health care treatments: chiropractic treatments, physiotherapy or counselling.	If an accident results in a fatality, limited expenses for transportation of body, burial, cremation, memorial services and benefits for eligible dependents.
Travel (if treatment is not available in worker's community).	Braces, crutches, canes, hearing aids, other aids.	Vocational rehabilitation services.
Lump sum payment for permanent disability or impairment.	Clothing (damaged due to workplace accident).	
Self care and home maintenance allowances.	Orthotic alteration of footwear.	
	Dental treatment prosthetics, eyeglasses or dentures.	
	Hospital expenses/medication costs.	

Cost of voluntary coverage

WCB-Alberta collects premiums to cover the costs of insuring work-related injuries. A premium rate is set annually based on the average losses in an industry. Employers who have similar operations and share similar risks are grouped for premium rate setting purposes.

$$\text{premium rate} \times \text{the insurable earnings} / \$100,00 + \text{any personal coverage} = \text{premium payable}$$

To maintain an account, a \$200 minimum annual premium is applied to cover insurance and administration costs.

How to apply

Apply on our website through Online Services, by phone or by written application to a WCB-Alberta office.

Mandatory information needed to determine account eligibility:

- Employer's complete legal name(s) - individual, partnership, corporation, etc.
- Trade name.
- Date from which coverage is required.
- Description of the industry or operations.
- Location of operations.
- Estimated insurable earnings for the remainder of the calendar year (insurable earnings are the gross earnings of all workers (to a maximum of \$86,700 each for 2012), before any deductions such as income tax, EI, pension plans, etc.).
- the earnings of all your workers must be included in the application. A worker for WCB-Alberta purposes is any person who enters into or works under a contract of service or apprenticeship, written or oral, expressed or implied, whether by way of manual labour or otherwise. Workers include:
 - Full-time, part-time, temporary or casual workers, family members.
 - Contract/subcontract, unless they are operating through a corporation or have their own WCB-Alberta account
 - Volunteer workers (you must report a fair market value for their services with the insurable earnings information you submit for your workers).
 - All individuals actively providing a service to the business with the exception of proprietors with their own WCB-Alberta coverage, partners in a partnership when one or more partners has WCB-Alberta coverage or directors of a corporation.

Important information about voluntary coverage

- If a worker is injured prior to WCB-Alberta's approval of an application, the claim will not be accepted.
- If the application is approved, it is effective the date the request is received by WCB-Alberta.
- Voluntary coverage remains in effect unless you request it to be cancelled or WCB-Alberta rescinds it for non-compliance, which includes, but is not limited to:
 - Non-payment of premiums.
 - Failure to file Annual Returns.
 - Unlawful deductions.
 - Providing false or misleading information to WCB-Alberta in connection with an employer account.
 - Possessing or using a forged or false clearance certificate.