



Workers' Compensation Coverage



For more information

Edmonton Phone: (780) 498-3999
Fax: (780) 498-7999

Calgary Phone: (403) 517-6000
Fax: (403) 517-6201

Deaf, Hearing & Speech Impaired TDD:
(780) 498-7895

Toll Free in Alberta: 1-866-WCB-WCB1 (922-9221)

Mailing Address: Workers' Compensation Board - Alberta
PO Box 2415,
Edmonton, AB T5J 2S5

Office Locations: Edmonton: 9912 - 107 Street
Calgary: 300 - 6th Avenue SE

E-mail: contactcentre@wcb.ab.ca
Website: www.wcb.ab.ca

Customer Contact Centre hours of operation:
Monday to Friday 8 a.m. to 4:30 p.m.

*Protection for you and
your workers that makes
good business sense*



Valuable protection for your business and workers.

Every hour, 15 Albertans are injured on the job. Injuries can be difficult and stressful for workers and everyone around them – their employers, co-workers and family.

WCB coverage offers security and peace of mind.

Workers' Compensation Coverage

What do we offer?

The Workers' Compensation Board (WCB) - Alberta provides workplace disability insurance and liability protection to help injured workers recover and return to work. Our products and services protect businesses, workers and their families from the potential hardships of work-related injuries or illnesses. Coverage also protects employers from being sued by their workers as a result of such injuries.

We are a not-for-profit corporation committed to working with Alberta businesses to promote injury prevention and disability management in the workplace.

What are the benefits?

- **Protection against loss of income.** Compensation for lost wages based on 90% of net earnings or income (up to a maximum level). Benefit entitlement is immediate; there is no waiting period. Lump sum payments may be offered for permanent disability or impairment. If an accident results in a fatality, funeral expenses and survivor benefits will be provided to eligible dependents.
- **Comprehensive medical and rehabilitation services** with no preset limits, to treat or lessen the effects of injuries and encourage early return to work. Approved health care expenses include chiropractic treatments, physiotherapy and counseling. Unlike most insurers, medical examinations are not required prior to enrolling.
- **Risk management.** The *only* coverage that offers protection from lawsuit for you, your workers and other parties covered by WCB.

- **No fault insurance.** Protection is provided regardless of whether negligence contributed to the accident.
- **Other services.** Free seminars and publications on various aspects of workplace safety and disability management.

Am I covered?

For most industries, workers' compensation coverage is required by law. Employers* operating in a compulsory industry must open a WCB account when they employ regular workers, casual workers or contractors.

Some industries are exempt from workers' compensation coverage. Employers that operate in exempt industries may voluntarily apply for workers' compensation to protect their workers. Opening a WCB account provides protection should one of your workers be injured at work.

Personal coverage can also be purchased. This optional coverage protects proprietors, partners, directors, their dependents and their business from the potential hardships of a workplace injury.

What does personal coverage include?

WCB personal coverage offers business owners and corporate directors disability benefits if injured while working. It also provides protection from legal action if a covered worker is injured while working for you or with you.

*Employers operating businesses which require workers' compensation insurance for their workers must register with us within 15 days of hiring workers.

What if I contract work to subcontractors?

Businesses that contract work out by hiring contractors or subcontractors should obtain a clearance from WCB. Clearances ensure contractors or subcontractors have appropriate workers' compensation insurance while working for you. A clearance verifies the contractor's or subcontractor's account is in good standing and clears you of any financial liability if they default on their premiums.

What if my business changes or I hire more workers?

We realize businesses evolve and contracts change. As a result, your coverage can be adjusted or updated at any time during the year to reflect a change in business. Simply go online to 'Maintain Your Account' or call one of our Customer Contact Representatives.

What if a worker becomes injured or ill at work?

Your workers are your most valuable assets. To ensure prompt care:

- Seek medical treatment for the injured worker. The health care provider should complete and send a report of the work-related injury or illness to WCB within 48 hours.
- Complete an Employer's Report of Injury form and send or fax it to WCB within 72 hours.
- Ensure the Worker's Report of Injury form is completed and sent or faxed to WCB.

What is the cost of coverage?

The cost of coverage is very reasonable. Alberta employers pay some of the lowest WCB premiums in Canada.

Coverage is based on the principle of collective liability. This means businesses with similar business activities, hazards and risks are grouped together and pay the same premium rate. These rates are set yearly and are based on average losses in the group.

Example:

You operate a business. You estimate three full-time workers will earn \$20,000 each in insurable earnings for the year. You also decide to take out personal coverage for yourself in the amount of \$30,000. The premium rate for your business is \$2.00 per \$100 of insurable earnings. Your yearly premiums* would be calculated as follows:

$$\begin{array}{r} \$60,000 \times \$2.00/\$100 = \$ 1,200 \\ \$30,000 \times \$2.00/\$100 = \$ 600 \\ \hline \$ 1,800 \end{array}$$

**The minimum premium charged per year, per account is \$100.*

How to register



Register online at www.wcb.ab.ca (click on 'Open/Close an account' under Online Services). You will receive a premium invoice by mail when your WCB coverage is activated.

or

Call the Customer Contact Centre at **(780) 498-3999**.

Please have the following information available:

- The legal business name,
- A description of business activities,
- The date workers were hired,
- An estimate of workers' gross insurable earnings for the calendar year, and
- The amount of personal coverage required.

Once coverage is activated, you will get a WCB account number for your business. For prompt service, use this number when you contact us.

Maintain your account online at www.wcb.ab.ca (click on 'Update your account' under Online Services).

WCB offers flexible payment options to meet your business needs. Our Customer Contact Representatives are available to provide a quote on coverage for your business.