

2012 WCB-ALBERTA

Employer Handbook



Workers'
Compensation
Board

Alberta

Working for a safe, healthy, strong Alberta

Employer responsibilities for work-related injuries and illnesses:

- ✓ Report work-related injuries **within 72 hours of being notified of the injury**. If you fail to report an injury within this period, you may be fined. (See: *When to report an injury* on p. 7 for more details)
- ✓ Report fatalities immediately.
- ✓ Keep records of all first aid treatment administered, and provide the worker with a copy of the first aid record.
- ✓ Provide or pay the cost of immediate transportation from the injury site to a medical treatment facility. You must ensure that adequate means of transport by land, water, or air is available at all times.
- ✓ Provide the worker with a copy of the *Report of Injury or Occupational Disease*, a copy of the accident record, and a *Worker's Report of Injury* form.
- ✓ Pay the worker regular salary for the day the injury occurred. If disablement goes beyond the date of injury, compensation payments start the first regular working day afterward and are issued every two weeks.
- ✓ Work with WCB-Alberta and health care providers to develop a safe, effective return-to-work plan for the injured worker.
- ✓ Notify WCB-Alberta within 24 hours of a worker's return to work.
- ✓ Monitor the worker's progress during treatment and during their return to work.



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What is workers' compensation and how does it work?

Mandate of the Workers' Compensation Board

Workers' compensation is a liability and disability insurance system set up under the Alberta *Workers' Compensation Act* that protects both employers and workers against the impact of work-related injuries.

It compensates injured workers for lost income, health care and other costs related to their injury. It protects employers from being sued by workers if they are injured on the job and covered by Alberta workers' compensation. This system brings stability and protection to the workplace by providing coverage at a cost shared by all employers. It also protects employers and workers against the risks and expenses of injury and uncertainties of litigation.

The Workers' Compensation Board-Alberta

WCB-Alberta is a mutual insurance corporation that manages the workers' compensation insurance business based on legislation and regulations of the *Alberta Workers' Compensation Act*. WCB-Alberta is not a provincial government department or crown agency.

The Workers' Compensation Act

The *Workers' Compensation Act* is the result of a historic agreement between labour and business based on the Meredith Principle (1913). Employers agreed to fund the program and, in exchange, workers gave up the right to sue their employer for the impact of work-related injuries.

WCB-Alberta's responsibility:

To provide high quality service and fair compensation to both employers and injured workers. Employers, workers and health care providers also have responsibilities in helping the system to work effectively.

The employer's responsibility:

To maintain an account and pay premiums; to work with employees to prevent injuries and illness; to report injuries and help injured workers return to work; and to inform all workers about the coverage they have and benefits to which they are entitled under workers' compensation coverage.

The injured worker's responsibility:

To maintain regular contact with their employer, WCB-Alberta and their health care provider to help coordinate their return to work.

The health care provider's responsibility:

To work with employers, injured workers, other health care providers and WCB-Alberta to assist in recovery and return-to-work planning.

Young workers between 15-24 are 1/3 more likely to be injured on the job than those 25 and over.

Key features of workers' compensation

No-fault guaranteed insurance/ protection from lawsuit

Injured workers are eligible for benefits, regardless of whether their own negligence contributed to the accident. In return for these benefits, workers give up the right to take legal action against employers and other workers for work-related injuries and illnesses.

Collective liability

WCB-Alberta operates like any insurance company by pooling risk. Employers throughout the province share the cost of compensating injured workers so individual employers do not have to bear the full cost of claims alone.

Fair compensation for injured workers

Workers receive benefits based on the effect the work-related injury has on employment earnings and the nature and degree of the injury.

First payer

WCB-Alberta's responsibility to pay compensation for work-related injuries is not affected by a worker's eligibility for benefits from any other sources.

Legislatively based and guided

The compensation system in Alberta is based on and guided by the *Workers' Compensation Act of Alberta*. WCB-Alberta has exclusive jurisdiction over all matters relating to workers' compensation.

Today's employers pay for today's accidents

Employers pay 100 per cent of the cost of the workers' compensation system by paying premiums that reflect the cost of claims in their industry and their individual accident experience. These premiums are sufficient to meet the current and future costs of accidents that occur during the year.

Injury prevention and management

Preventing injuries is the best way to protect workers and control workers' compensation costs. WCB-Alberta is committed to working with employers to promote disability management and prevention of workplace injury.

Preventing injuries is the best way to protect everybody.

Who is covered?

Workers

Workers' compensation coverage provides your workers with compensation benefits if they are injured on the job. It also provides you, as the employer, and your workers with protection from lawsuits by an injured worker. The amount and cost of coverage provided are based on your workers' insurable earnings, up to a maximum amount set by WCB-Alberta.

Most employers in Alberta are required by law to have workers' compensation insurance for all their workers, including:

- full-time employees
- temporary or casual employees (including foreign workers)
- part-time employees
- volunteers or unpaid workers
- contract workers (unless they are covered by another employer's workers' compensation insurance)
- subcontractors who are considered by WCB-Alberta to be your workers

Most employers not required by law to have workers' compensation insurance can voluntarily apply for coverage.

Employers

As an employer with workers' compensation insurance for your workers, you are protected from lawsuits by them or by any other workers covered by workers' compensation, if they are injured at work. You, however, are not automatically eligible yourself for compensation benefits if you are injured. *See Personal Coverage, page 5.*

Directors

Directors are registered officers of a corporation. Where a corporation is the employer, directors of the corporation are not automatically protected from lawsuits by injured workers under workers' compensation insurance, nor are they covered for their own work-related injuries. However, they may apply for voluntary Personal Coverage that provides both forms of protection.

Contractors & subcontractors

WCB-Alberta coverage for contractors and subcontractors varies depending on whether they are contractors with employees or proprietors.

Proprietors

For WCB-Alberta purposes, a proprietor is an individual who owns and operates a business and does not employ any workers.

Hiring proprietors

If you hire proprietors to perform work for you and they do not maintain their own WCB-Alberta accounts, they are considered to be your workers and are covered through your account. This means you must pay premiums to cover the work they perform for your business. It also means that your experience record will reflect any injury claims they have while working for you.

Hiring contractors

If you hire contractors with their own WCB-Alberta coverage, you should ensure their accounts are in good standing. If a contractor's account is in arrears, you may be liable for their unpaid premiums related to the work they do for you even if they are not considered your workers. You can obtain a clearance letter from WCB-Alberta verifying your contractor's coverage and protecting you from this liability. *See Clearances, page 15.*

Contracting your services

If you contract your services and also employ workers, you are considered an employer and must maintain your own WCB-Alberta account. In most cases, you are not considered a worker of the principal and are responsible for your own workers' compensation coverage. Coverage may be extended under the principal's account in cases where you employ workers on a strictly casual or intermittent basis.

If you are a proprietor and contract your services to more than one company, you should consider buying Personal Coverage to extend your workers' compensation coverage.

Coverage for workers outside Alberta

If your employees work outside Alberta, even for a short period, contact WCB-Alberta to determine whether your Alberta workers' compensation coverage extends outside the province. You should also contact the Workers' Compensation Board in the jurisdiction where your employees will be working to determine whether you need to establish coverage for your workers there.

Employers, directors and proprietors should consider purchasing Personal Coverage.

Personal Coverage

Optional insurance coverage is offered to proprietors, partners and directors to protect themselves and their business from the potential hardships of a workplace injury.

Benefits of Personal Coverage

Key benefits to those insured are:

- 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.
- Risk Management
 - Workers' compensation Personal Coverage is the only insurance that offers protection from lawsuit for you and other parties covered by our insurance plan. Personal Coverage may be a contract requirement.

How much coverage should you purchase?

It is important to base the coverage you buy on your gross employment earnings. (*Gross earnings are not the same as gross income. To determine gross employment earnings, WCB-Alberta deducts the business expenses from gross business income and may require confirmation from the Canada Revenue Agency*). 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 of the amount of coverage purchased, guaranteed coverage amount (if applicable) or verified earnings (to the minimum, currently \$21,000 in 2012).

Guaranteed Coverage amounts are offered in some industries without earnings validation. Our Employer Account Services staff can discuss the details.

How much money will you receive if you have a work-related injury or illness?

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:

2012 Wage Replacement Benefits	
Gross Earnings <i>(before taxes/deductions – after expenses if self-employed)</i>	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	\$2,366.06
\$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

What if you work in more than one industry?

Personal Coverage gives you the option under one policy of splitting coverage between industries, companies and locations. Here's how it works: If you are active 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%. 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 risks 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.

How do you apply for Personal Coverage?

You can register for an account online using myWCB online services (go to www.wcb.ab.ca/employers) or, mail or fax a registration form. Call us and we can answer your questions to make sure you are properly covered.

Reporting an injury

What to do when a worker is injured

To ensure your injured worker's claim is handled effectively, you must complete and submit an *Employer's Report of Injury or Occupational Disease* to WCB-Alberta for the following:

- Work-related injuries that cause (or are likely to cause) your worker to be off work beyond the day of injury.
- Injuries that require modified work beyond the day of injury.
- Injuries that require medical treatment beyond first aid (e.g. physical therapy, prescription medications, chiropractic).
- Injuries that may result in a permanent disability (e.g. amputations, hearing loss).
- Fatalities.

When to report an injury

Under the legislation, you must report work-related injuries **within 72 hours of being notified of the injury**. If you fail to report an injury within this period, you may be fined.

WCB-Alberta considers an employer to have acquired knowledge of an accident if the employer **or anyone considered by WCB-Alberta to be acting on behalf of the employer (such as a supervisor, foreman or first-aid attendant)** receives notice or otherwise becomes aware that a worker may have received a work-related injury.

Electronic injury reporting with myWCB

Submit injury reports with the click of a mouse. WCB's electronic injury reporting service is easy and convenient.

To sign up, visit www.wcb.ab.ca/employers and select *Sign up* under myWCB. For more information, contact the eBusiness Support Team during business hours at 780-498-7688 (in Edmonton) or toll free at 1-866-922-9221 (in Alberta).

Why early reporting is important

It works to your advantage to report workplace injuries to WCB-Alberta as soon as possible after an injury has occurred. Early reporting results in faster claims/benefits decisions for your workers and lower claims and disability costs for you. Your workers receive treatment and rehabilitation quickly and are back on the job sooner, helping you to maintain your productivity.

Claim audits

WCB-Alberta conducts claim audits of employers, examining injury reporting practices to ensure that reporting requirements are met. These audits are mandatory and are performed at WCB-Alberta's discretion.

To meet the legislated requirements when reporting injuries, consider the "best practices" outlined on the next page. By implementing these practices, you can bring down your claims costs, get your injured workers back to work sooner and help WCB-Alberta to decide claims in a fair, accurate and timely manner.

How to report an injury

Report online using myWCB online services at www.wcb.ab.ca/employers, or contact us by phone or send in an *Employer's Report of Injury or Occupational Disease* online or by fax.

	Phone	Fax
Edmonton	780-498-3999	780-427-5863
Calgary	403-517-6000	403-517-6201
Toll free <i>within</i> Alberta	1-866-922-9221	1-800-661-1993
Toll free <i>outside</i> Alberta	1-800-661-9608	N/A

If you fax the report, do not send another copy electronically.

Mailing address: WCB, P.O. Box 2415,
Edmonton, AB T5J 2S5

Report fatalities immediately.
Report work-related injuries within 72 hours of being notified of the injury.

BEST PRACTICES for reporting injuries

- ✓ Complete the investigation of the accident and submit an *Employer's Report of Injury or Occupational Disease* form to WCB-Alberta within 72 hours.
- ✓ Report injuries online using myWCB online services at www.wcb.ab.ca/employers or WCB-Alberta *Employer's Report of Injury or Occupational Disease* form at www.wcb.ab.ca/pdfs/employers/c040_instn.pdf.
- ✓ Ensure the *Employer's Report of Injury or Occupational Disease* form is accurate, complete and legible. Missing information can delay WCB-Alberta in determining appropriate benefits for your worker.
- ✓ Provide the worker with a copy of the *Employer's Report of Injury or Occupational Disease*, a copy of the accident report and a *Worker's Report of Injury* form which your worker must submit to WCB-Alberta.

Things to remember

- ✓ Provide the name and phone number of the worker's immediate supervisor.
- ✓ Include earnings information for your worker on the injury report.
- ✓ If you have any other information that would help us make a decision or you have concerns please attach a letter. Check that box on the *Report of Injury* form.
- ✓ If modified work has been assigned, ensure it is medically approved and provide a formal description of the modified work.
- ✓ Include names, phone numbers and statements of any witnesses.

Effective return-to-work programs

Workplace injuries, illnesses and accidents are costly to you and your workers. Time-lost injuries increase claims costs, drive up premiums and interrupt business productivity. Although preventing injuries is the best way to protect workers and should be your first priority, implementing a sound, practical return-to-work program is one of the most effective ways you can manage injuries and control costs.

Return-to-work programs allow you to:

- decrease employee time away from work
- reduce additional hiring and training costs
- keep experienced employees
- strengthen employee relations
- improve overall productivity
- enhance company image
- cut workers' compensation premiums

Return-to-work programs coordinate healthcare and vocational rehabilitation in a caring, cost-effective manner to suit the worker's needs, with a focus on an early recovery and safe return to work.

Modified work is a vital component of return-to-work programs. It is intended as temporary work (usually not to exceed six months) that has been redesigned or physically modified to accommodate an injured worker until the worker can return to active, full-time employment at the worker's regular job.

To be successful, a return-to-work program depends on cooperation and communication among you, your employees, health care providers, unions (if there is one) and WCB-Alberta. Consider the best practices identified below when developing and implementing a return-to-work program in your organization.

If your employee cannot return to work because of an injury and you are unable to provide modified work for them, they may be eligible for WCB-Alberta services to help them find alternative employment.

WCB-Alberta has developed a modified work policy that provides more detailed information on this subject. In addition, modified work programs are covered in WCB-Alberta's Disability Management Seminar.

To register for the one-day seminar, visit www.wcb.ab.ca/employers/seminars.asp, or call 780-498-4694 in Edmonton or toll-free 1-866-498-4694.

BEST PRACTICES in implementing a successful return-to-work program

1. With WCB-Alberta, develop a modified work policy that reflects your company's commitment to return to work.

- ✓ Ensure that modified work is meaningful, of value to the organization and meets the employee's medical restrictions and physical limitations.
- ✓ Ensure your employees know that they are expected to participate and you will do everything possible to assist them in getting back to work.
- ✓ Make the program flexible so it can accommodate a variety of different situations.
- ✓ Ensure the program is available to employees who have work and non-work-related injuries.
- ✓ Ensure union representatives (if applicable) are aware of the benefits of return-to-work programs.

2. Identify modified work in your company.

- ✓ Ask for input from employees regarding modified work opportunities.
- ✓ Consider using outside resources to help identify modified work within the organization.
- ✓ Observe employees' job tasks and note the physical demands of each, then determine how they could be changed to accommodate an injured employee and document this information.

3. Educate employees about return-to-work practices.

- ✓ Ensure everyone in the organization understands the organization's return-to-work philosophy.
- ✓ Educate management about the needs of injured workers who are returning to work.
- ✓ Ensure employees are aware of the benefits of return-to-work programs.

4. Follow modified work policies and procedures.

- ✓ If your employee performs modified work past the day of the accident to accommodate an injury, you must report the accident to WCB-Alberta, even if there is no lost time or loss of earnings.
- ✓ Ensure all modified work offers are medically approved and documentation is provided to the case manager.
- ✓ Maintain regular contact with them, their doctor and WCB-Alberta.

Effective disability management

Managing claims is the most important component of the workers' compensation system. To be successful, disability management must involve the injured worker, employer, health care provider(s) and WCB-Alberta in a cooperative relationship aimed at getting the worker back to work safely as soon as possible.

What happens with your worker's claim?

After receiving the required reporting forms from you, your worker and their doctor, WCB-Alberta processes the claim as quickly as possible to determine appropriate compensation benefits for your worker. The claim will be handled in one of three ways:

No time-lost claim

Your worker has returned to regular duties without losing time from work beyond the day of injury, but may be on modified work.

In this case, WCB-Alberta will cover medical costs for your worker. You are responsible to pay your worker for the day the accident occurred.

Time-lost claim, short term

Your worker has lost a few days of work, and a quick and successful recovery is expected.

The majority of claims fall into these first two categories and the injured worker is back to work in a short time. In cases like these, you will receive a letter from WCB-Alberta informing you of the benefits your worker will receive.

Time-lost claim, long term

Due to the severity of the injury, your worker has lost time from work and will need additional rehabilitation support to return.

In this instance, your worker will be assigned a case manager who will coordinate WCB-Alberta benefits and services.

Your role in disability management

Longer term claims will be transferred to a case manager who determines and issues benefits and services. Case managers assist workers in evaluating their personal circumstances and developing realistic rehabilitation plans. You are an important part of the case management team and the case manager will work with you, your employee and health care professionals to develop the most effective return-to-work plan. If you have questions or concerns about an active claim, you should contact the case manager.

Workers' compensation benefits your worker is eligible to receive

WCB-Alberta provides benefits and services to workers injured on the job to assist them in returning to work and to compensate them for their lost wages. WCB-Alberta covers the costs of **medical aid required as a result of a workplace injury or illness** including hospital care, medical attention, medication and surgery.

These benefits can include the following:

- allowances for self-care and home maintenance
- artificial limbs, braces, crutches, canes, hearing aids and other aids
- clothing, if damaged by the accident
- dental treatment
- disability benefits based on 90 per cent of your worker's net earnings, up to a maximum amount set by WCB-Alberta
- hospital expenses
- lump-sum payment for permanent disability or impairment
- medical examinations, X-rays and tests
- orthotic alteration of footwear

- prescription medication costs
- prosthetics, eyeglasses or dentures
- travel (under some circumstances)
- vocational rehabilitation services

Fatalities

- If an accident is fatal, partial expenses for burial, cremation and memorial services, and benefits for eligible dependants.

What is not covered by workers' compensation

- injuries that happen outside of work
- pre-existing or underlying health problems (diabetes, arthritis, old sports injuries, etc.)
- unrelated health problems
- injuries occurring while routinely commuting to and from work
- injuries occurring from serious and willful misconduct (WCB-Alberta reviews each case individually)

How privacy legislation affects you and WCB-Alberta

The Workers' Compensation Board is subject to the *Freedom of Information and Protection of Privacy (FOIP) Act*. The FOIP Act aims to balance the public's right to know and the individual's right to privacy, as these rights relate to information held by public bodies in Alberta. All information in the custody or control of WCB-Alberta is subject to the FOIP Act.

Under FOIP legislation, WCB-Alberta is required to protect the privacy of the personal information of workers and confidential information of employers. This means that although you have the right to access your injured worker's claim file for an issue that is under review or appeal, WCB-Alberta is also obligated to protect their privacy. To meet its obligation, WCB-Alberta will provide only the information relevant to the case, not necessarily the entire claim file.

The *Workers' Compensation Act* and privacy laws impose legal obligations on employers to safeguard personal information. Employers are provided with access to a claimant's personal information for the limited purposes of:

- facilitating return-to-work planning
- understanding medical and vocational rehabilitation and decisions made by WCB-Alberta
- to contemplate or advance a review or appeal

Inappropriate collection, use or disclosure of personal information may contravene the *Workers' Compensation Act* or other applicable privacy legislation.

Managing claims is the most important component of the workers' compensation system.

Premiums and your account

All employers covered by the Workers' Compensation Act must establish and maintain an account with WCB-Alberta. There are a few industries that are not covered under the Act. If you operate in one of these exempt industries, voluntary coverage may be available through WCB-Alberta. Workers protected by voluntary coverage are entitled to all the benefits of workers' compensation.

How your business is classified

WCB-Alberta classifies your business according to the industry in which it operates. Employers who have similar operations and share similar risks are grouped together for premium rate setting purposes. This protects all employers against extreme fluctuations in rates due to a single employer's poor injury experience record.

The business you operate in Alberta determines the rate group you are placed in, not the individual occupations of your workers. When you first open an account, WCB-Alberta requires a complete description of your business operations to determine the correct classification and the appropriate premiums required to cover your workers.

Minimum premium

All employer accounts are subject to a minimum annual premium of \$200 to cover the costs of maintaining the account.

How your premiums are calculated

WCB-Alberta collects premiums from employers to cover the costs of insuring work-related injuries. A premium rate is the amount you pay per \$100 of insurable earnings and is set annually based on the average losses in your industry and your company's accident experience.

Employer annual return

Your workers' compensation coverage is renewed annually. As part of the renewal process you must report your workers' insurable earnings for the past year and a reasonable estimate of their earnings for the current year. This must be reported to WCB-Alberta by the end of February each year.

If any of your workers are not paid, you must still report a fair market value for their services along with the earnings information you submit. This ensures your workers are appropriately covered and eliminates delays in issuing benefits if they are injured at work. Changes to Personal Coverage for proprietors, partners or directors can also be made on your annual return.

What are insurable earnings?

Insurable earnings are the portion of your workers' gross earnings which you must report and on which you pay WCB-Alberta premiums. Insurable earnings include the following:

- wages (including overtime)
- salaries
- fair market value for volunteer or unpaid workers
- piece work
- commissions
- training-on-the-job earnings
- bonuses
- holiday pay
- recorded tips and gratuities
- pay in lieu of notice
- taxable benefits

You should review your insurable earnings estimate throughout the year. If your actual insurable earnings vary significantly from your estimate at any time, you should provide a revised estimate to WCB-Alberta to avoid under-reporting penalties.

Premium audits

To ensure employers pay a fair premium and are in compliance with the Act, WCB-Alberta conducts mandatory premium audits. Premium auditors review employer records of workers'

insurable earnings to ensure they are meeting their reporting requirements, and also review business operations to ensure they are classified in the correct industry.

It is against the law to take deductions, directly or indirectly, from your workers' earnings to pay the cost of WCB-Alberta coverage.

How your accident experience affects your premium

Under the performance-based pricing model used by WCB-Alberta, employers with poor accident experience pay higher premiums; employers with fewer accidents and injuries in their operations pay less. All employers participate in these programs; however, WCB-Alberta has developed different pricing programs for different size employers.

Experience Rating Plan for small employers

Those employers with less than \$15,000 in premiums over a three-year period can earn discounts or surcharges based on the number of time-lost claims they had the previous five years.

Experience Rating Plan for large employers

This plan is designed for those employers paying \$15,000 or more in premiums over a three-year period. Employers may pay premium rates higher or lower than the industry rate, based on their company's claims experience. An employer's claim costs are compared to industry average to determine a discount or surcharge. Those employers with consistently poor accident records will receive additional surcharges through the Poor Performance Surcharge program. WCB-Alberta works with those employers to help them reduce injuries and manage claims better. Large employers are also eligible for Industry Custom Pricing (ICP).

Industry Custom Pricing (ICP)

ICP is a voluntary flexible pricing option that allows industries to customize various features of Experience Rating (ER) in accordance with their

risk preferences. The intent of ICP is to offer a program that provides flexibility, encourages accountability and more closely reflects actual performance while focusing on injury prevention.

Features from the standard ER model that can be customized with ICP include:

- maximum discounts and surcharges
- experience ratio
- participation factor
- costs used to measure performance

Industries participating in ICP are still eligible to earn up to a 20% discount in the Partnerships in Injury Reduction (PIR) program (see below) as long as the combined maximum discount does not exceed 60%. ICP participants are still subject to the Poor Performance Surcharge (PPS) up to 200% in addition to surcharges applied through ICP.

In order for an industry to participate in ICP, the changes must be agreed to by the majority of the industry (employers within the industry representing over 50% of the insurable earnings). With a majority vote, all employers in the industry participate in ICP regardless of how they voted individually.

Partnerships in Injury Reduction (voluntary)

The Partnerships in Injury Reduction (PIR) program is a voluntary program designed to encourage employers to reduce losses caused by workplace injuries. It provides incentives that motivate employers to become involved in injury reduction while simultaneously recognizing and rewarding good performance. Employers can earn premium discounts of up to 20 per cent by participating in PIR. The PIR discount is over and above any discounts resulting from the Experience Rating Plan.

For more information about WCB-Alberta's pricing programs, contact Underwriting at 780-498-7936.

Past due accounts – WCB-Alberta collections

If you are unable to pay by the due date stated on your invoice, please call 780-498-3930 for assistance.

Services for employers

WCB-Alberta offers various services to assist you in managing your WCB-Alberta account. These services focus on minimizing the impact of work-related injuries on you and your workers.

Customer service

WCB-Alberta staff are available to assist you with the following:

Managing your account

- premium information
- personal coverage
- payment arrangements
- clearances for subcontractors
- experience rating
- appeal process
- regulatory requirements
- classification changes
- reporting information

Reporting and managing claims

- injury reporting
- case management
- claims registration
- return-to-work programs and adjudication
- injury prevention and management

Claims audits/evaluation tools

WCB-Alberta audits employers and provides self-evaluation tools to help employers evaluate core claims management processes.

For information, email claims_audit@wcb.ab.ca

Employer education workshops

WCB-Alberta offers a variety of workshops and seminars to employers on a regular basis at locations across the province at no additional cost.

Employer information workshop

This half-day workshop introduces employers to the fundamentals of workers' compensation and assists them in managing their WCB-Alberta accounts.

Disability Management seminar

This full-day seminar helps employers to understand the relationship between premiums and claim costs and how they can be controlled through an effective disability management program. This includes an element on modified work.

Understanding the review/appeals process

This one-day seminar provides an overview of WCB-Alberta's appeals process and provides information on how to initiate, prepare for and present an appeal.

To register, visit www.wcb.ab.ca/employers/seminars.asp, or call 780-498-4694 in Edmonton or toll-free 1-866-498-4694.

Workshops and seminars are free of charge to WCB-Alberta account holders.

Publications and other resources

The following publications are available at www.wcb.ab.ca/employers/publications.asp

- Back to Basics
- Office Ergonomics: Remembering the Basics
- Heads Up. Work Smart. Work Safe.
 - Young worker safety posters
 - Tips for employers who hire young workers
- Temporary foreign worker posters
- Fact sheets on various subjects
- Reporting forms and instructions



for Employers

Your gateway to the information and services you need to work with WCB-Alberta

www.wcb.ab.ca/employers

File your annual return

This system tailors itself to your needs by showing only relevant screens. The built in error checking and prorating ensure premium rate accuracy. You can also save your work in progress.

Apply for a WCB-Alberta account

Simply enter your information and we take care of the rest.

Obtain a clearance certificate

Hiring someone with their own WCB-Alberta account? You may be liable for any unpaid premiums on your subcontractors' WCB-Alberta account. To avoid this, find out quickly if they maintain a WCB-Alberta account and confirm it is in good standing by obtaining a clearance letter.

Report an injury

No paperwork, no faxing, quick turn-around.

Obtain your account statistics

This self-service system allows you to electronically request and receive claim cost history and pricing program reports. At a glance you can see the impact workplace injuries have on your premiums.

Maintain/close your WCB-Alberta account

Update your mailing address, contact information, insurable earnings and more.

Pay your premiums

Five options are available for employers to pay premiums.

Need help with online services?

Email ebusiness.support@wcb.ab.ca
or call 780-498-7688

Clearances

Before hiring contractors or subcontractors, WCB-Alberta can advise you whether or not their WCB accounts are in good standing. If a contractor defaults on their WCB-Alberta account, you may be liable for the unpaid premium on your project.

You can verify that a contractor or subcontractor has a WCB-Alberta account by requesting a clearance from WCB-Alberta. Before releasing final payment to contractors or subcontractors, you should obtain a final clearance letter that states their accounts are in good standing and paid to date. A clearance letter relieves you of your liability for that contractor or subcontractor should they default on their WCB-Alberta premium payment. *See Contractors and subcontractors on page 4.*

Employers can request Clearance Certificates through WCB-Alberta's website 7 a.m. to 7 p.m. Monday to Friday. This self-service system allows you to electronically request and receive clearances on your contractors and subcontractors.

Health care & rehabilitation services

WCB-Alberta works to provide you and your injured workers with the highest quality health care services to ensure appropriate and timely treatment of workplace injuries. WCB-Alberta provides a variety of health care services including:

Authorized health care providers

A province-wide network of health care professionals under contract with WCB-Alberta is available to provide services to injured workers. This network ensures injured workers receive timely and appropriate medical treatment without compromising service quality.

Occupational Injury Service

This service provides WCB-Alberta clients direct referrals to clinics specializing in treatment of occupational injuries, resulting in timely decisions and case management.

CARD program

The Cumulative Activity Related Disorder (CARD) program is designed to identify and treat progressive strain injuries, including very early stages of Repetitive Strain Injuries (RSIs) in development before they become disabling.

Millard Health

Millard Health is an accredited facility that offers a full continuum of rehabilitative services. Programs are competitively priced and tailored to meet the unique needs of individuals. Millard Health maintains a diligent focus on expected outcomes.

Contact WCB-Alberta for more information about any of our services. (See the back cover for contact information)

Questioning a decision made by WCB-Alberta

The review and appeals process resolves issues involving decisions made by WCB-Alberta. If you disagree with a decision WCB-Alberta has made regarding your account or your worker's claim, you can appeal it.

Questioning a decision made by WCB-Alberta

If you disagree with a decision regarding your WCB-Alberta account or your injured worker's claim, you can have it reviewed by the department that made the decision. If you are not satisfied with their review, you may request a review in writing to the Dispute Resolution and Decision Review Body (DRDRB), up to one year from the original decision date. If you are dissatisfied with the DRDRB's finding, you can appeal in writing to the Appeals Commission for Workers' Compensation. You have one year from the date the DRDRB's finding is made to appeal to Appeals Commission.

Role of the Appeals Commission

The Appeals Commission is an **external appeals body**, which is independent from WCB-Alberta. It is the final level of appeal and its decisions are final. The Appeals Commission will, however, reconsider a matter in the event that new information, which might affect a previous decision, is introduced.

Access to your injured worker's claim file

You can access relevant documents from your worker's claim file, if it is under review or appeal, by contacting WCB-Alberta's Access to Information staff at 780-498-3999.

Contacting the Appeals Commission

Edmonton

Energy Square
#901, 10109-106 Street
Edmonton, AB T5J 3L7

Ph: 780-412-8700

Fax: 780-412-8701

Hrs: 8 a.m. - 4:30 p.m., weekdays

Calgary

Braithwaite Boyle Centre
206-1701 Centre Street North
Calgary, AB T2E 7Y2

Ph: 403-508-8800

Fax: 403-508-8822

Hrs: 8 a.m. - 4:30 p.m., weekdays

For long distance calls within Alberta, please use the Government of Alberta RITE operator at 310-0000. Outside of Alberta, call 1-866-222-4109 to contact the Appeals Commission.

Key terms

Claim

The application for compensation under the terms of *Workers' Compensation* and WCB-Alberta policy.

Employer

An individual, firm, association body or corporation that has, or is considered by WCB-Alberta to have, one or more workers in its service.

Insurable earnings

The portion of workers' gross earnings which employers must report and pay WCB-Alberta premiums.

Premium

The amount employers pay to WCB-Alberta for workers' compensation coverage or optional Personal Coverage.

Premium rate

The basic rate at which employers can be assessed for workers' compensation coverage based on their industry and claim history.

Principal

A person or entity who hires a contractor or subcontractor to perform work or services.

Proprietor

An individual operating a business without any workers.

Rate group

A grouping of one or more industries with similar activities, claim types and costs per claim. The rate group is the primary level at which premium rates are determined.

Subcontractor (contractor)

An individual, partners in a partnership or limited company hired by a principal to perform work or services.

Worker

A person who enters into or works under a contract of service or apprenticeship, written or oral, express or implied, whether by way of manual labour or otherwise, or considered by WCB-Alberta to be a worker.

WCB's Vision: Albertans working – a safe, healthy and strong Alberta.

WCB's Mission: WCB-Alberta, working together with our partners, will significantly and measurably reduce the impact of workplace illness and injury on Albertans.

How to reach us

If you need more information or have questions about the information in this handbook, please call one of the numbers below. **Please have your WCB-Alberta account number ready when you call.**

Employer Account Services

Edmonton

Mailing address

PO Box 2415
Edmonton, AB T5J 2S5

Inquiries

Phone: 780-498-3999
General fax: 780-498-7999
Claims fax: 780-427-5863
Hours: 8 a.m. to 4:30 p.m.,
Monday through Friday

Street address

9912-107 Street
Edmonton, AB T5K 1G5

Access to Information

Phone: 780-498-3999
Fax: 780-498-7867

Calgary

Mailing address

PO Box 2415
Edmonton, AB T5J 2S5

Inquiries

Phone: 403-517-6000
Fax: 403-517-6201
Hours: 8 a.m. to 4:30 p.m.,
Monday through Friday

Street address

150, 4311-12 Street N.E.
Calgary, AB T2E 4P9

Toll free

Phone within Alberta: 1-866-922-9221 to reach the contact centre or enter the area code and seven digit number of the office you wish to reach

Phone outside Alberta: 1-800-661-9608

Fax within Alberta: 1-800-661-1993

Fax outside Alberta: Not available – please fax claims to 780-427-5863

Hours: 8 a.m. to 4:30 p.m., Monday through Friday

Millard Health

131 Airport Road
Edmonton, Alberta T5G 0W6

Phone: 780-498-3200
Fax: 780-498-3907
Hours: 7 a.m. to 5 p.m., Monday through Thursday
7 a.m. to 4:30 p.m., Friday

Office of the Appeals Advisor on workers' compensation matters

Edmonton

Financial Building
5th floor, 10621-100 Avenue
Edmonton, AB T5J 0B3

Phone: 780-498-8640
Fax: 780-498-7870
E-mail: appealsadvisor@wcb.ab.ca
Hours: 8 a.m. to 4:30 p.m., Monday through Friday

Calgary

Braithwaite Boyle Centre
#602, 1701 Centre Street North
Calgary, AB T2E 7Y2

Phone: 403-517-6220
Fax: 403-517-6221
E-mail: appealsadvisor@wcb.ab.ca
Hours: 8 a.m. to 4:30 p.m., Monday through Friday

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Workers'
Compensation
Board

Alberta

Working for a safe, healthy, strong Alberta