

Work-related injuries and WCB

What employers need to know

Workers' compensation is a disability insurance system that protects employers and workers against the impact of work-related injury or illness. It compensates workers for lost income, health care and other costs related to their injury or illness. It also protects employers from being sued by workers if they are injured or become ill as a result of their work. WCB-Alberta is a not-for-profit corporation legislated to administer the workers' compensation system for the province. Through the payment of premiums, employers fund this no-fault system that provides compensation to workers for work-related injuries and occupational disease.

Under the Workers' Compensation Act, employers have a number of responsibilities when a work-related injury or illness occurs. Research has shown the longer the delay in reporting an injury or illness, the higher the claim costs. By reporting to WCB in a timely manner, you can lower claims and disability management costs and ensure your workers receive treatment quickly and get back on the job sooner. Incorporating the following practices into your reporting process can help you meet your legislated responsibilities when a work-related injury or illness occurs.



1. Provide first aid

Ensure injured workers receive immediate first aid in accordance with Occupational Health and Safety legislation.

2. Provide transportation

If needed, employers are required to provide for and pay the cost of immediate transportation from the accident site to a treatment facility.

3. Keep a record and give copy to worker

Record the details of the accident as soon as possible. Under **Workers' Compensation and First Aid Regulations**, you are required to keep, for at least three years, a detailed record of any reported work-related injury or illness and give a copy to the worker. Records must include:

- name of the worker
- date and time of the injury or illness
- date and time the injury or illness was reported to you
- description of the injury or illness, where it occurred and the cause
- first aid provided
- name and qualifications of the person giving first aid

Even if no first aid is administered, an injury or illness reported by a worker must be recorded. You can download a sample First Aid Record from http://employment.alberta.ca/documents/WHS/WHS-PUB_fa009.pdf

4. Report serious injuries immediately

Immediately report serious injuries* and fatalities to **Occupational Health and Safety** at **1-866-415-8690**.

5. Report injury or illness to WCB within 72 hours

Complete an investigation of the injury or illness and submit an Employer's Report of Injury form to WCB within 72 hours (3 consecutive calendar days). Use WCB's electronic reporting system available on our website at www.wcb.ab.ca. Ensure the Employer's Report is filled out accurately and completely and give a copy to the injured worker. Missing information can result in delayed entitlement decisions and benefit payments to your worker.

You must report accidents that result in:

- lost time or the need to temporarily or permanently modify work beyond the date of accident
- death or permanent disability (amputation, hearing loss, etc.)
- a disabling or potentially disabling disease or condition caused by occupational exposure or activity (poisoning, infection, respiratory disease, dermatitis, etc.)
- the need for medical treatment beyond first aid (assessment by a physician, physiotherapy, chiropractic, etc.)
- the worker incurring medical aid expenses (dental treatment, eyeglass repair or replacement, prescription medications, etc.)

6. Pay your worker for the day of injury

You are required to pay your worker full normal wages for the date the work-related injury or illness occurred. Any subsequent days your worker misses are the responsibility of WCB.

*As defined in the Occupational Health and Safety Act.

7. Notify WCB when your worker returns to work

You must notify WCB within 24 hours (one calendar day) of your worker's return to work following lost time due to work-related injury or illness. By notifying WCB you help prevent overpayments and the administrative cost of recovery.

8. Ensure your worker receives a WCB Worker Handbook

This booklet provides your worker with valuable information about the workers' compensation process and also includes the Worker's Report of Injury form. Additional copies of the Worker Handbook are available on the WCB website at www.wcb.ab.ca or by calling the WCB in Edmonton 780-498-3999 or Calgary 403-517-6000, toll free 1-866-922-9221.

9. Understand your responsibilities regarding workers' compensation

As an employer you cannot:

- deduct from employee wages or WCB benefits paid to workers to pay WCB premiums
- discourage or impede a worker from reporting a work-related injury or illness
- directly pay for lost wages or medical care as a result of a work-related injury or illness without WCB knowledge or approval
- provide or ask a worker to provide, false or misleading information about a claim

10. Understand your workers' rights and responsibilities

Under the Act your injured worker has the right to choose his or her own doctor. You cannot force your worker to be treated by a doctor that you choose. Injured workers are expected to maintain regular contact with you, WCB and their health care provider to help plan their return to work.

WCB-014 REV MAY 2011

Any questions? *Contact Claims Audit at:*
Phone: 780-498-4754, toll free 1-866-922-9221
Fax: 780-498-7872
Email: claims_audit@wcb.ab.ca



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