

WCB-Alberta

# Employer Handbook

# Your responsibilities when a work-related injury or illness happens:

## Report the injury

- ✓ If you have been advised that one of your employees has been injured, **it is the law to report the injury to us within 72 hours.**
- ✓ **Report fatalities immediately.**
- ✓ **Provide your worker with a *Worker Report of Injury Form* and a copy of your *Employer Report of Injury or Occupational Disease*.**

## Treatment

- ✓ **Provide any first aid treatment required at the scene of the accident.**  
Keep a record of the treatment and provide your worker with a copy.
- ✓ **If required, send your worker for immediate medical attention.**  
You are responsible to arrange and pay for transportation if there is a cost associated (e.g., ambulance fees or taxi fare).

## Wages and health benefits

- ✓ **Pay your injured worker's full wages for the day the injury occurred.**  
If he/she is unable to work beyond the day of the accident, compensation payments start the first regular working day afterward. Cheques are issued every two weeks.
- ✓ **If you continue to pay your worker full wages during the period of disability, the compensation he/she is eligible to receive will be paid to you.** Please advise your adjudicator or case manager that you are paying your worker directly to avoid duplicate wage-loss payments.
- ✓ **Notify us within 24 hours of your worker's return to work.**
- ✓ **If you have been paying into an employment benefit plan for your worker before their accident or illness, you're also required to continue to pay your injured worker's health benefits** if they are absent from work for up to one year following the date of the accident.

# Contents

<b>What is workers' compensation? .....</b>	<b>2</b>	<b>Managing claims .....</b>	<b>10</b>
WCB-Alberta's responsibility	2	Claim classification	10
Employer's responsibility	2	Claim decision	10
Worker's responsibility	2	Benefits	10
Health care provider's responsibility	2	How the <i>Freedom of Information and Protection of Privacy (FOIP) Act</i> affects you	11
Principles of the workers' compensation system	3	Survey data	11
Working with WCB-Alberta	3		
<b>Who is covered? .....</b>	<b>4</b>	<b>Premiums and your account .....</b>	<b>12</b>
Workers	4	Industry classifications	12
Employers	4	Employer annual return	12
Directors	4	Assessable earnings	12
Contractors and subcontractors	4	Premium audits	12
Proprietors	4	How your accident experience affects your premium	13
Hiring proprietors	4		
Hiring contractors	5		
Coverage for workers outside Alberta	5		
<b>Personal coverage .....</b>	<b>5</b>	<b>Services for employers .....</b>	<b>14</b>
Benefits of personal coverage	5	Managing your account	14
Guaranteed coverage amount	6	Reporting and managing claims	14
Choosing a coverage amount	6	Claims audits/evaluation tools	14
Registering for coverage	6	Employer education seminars	14
Working in more than one industry	6	Clearances	15
		Health care and rehabilitation services	15
<b>Reporting an injury .....</b>	<b>7</b>	<b>Review and appeals .....</b>	<b>16</b>
		Questioning a decision made by WCB-Alberta	16
		Role of the Appeals Commission	16
		Access to your injured worker's claim file	16
<b>Return-to-work planning .....</b>	<b>8</b>	<b>Key terms .....</b>	<b>17</b>
Occupational Injury Service	8		
Modified work	8		
Best practices in implementing a successful return-to-work program	9		
		<b>How to reach us .....</b>	<b>back cover</b>

# What is workers' compensation?



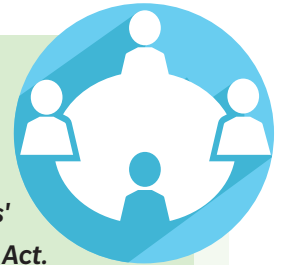
The *Workers' Compensation Act* is the provincial legislation that regulates the workers' compensation system and the assistance workers receive following a workplace accident.



The workers' compensation system defines the income and medical support for workers injured on the job.



The Workers' Compensation Board – Alberta (WCB-Alberta) is a neutral body tasked with administering the *Workers' Compensation Act*.



## WCB-Alberta's responsibility

To provide high quality service and fair compensation to employers and injured workers.

## Employer's responsibility

- To report workplace injuries to WCB-Alberta;
- To maintain an account and pay premiums;
- To work with employees to prevent injuries and help injured workers return to work.
- To return their injured workers to the same job or an alternative job after a workplace accident.

**IMPORTANT:** When a workplace injury happens, it is the law for you to report it. It is illegal for an employer/supervisor to ask your injured worker to not report an injury. Please see page 7 for the types of injuries that require reporting.

## Worker's responsibility

- To file a WCB claim if they are hurt at work;
- To maintain regular contact with their employer, WCB-Alberta and their health care provider to help coordinate their return to work.

## 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.

*To view the Act online*, visit our website at [About WCB > Policy and legislation > Legislation](#).

## Principles of the workers' compensation system

- Workers are eligible to receive benefits for work-related injuries no matter who is at fault.
- Employers and workers are protected against lawsuits for work-related accidents by others who are also protected under the system.
- Employers throughout the province share the cost of compensating injured workers so individual employers don't have to bear the full cost of claims alone.
- WCB funding is provided entirely by employers through the premiums they pay. Premiums should be fair and competitive. They should cover the full costs of claims, today and into the future.
- WCB-Alberta has exclusive legal authority to make all decisions arising under the *Workers' Compensation Act*.
- Compensation should be fair and take into account both the nature of the injury and the impact on employment earnings.
- Adjudication decisions are made in favour of the injured worker where all evidence for and against is equally balanced.
- The system provides a comprehensive range of services to both prevent injuries and manage disabilities.
- The system is structured and operated to ensure its long-term stability and financial security as well as its overall cost-effectiveness.

## Working with WCB-Alberta

Our priority is to help injured workers get back on the job safely—but we don't do this alone. The entire claims process is made better when we can collaborate with you and your worker, and health care providers to make it happen.

Once your worker's claim is approved, we develop a case plan with him/her and you, the employer. A case plan lists clear return-to-work goals and how we will work together to achieve them.

### Protection from lawsuit

As an employer with workers' compensation coverage for your workers, you are protected from lawsuits by them or by any other workers covered by workers' compensation if they are injured on the job.

If you are a business owner, you are not automatically covered by workers' compensation legislation—only your workers are. Employers should consider purchasing personal coverage as well.

# Who is covered?

Employers and workers in most industries are covered by the workers' compensation system. However, some industries are exempt and do not require coverage. These are listed on our website. Visit [www.wcb.ab.ca](http://www.wcb.ab.ca) and search "exempt". If you are not sure, call us at 1-866-922-9221.

## Workers

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

- full-time employees
- temporary or casual employees (including foreign workers)
- part-time employees
- unpaid workers (working for for-profit companies)\*
- contract workers (unless they are covered by workers' compensation from another employer)
- subcontractors who are considered by WCB-Alberta to be your workers

*\*Volunteers (working for not-for-profit companies) are not covered unless the employer chooses optional coverage to protect them.*

Most employers not required to have workers' compensation coverage can apply for optional coverage.

## Farm workers

Farms and ranches that employ waged, non-family workers are required to have a WCB account.

Detailed information about who farm and ranch owners need to cover can be found on our website or by calling us at 1-866-922-9221.

## Employers

By having workers' compensation coverage 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. As an employer, you are not automatically eligible for compensation benefits yourself. To protect yourself in the event of a workplace injury, you may wish to consider purchasing personal coverage.

## 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 covered by workers' compensation, nor are they covered for their own work-related injuries. However, they may apply for voluntary personal coverage that provides both forms of protection (see Personal coverage, page 5).

## Contractors and subcontractors

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

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.

## Proprietors

For WCB-Alberta purposes, a proprietor is an individual who owns and operates a business and does not employ any workers. Proprietors are not covered unless they purchase personal coverage.

## 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 us online verifying your contractor's coverage and protecting you from this liability (see page 15).

## Coverage for workers outside Alberta

If your employees work outside Alberta, even for a short period, contact us 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.

---

## Personal coverage

If you are a business owner, you are not automatically covered by workers' compensation benefits—only your workers are. Don't worry though, optional personal coverage is available to you. This coverage is available to:

- business owners or proprietors with or without workers
- partners in a partnership, with or without workers
- directors of a corporation and members of a society, board, authority, commission or foundation

Personal coverage is flexible, and it can be opened and changed at any time. It automatically renews every year on January 1. You can also customize the amount of coverage you hold based on confirmed earnings. Call us for details.

### Benefits of personal coverage

- Protection against loss of employment income. E.g., 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. Unlike other coverage, WCB-Alberta offers a variety of specialized services to assist you with your return to work, with no preset limits.
- The only coverage that offers protection from lawsuit for you and other parties protected under the system. If you do not have personal coverage, you (as a director) may not be personally protected from lawsuit even though your company may be protected.

*Personal coverage may be a contract requirement of bidding on and/or being awarded a contract.*

## Choosing a coverage amount

Cost will vary based on the amount of coverage you purchase and the industry you're in. The minimum annual premium on a WCB account is \$200.

It's important to base the coverage on your actual employment earnings (before tax, CPP and EI deductions). This amount will be used to determine the amount you receive if you're hurt at work.

If your income exceeds the maximum earnings covered by WCB, you may also consider carrying additional private insurance to make up the difference.

If injured, you will need to verify your self-employment earnings. This is done through records such as T4 slips, tax returns (T1 General), 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.

If you're a new business owner, we will request a copy of the previous year's tax information. If you do not have a history of self-employed income, you may want to purchase minimum coverage until your business is established and you're able to provide proof of personal employment income.

*Visit our website for current wage replacement benefit rates.*

Go to [www.wcb.ab.ca/insurance-and-premiums/types-of-coverage/personal-coverage.html](http://www.wcb.ab.ca/insurance-and-premiums/types-of-coverage/personal-coverage.html).

## Guaranteed coverage amount

An extension of personal coverage, the guaranteed coverage amount allows business owners to be covered, at a set level, without providing earnings information if injured.

There are guaranteed coverage amounts for more than 150 industries. Visit our website under [Resources > For employers > Fact sheets > Coverage for details](#).

## Registering for coverage

To register for personal coverage, you first have to open a WCB-Alberta account. Signing up is easy. Visit our website under [Resources > For employers > Online services](#).

If you have any questions about additional personal coverage, please call our Contact Centre at 1-866-922-9221.

## Working in more than one industry

Personal coverage gives you the option of splitting coverage between industries, companies and locations. This can all be done with one policy. If you're an owner in more than one industry, company or location, the distribution of the personal coverage cost is split based on the percentage of time spent in each.

Personal coverage, like all workers' compensation, is based on the overall operations of your business. If your business operations change or expand, please contact us so we can make sure your personal coverage is complete and covers you for all of your work-related activities. Coverage is valid only in the approved industries.





# Reporting an injury

By law, employers are required to report injuries that their workers suffer while on the job. If your worker has been injured, you have 72 hours after becoming aware of an injury or illness to submit the Employer Report of Injury form. The sooner we receive your information, the faster we can determine entitlement to benefits and services for your worker.

You should submit a report to WCB if the accident results in, or is likely to 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 condition caused by occupational exposure or activity (poisoning, infection, respiratory disease, dermatitis, etc.)
- the need for medical treatment beyond first aid (assessment by physician, physiotherapy, chiropractic, etc.)
- incurring medical aid expenses (dental treatment, eyeglass repair or replacement, prescription medications, etc.)

## Option 1:

### Report online using myWCB

myWCB provides you with access to a number of online services, including reporting. Through myWCB, electronic injury reporting will guide you through the reporting process and provide you with help along the way.

To learn more about myWCB, visit our website under [Resources > For employers > Online services](#).

## Option 2:

### Submit a one-time injury report

If you are unable to sign up for online services you can still submit a one-time injury report online. Visit our website under [Claims > Report an injury > For employers](#).

## Option 3:

### Report by fax

If you are unable to access our online services you can submit the Employer Report of Injury form by fax to:

780-427-5863 (Edmonton)  
1-800-661-1993 (within Canada)

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

### If you have questions or need help reporting, call us.

Inside Alberta: 1-866-922-9221  
Outside Alberta: 1-800-661-9608 (in Canada)

# Return-to-work planning

Every successful return to work starts with a great plan.

Employers and workers are expected to work together towards a return to the same job or alternative job after a workplace incident.

We are here to support you during your employee's recovery and help you arrange for a safe return to work for him or her. Your worker's adjudicator or case manager will work with you, your employee and health care providers along the way.

To help your injured employee get back on the job sooner, first you need to know what he/she can do while recovering. If the injury has already happened and you have a myWCB account, you can access a wide range of return-to-work information by logging in.

There is also return-to-work planning information that can be accessed on our website under [Return to Work > Return-to-work planning > For employers](#).

## Occupational Injury Service

Occupational Injury Service (OIS) clinics are specially designated to help injured workers return to work quickly and safely by providing expedited care. Injured workers are typically seen within 30 minutes of arriving at the clinic and are seen by a doctor with experience in work-related injuries and WCB-Alberta processes.

OIS is a great support for in-depth return-to-work plans. Quick treatment and a safe and early return to work can reduce claim costs and can help you lower your premiums. In addition to fast access to physicians, return-to-work services offered by OIS include:

- Same-day completion and submission of reports.
- Fast-tracked diagnostic and treatment services for injured workers.
- Return-to-work plan development.
- Retention of skilled and productive workers.
- Coordination of assessment and treatment communication.
- Follow-up support.

**Employers must register for OIS in order to access these services.** To sign up and to learn more about the program, including fees, please visit our website under [Treatment and Recovery > Get treatment > Occupational Injury Service clinics and doctors](#).

## Modified work

Under legislation, offering your worker modified work is no longer an option, it's your responsibility. Modified work is a way of adjusting your employee's job so he/she can return to work while recovering.

Modified work can include:

- Changes in job tasks or functions (e.g., less lifting or bending).
- Changes in workload (e.g., hours worked per day or the work schedule).
- Alterations to the work area and environment (e.g., work in the office, shop or front counter) or the equipment used.
- Work normally performed by others (e.g., administrative work).
- Cross training or job shadowing.
- Work that needs to be done but you currently do not have an employee assigned to complete the work.

When considering a task as a modified work option for your worker, it is important you make sure the modified task is:

- **Achievable** – given your worker's injury, is he/she able to do the job physically?
- **Safe** – your modified work plan should not endanger your worker's recovery or safety, or the safety of others.

- **Constructive** – your modified work plan should contribute to your worker's skill development and return to full duties and not cause difficulty or additional expense to your employee (e.g., a shift change that requires additional child care costs).
- **Productive** – your worker's duties should be meaningful to your organization.

How you benefit from providing modified work:

- You retain an experienced worker and reduce any additional hiring or training costs.

- You decrease your worker's time away from work and reduce costs associated with claims.
- You strengthen worker relations by showing an injury doesn't threaten job security.
- You boost worker morale.

To formalize a modified work program for your business, visit our website under [Return to Work > Return-to-work planning > Formalizing a modified work program](#).

## 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. It will also ensure you are meeting your obligations after a workplace injury.

- ✓ 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-related 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 your employee, his/her doctor and WCB-Alberta.

# Managing claims

## Claim classification

After reporting—required reporting forms are submitted by you, your worker and a doctor, your worker's injury will be classified and a decision will be made regarding the status of the claim. We work to process claims as quickly as possible to determine the appropriate compensation benefits for your worker.

We will register your worker's claim as one of the following:

1. **No-time-lost claim**
2. **Lost-time claim**
3. **Interjurisdictional claim**

### **No-time-lost claim**

If your worker did not miss work past the day of injury, a claim process team will monitor medical treatment.

### **Lost-time claim**

Your worker's claim will be assigned to an adjudicator who makes the initial benefit decisions. If he/she needs additional rehabilitation support to return to work, the claim may be transferred from an adjudicator to a case manager.

### **Interjurisdictional claim**

If a worker is injured in a province that he/she works in, but is not a resident of, he/she can choose to have the claim started in the province of employment or their home province.

For example, a worker who lives in British Columbia, but gets injured on the job while working in Alberta can have his/her claim initiated in B.C. if they prefer. If so, the workers' compensation board in B.C. can request reimbursement costs from WCB-Alberta.

## Claim decision

Depending on the information submitted to WCB, the status of your worker's claim may be:

- accepted
- not accepted
- pending (a decision has not been made yet)
- processed (a claim has been registered and medical costs are being paid, but the claim has not been reviewed for a decision)
- forwarded for medical investigation (further medical assessments are required before a decision can be made)

*Notifying WCB of a worker's injury and partnering with us to provide safe return-to-work options are important ways that employers are involved in the claims process.*

## Benefits

Once your worker's claim is accepted they may be entitled to benefits. These can vary depending on the seriousness of their work injury as well as the impact of it on their ability to continue working. The adjudicator and/or case manager will review the claim to ensure they receive the right benefits at the right time during their recovery.

### **Medical benefits**

These include but are not limited to:

- care and reporting from his/her doctor
- medications to manage his/her injury\*
- physiotherapy
- chiropractic treatment
- prescriptions

- hospital care
- dental—for dental injuries
- optometry—for eye injuries
- medically related treatments and tests
- acupuncture
- rehabilitation programs
- psychology services
- hospital-related costs (like casting)
- splints
- crutches
- wheelchairs
- braces
- orthotics
- dental treatment or dentures
- hearing aids—for hearing loss injuries
- lump-sum payment for permanent disability or impairment
- bandages

*\*Opioid medications have specific limitations. These may be discussed with your worker's adjudicator or case manager.*

### **Return-to-work services, vocational rehabilitation**

If your worker's injuries prevent them from returning to their job, their case manager will talk to them about training and skills development opportunities. Here are some of the services we offer:

- return-to-work skills profile
- resumé development/review
- job planning
- Training-on-the-Job (TOJ) program
- academic assessment
- job coaching
- supported job search

### **How the Freedom of Information and Protection of Privacy (FOIP) Act affects you**

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. WCB-Alberta is required to protect personal information of workers and employers from unauthorized collection, use and disclosure.

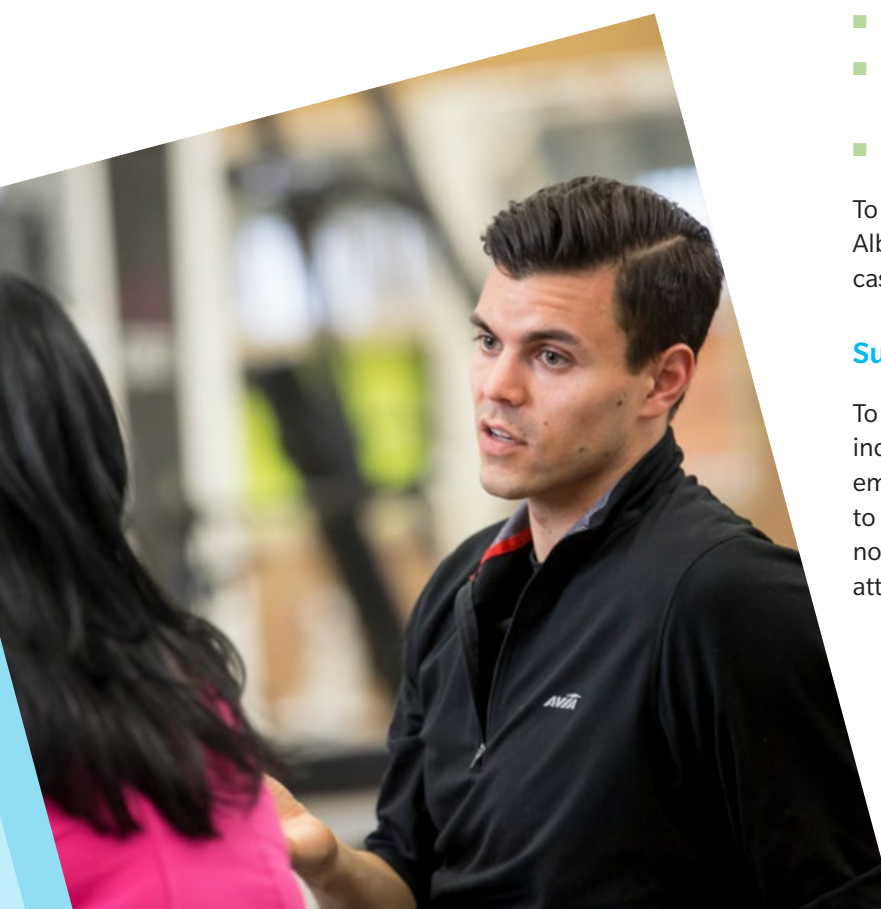
As an employer, you have the right to access your injured worker's claim file for the limited purposes of:

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

To ensure that his/her privacy is protected, WCB-Alberta will provide only the information relevant to the case, not necessarily the entire claim file.

### **Survey data**

To help WCB-Alberta improve services, we hire an independent research company to survey a sample of employers. The research company may contact you to take part in the survey. The research company does not tell us who has been contacted and no names are attached to any of the survey responses.



# Premiums and your account

All employers covered by the *Workers' Compensation Act* must establish and maintain an account with WCB-Alberta. As an employer, the premiums you pay help fund the workers' compensation system, protecting you and your workers against the impacts of workplace accidents and injuries. The premium rate-setting process promotes fairness and accountability—today's employers pay the full cost of today's claims, securing future benefits for injured workers.

## Industry classifications

You're classified in an industry with other employers who have similar businesses and risks as you do, with a premium rate set annually for that industry. A premium rate is the amount you pay per \$100 of assessable earnings. The rates vary from industry to industry, reflecting the loss experience for each group.

All employer accounts are subject to a minimum annual premium of \$200.

## Employer annual return

Your workers' compensation coverage is renewed annually. Reporting the assessable earnings paid to your workers for the current year and estimate of what you expect to pay in the upcoming year will ensure that you have the correct WCB-Alberta coverage in place. Through filing your annual return, the information you provide will help make sure you are paying the correct premium amount and receiving a fair and accurate invoice.

The annual return must be submitted before the last day in February of each year.

## Assessable earnings

Assessable earnings are the portion of your workers' gross earnings which you must report on and on which you pay WCB-Alberta premiums. Assessable 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 assessable earnings estimate throughout the year. If your actual assessable earnings vary significantly from your estimate at any time, you should provide a revised estimate to WCB-Alberta to avoid under-reporting penalties.

For farming and ranching operations, some workers are not automatically covered (such as family members of the owner). Assessable earnings need to be reported for these farm and ranch workers only if the farm or ranch owner has purchased optional coverage for them. For more details on who is covered on farming and ranching operations, please visit our website and [Insurance and Premiums > Types of coverage > Farming coverage](#) or call us at 1-866-922-9221.

## Premium audits

To ensure you pay a fair premium and are in compliance with the Act, WCB-Alberta conducts mandatory premium audits. Premium auditors review employer records of workers' assessable earnings to ensure employers are meeting their reporting requirements, and also review business operations to ensure employers 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 performance pay higher premiums; employers with fewer 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

Employers with less than \$15,000 in premiums over a three-year period can earn discounts or surcharges based on the number of lost-time claims they've had in 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 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 an industry average to determine a discount or surcharge.

Those employers with consistently poor accident records may receive additional surcharges through the Poor Performance Surcharge program. WCB-Alberta works with those employers to help them reduce injuries and manage claims better.

### Industry Custom Pricing (ICP)

Industry Custom Pricing (ICP) lets your industry take greater control of the premiums you pay. It's a voluntary, flexible option that allows industries to customize various features of their pricing program.

It's an industry-based option that can be chosen only if the majority of the industry agrees to change the base performance pricing program. Employers in the industry are polled, and if 50 per cent of the industry (as measured by assessable earnings) votes in favour, the ICP program will start the next rate year.

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

- **Experience ratio** – This is your accident experience compared to other employers in your industry. This can be changed allowing more of your performance to be recognized.

- **Participation** – Every employer in the experience rating program is given a participation rate. The larger an employer is (as measured by premiums), the larger their participation factor. This can be changed to allow greater opportunities for bigger discounts or surcharges.
- **Maximum discounts and surcharges** – These can be increased from the standard 40 per cent to 60 per cent.
- **Costs used to measure performance** – If an industry chooses to no longer have cost relief (used to pay for claims that involve the aggravation of injuries from pre-existing claims), the levy required to fund these costs is removed. The result? A decrease to your base industry rate and a more accurate assessment of performance within your industry.

Depending on the ICP options your industry selects, employers doing well will likely pay less, and those who are doing poorly will pay more. All employers will get a lower base premium rate if the industry chooses to remove the cost relief levy.

### Partnerships in Injury Reduction (PIR)

Partnerships in Injury Reduction (PIR) is designed to help you lower your premiums by encouraging prevention and effective workplace health, safety and return-to-work plans.

It is a voluntary program that operates through the combined efforts of WCB, the Ministry of Labour, industry partners, safety associations, employers and labour groups.

All employers can participate in the program and be eligible for refunds up to 20 per cent by maintaining a Certificate of Recognition (COR).

For more information on WCB-Alberta's pricing programs, visit us on our website under Insurance and Premiums or give our Underwriting team a call at 780-498-7936.

### Past due accounts

If you are unable to pay by the due date stated on your invoice, please call 780-498-3999 for assistance.

# Services for employers

If an injury happens at work, we're here to help you and your worker, every step of the way—but don't forget, we're here to help you manage your WCB-Alberta account, too. Call us, or visit the Resources section of our website for details on any of the following topics.

## 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 you evaluate core claims management processes.

Our Claims Audit team educates employers on the importance of legislative compliance when a work-related accident happens, and offers support to effectively manage their injured employees' return to work. They provide self-evaluation tools that can help you monitor or improve your claims management process.

For information, email [claims\\_audit@wcb.ab.ca](mailto:claims_audit@wcb.ab.ca).

## Employer education seminars

Creating a solid return-to-work plan and lowering your premiums doesn't happen by accident, it happens by design. And we can help. We offer a variety of workshops and seminars in Edmonton, Calgary and various locations throughout the province to help you take a look at your programs and your costs. All of the seminars are free to employers with a valid WCB account.

For more information, please call 780-498-4694 or toll free in Alberta 1-866-498-4694. You can also email us at [mailbox.cs.seminars&workshops@wcb.ab.ca](mailto:mailbox.cs.seminars&workshops@wcb.ab.ca).

Please note: You must register 48 hours prior to the seminar date.

### ***Employer information seminar***

This half-day workshop is designed for people who are new to working within the workers' compensation system and have a position in human resources, payroll or finance within their organization.

### ***Return-to-work (modified work) seminar***

When an injury happens, it's your responsibility to offer your employees modified work. Return-to-work planning helps you make sure a solid plan is in place to get your injured workers back to work safely. This half-day program is designed for people in management, as well as people involved in health and safety coordination and claims/disability management within your organization.

### ***Action planning seminar***

Learn more about reducing the costs of workplace injuries and paying the lowest premium for your account. This half-day program is designed for people involved in managing health and safety and disability management programs within your organization.

Pre-requisite: You must be registered in the claims administrator/manager role on myWCB—access to myWCB is needed for this course. You must also have completed the return-to-work seminar within the past 24 months.



## Appeals system seminar

This half-day seminar gives you a closer look at the WCB review and appeal system. It's designed for people in management, and people who are involved in health & safety coordination and claims/disability management within your organization.

**To register**, visit us on our website under [Resources > For Employers > Seminars and workshops](#)

## Clearances

Before hiring contractors or subcontractors, we 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 unpaid premiums on your project.

You can verify that a contractor or subcontractor has a WCB-Alberta account by requesting a clearance from us. 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.

Requesting and receiving clearances is done on our website under [Insurance and Premiums > Clearance letters > Get a clearance letter](#).

## Health care and rehabilitation services

Treating workplace illnesses and injuries may require a variety of health care services. We have partnered with various health care providers to help your injured workers get quick access to the services they need to recover and get back to work.

### 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

Occupational Injury Service (OIS) gives injured workers access to a doctor with experience in work-related injuries. Injured workers are typically seen within 30 minutes of arriving at the clinic. The clinics help injured workers return to work quickly and safely by providing expedited care.

### Millard Health

Proudly operated by WCB-Alberta, Millard Health is a leading provider of occupational rehabilitation and disability management services in Alberta. We use a successful model with the right combination of experts to help your injured workers return to work. This approach treats the needs of the whole person—physically, psychologically and occupationally.



## Review and appeals

We are committed to making decisions that are fair and we want to make sure you understand all the decisions that affect your worker's claim or your account. We know that sometimes you may not agree with some of our decisions, and we're here to help.

It is important that you know your rights when it comes to questioning a decision made on a claim that affects your policy. We will make every attempt to resolve disagreements whenever possible.

### 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 resolution is not able to be reached through discussion with the adjudicator or case manager or supervisor, 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 do not agree with the DRDRB's decision, you can appeal in writing to the Appeals Commission, which is independent from WCB. For all decisions dated September 1, 2018 or later, you have two years from the date of the DRDRB's decision to appeal to the Appeals Commission.

You can complete the Request for Review form online at our website under [Claims > Reviews and appeals > For employers](#).

Need help submitting your review request? Contact our Employer Appeal Consulting service. Established by WCB, this service helps employers understand the facts, policies and legislation used to make a decision, with a focus on resolution. There is no charge for this service.

To request this service, complete the Request for Employer Appeal Consulting form on our website under [Claims > Reviews and appeals > For employers](#).

### Role of the Appeals Commission

The Appeals Commission for Workers' Compensation 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

1100, 10405 Jasper Avenue  
Edmonton, AB T5J 3N4

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, call the Government of Alberta Contact Centre toll-free at 310-0000.

Outside Alberta, call 1-866-222-4109.



## Key terms

### **Claim**

The application for compensation under the terms of the *Workers' Compensation Act* 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.

### **Assessable earnings**

The portion of workers' gross earnings on 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, paid or unpaid, written or oral, express or implied, whether by way of manual labour or otherwise, or considered by WCB-Alberta to be a worker.

## myWCB for Employers



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

<https://my.wcb.ab.ca/ess/signup>

### Apply for a WCB-Alberta account

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

### 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.

### Obtain a clearance certificate

Hiring someone with their own WCB-Alberta account? You may be liable for any unpaid premiums on your subcontractor's 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.

### 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.

### Pay your premiums

Six options are available for employers to pay premiums.

### Maintain/close your WCB-Alberta account

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

### Need help with online services?

Email [ebusiness.support@wcb.ab.ca](mailto:ebusiness.support@wcb.ab.ca) or call 780-498-7688.

# 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  
Fax: 780-498-7999  
Claims fax: 780-427-5863  
E-mail: [contactcentre@wcb.ab.ca](mailto:contactcentre@wcb.ab.ca)  
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

---

**Inquiries**

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 Canada: 1-800-661-1993  
Fax outside Canada: 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, AB T5G 0W6

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



[www.wcb.ab.ca](http://www.wcb.ab.ca)