

# Employer How-to Guide



## STATEMENT OF ACCOUNT

Page 01 of 01

Member No. /  
4432008 12 10007

Business Name /  
26-700 471-1 24/2004

Company Name /  
NEWBET MEDICAL INC

Due Date

November 15, 2007

Rate

4.00

Name of Employer

NEWBET MEDICAL

See the following progress for financial transactions

Statement of Account Balance due

### Section 2 Remit (See Illustrations 4 and 5)

The Remittance Calculator reminds it doesn't keep the worksheet explained further "Worksheet" on the...

### Section 3 Re (See Illustration 6)

The Remittance Calculator reminds it doesn't keep the worksheet explained further "Worksheet" on the...

### Section 4

Brief

Rate

Rate

Rate

Rate

Rate

Rate

Rate

Rate

Rate

Rate

Rate

Rate

Rate

Rate

Rate

Rate

Rate

Rate

Rate

Rate



WORKERS' COMPENSATION BOARD OF NOVA SCOTIA  
200 WATERLOO STREET  
DARTMOUTH, NS B3A 1C6

# Employer How-to Guide

In this guide you will find information about how to calculate and pay your premiums, report injuries and illnesses, obtain Clearance Letters, and prevent injuries and illnesses in your workplace.

For details about all other topics, including who must be registered, how companies are classified, how rates are set, where to find more information about occupational health and safety, your injured workers' benefits, ways to reduce accident costs, what the penalties are for not meeting your reporting obligations and how to cancel coverage, please read your *Employer Information Guide*.

## We have answers

- **If you have questions about occupational health and safety, contact our Prevention Services Department:**

Toll free in Canada: 1-800-870-3331  
Halifax Local: (902) 491-8950  
Facsimile: (902) 491-8951  
E-mail: [prevention@wcb.gov.ns.ca](mailto:prevention@wcb.gov.ns.ca)

- **If you have questions about your workers' claims or accident reporting obligations, contact your Case Worker, Regional Manager or our Client Services Division:**

Toll free in Mainland NS:  
1-800-870-3331  
Halifax Local: (902) 491-8999  
Accident Reporting Facsimile:  
(902) 491-8001  
General Information Facsimile:  
(902) 491-8002  
E-mail: [info@wcb.gov.ns.ca](mailto:info@wcb.gov.ns.ca)

Toll free in Cape Breton:  
1-800-880-0003  
Sydney Local: (902) 563-2444  
Facsimile: (902) 563-0512  
E-mail: [info@wcb.gov.ns.ca](mailto:info@wcb.gov.ns.ca)

- **If you have questions about assessment-related issues or your account, contact your Field Representative or our Assessment Services Department:**

5595 Fenwick Street, Suite 109  
Halifax, NS  
Toll free in Canada: 1-877-211-9267  
Halifax Local: (902) 491-8324  
Facsimile: (902) 491-8326  
E-mail: [assess@wcb.gov.ns.ca](mailto:assess@wcb.gov.ns.ca)  
[clearance@wcb.gov.ns.ca](mailto:clearance@wcb.gov.ns.ca)

- **Our main address is:**

Workers' Compensation Board  
of Nova Scotia  
PO Box 1150  
5668 South Street  
Halifax, NS B3J 2Y2  
Toll free in Mainland NS:  
1-800-870-3331  
Halifax Local: (902) 491-8999  
Facsimile: (902) 491-8002  
E-mail: [info@wcb.gov.ns.ca](mailto:info@wcb.gov.ns.ca)  
Web site: [www.wcb.ns.ca](http://www.wcb.ns.ca)

## Table of Contents

Making your remittances .....	1
Reporting injuries and illnesses .....	12
Obtaining Clearance Letters .....	18
Ensuring a safe workplace .....	21

## Making Your Remittances

### **Summary:**

*As a registered employer, you are required to make regular WCB remittances to the Canada Revenue Agency (CRA). Remittances include reporting your payroll and making a payment for each reporting period. All remittances must be received by your due date regardless which payment method you choose and to avoid receiving penalties. More information is available below and in your Employer Information Guide.*

### **Making your payments involves:**

1. determining who your workers are;
2. knowing when your payment is due;
3. calculating your assessable payroll for the period;
4. calculating your premium;
5. calculating your payment;
6. counting your workers;
7. completing the Remittance Voucher; and
8. submitting the payment.

### **1. Your Workers**

‘Worker,’ for purposes of calculating payroll and premiums, is defined as any full-time, part-time or casual worker, including those hired through a Human Resources Development Canada grant; all owners, officers and directors, whether active or not, of an incorporated company, who are carried on the payroll; and all (sub)contractors who work in mandatory industries and do not have their own workers’ compensation coverage (as evidenced by a WCB Clearance Letter).

## 2. Remittance Frequencies and Reporting Periods

Upon registration, we confirmed your payment frequency and provided a document explaining your remitting instructions. Below, we have duplicated the list of important dates from that document. Find your frequency and take note of the dates relevant to you:

- If you are a **Monthly** remitter, your relevant dates are as follows:

Your **reporting period** is always . . . . . 1st day of the month to the last day of the month

Your **end of period** date is always. . . . . last day of the month

Your **due date** is always. . . . . 15th day of the next month\*

- If you are a **Quarterly** remitter, your relevant dates are as follows:

Your **reporting period** is always . . . . . 1st day of the quarter to the last day of the quarter

Your **end of period** date is always. . . . . last day of the quarter

Your **due date** is always. . . . . 15th day of the month after the end of the quarter\*

- If you are a **Threshold 1** remitter (twice a month), your relevant dates are as follows:

Your **FIRST reporting period** is always. . . . . 1st day of the month to the 15th day of the month

Your **end of period** date is always. . . . . 15th day of the month

Your **due date** is always. . . . . 25th day of the same month\*

Your **SECOND reporting period** is always . . 16th day of the month to the last day of the month

Your **end of period** date is always. . . . . last day of the month

Your **due date** is always. . . . . 10th day of the next month\*

- \* If your due date falls on a Saturday, Sunday, national or Nova Scotia holiday, you must remit your report and payment by the next business day following the due date.

- If you are a **Threshold 2** remitter (four times a month), your relevant dates depend on your pay days. If you have a bi-weekly or semi-monthly payroll, read the dates below and take note of the information under “Important” (below). If you are a **T2 remitter with a weekly payroll**, your relevant dates are as follows:

Your **FIRST reporting period** is always . . . . . 1st day of the month to the 7th day of the month

Your **end of period** date is always . . . . . 7th day of the month

Your **due date** is always . . . . . three business days after the 7th\*

Your **SECOND reporting period** is always . . . . . 8th day of the month to the 14th day of the month

Your **end of period** date is always . . . . . 14th day of the month

Your **due date** is always . . . . . three business days after the 14th\*

Your **THIRD reporting period** is always . . . . . 15th day of the month to the 21st day of the month

Your **end of period date** is always . . . . . 21st day of the month

Your **due date** is always . . . . . three business days after the 21st\*

Your **FOURTH reporting period** is always . . . . . 22nd day of the month to the last day of the month

Your **end of period** date is always . . . . . last day of the month

Your **due date** is always . . . . . three business days after the end of the month\*

- \* If your due date falls on a Saturday, Sunday, national or Nova Scotia holiday, you must remit your report and payment by the next business day following the due date.

#### **Important:**

- Threshold 2 remitters who have a **weekly payroll** are called T2 remitters, and your remittances are due as noted above.
- Threshold 2 remitters who have a **bi-weekly payroll** are called T2B remitters, and your remittances are due on or before the third business day after the end of each reporting period *in which you have a pay day*. You must make at least one remittance for either of the first two periods of each month and at least one for either of the last two periods.
- Threshold 2 remitters who have a **semi-monthly payroll** are called T2S remitters, and your remittances are due on or before the third business day after the end of each reporting period *in which you have a pay day*. You must make at least two remittances each month.

### 3. Calculating Your Total Assessable Payroll

You can use your Remittance Calculation Worksheet (found on your Statement of Account) to calculate your total assessable payroll. If you are an accelerated remitter, your Worksheet is located on the top portion of each Remittance Voucher in your booklet. Illustrations of both worksheets can be found on pages 5 and 6. Follow the information below to calculate your assessable payroll.

#### Total Gross Payroll for the Period

Begin with your total gross payroll figure for the period. Your total gross payroll must include wages **paid** during the reporting period, rather than wages **earned**. Enter your total gross payroll for the period at Line A on your Remittance Calculation Worksheet. If the division in question has been set up for reporting (sub)contractors only, enter zero for gross payroll. The gross payroll figure is not shown on the Accelerated Remittance Calculation Worksheet, but it must be used to determine your total assessable payroll.

“Assessable payroll” is defined as all employment earnings that are reported to the CRA in Box 14 of the T4, **less**:

- Employer-funded short- and long-term disability benefits;
- Top-up of workers’ compensation benefits;
- Top-up of earnings-loss benefits;
- Top-up of maternity and parental benefits; and
- Equipment allowance of 25% of employment earnings for workers in the logging industry who supply their own chain saws.

When calculating your total gross payroll, **include** the wages of the following employees:

- All full-time, part-time and casual workers, including those hired through a Human Resources Development Canada grant;
- All officers and directors, whether active or not, who are on the payroll of a limited company; and
- All workers doing business outside the province, who are not covered by the workers’ compensation board equivalent in that province, and who have received confirmation that they are covered by the WCB of Nova Scotia.

**Do not include** the wages of the following employees:

- Proprietors and any family members living in their household;
- Partners and any family members living in their household;
- Family members of officers and directors (active or not) of an incorporated company who are living in their household;
- Classes of workers identified in Sections 9-14 of the Workers’ Compensation General Regulations; and
- Workers doing business outside Nova Scotia who are covered by the workers’ compensation board equivalent in that area.

See the following page(s) for financial transactions  
Statement of Account balance due.....

**Remittance Calculation Worksheet**

This worksheet has been provided to assist monthly and quarterly remitters when completing the Remittance Voucher.  
Accelerated remitters should refer to the Employers' Guide.

Remittance period from .....

A. Total gross payroll for period .....	_____	_____
B. Excess wages (amount above assessable maximum of \$43,200) .....	_____	_____
C. Labour portion of subcontractors .....	_____	_____
D. Total assessable payroll: (A + B + C) (Include on Remittance voucher) .....	_____	_____
E. Assessable rate per \$100.00 .....	_____	_____
F. Premium payable for period: (D x E / 100) .....	_____	_____
G. Statement of Account balance due .....	_____	_____
H. Total amount payable: (F + G) (Include on Remittance Voucher) .....	_____	_____
I. Number of employees (Include on Remittance Voucher) .....	_____	_____

### Prorated Wages

The wages of any officers (if the firm is a limited company) and the wages of any workers who provide support to the separate divisions or accounts must be prorated based on the total gross payroll for the previous year. The prorated amount is included in the total gross payroll for the applicable divisions/accounts. Wages to be prorated should not exceed the maximum assessable earnings per person for the given year. If wages cannot be prorated, then the wages must be applied to the division/account with the highest assessment rate.

### Excess Wages

Excess wages are earnings in excess of the assessable maximum per worker per year. The maximum assessable earnings figure is confirmed by us each year.

You are required to count earnings for each worker until their earnings reach the assessable maximum. Once this amount has been paid in a year, all further wages for this worker are considered excess wages, and are not included in your total assessable payroll calculation.

### Example – Prorating

A firm, operating in two distinct industries, has two divisions/accounts with administrative staff that support both accounts and a sole officer who draws a wage from the operation. The total assessable payroll for both accounts was \$1,000,000 for last year. If we divide the payroll for each account by the total of the two payrolls, then we can determine the percent of the total assessable payroll that each account represents. In this example, assessable payroll for last year for the first account was \$600,000 (60% of \$1,000,000) and for the second account, \$400,000 (40% of \$1,000,000).

Next, we apply the percentage found in the assessable payroll calculation to the current payroll for shared administrative staff and officers. The total wages for the two accounts for the current year is \$130,000, broken down into \$90,000 for common support staff and \$40,000 for the officer.

Therefore, \$78,000 is included in the total assessable payroll for the first account, calculated as follows:

Support staff:	\$90,000 x 60% =	\$54,000
Officer:	\$40,000 x 60% =	<u>\$24,000</u>
		\$78,000

For the second account, the total assessable payroll is \$52,000, calculated as follows:

Support staff:	\$90,000 x 40% =	\$36,000
Officer:	\$40,000 x 40% =	<u>\$16,000</u>
		\$52,000

When the maximum assessable wages are reached for all your workers and you have zero payroll to report, you are still required to submit a Remittance Voucher showing the zero payroll. Alternatively, you may use TeleReply (1-800-959-2256) to report your zero payroll.

Enter the excess wages at Line B on your Worksheet. This figure is not shown on the Accelerated Remittance Calculation Worksheet, although it is still necessary for accelerated remitters to use this figure to determine their total assessable payroll.

### Labour Portion of Subcontracts

If your business hires (sub)contractors, you must include the labour portion of each contract if:

- a) the (sub)contractor is not assessed and in good standing with us as demonstrated by a Clearance Letter, and
- b) the work performed under the contract is conducted in a mandatory industry.

Wages or labour for (sub)contractors must be included with the last remittance of each calendar quarter. You may choose to remit more frequently for your (sub)contractors.

A mandatory industry is one listed in the *Workers' Compensation Act* as requiring workers' compensation coverage.

A mandatory employer or company is one conducting business in a mandatory industry and which has three or more workers.

A separate account may be set up for (sub)contractor reporting for your convenience. If you have a separate account for (sub)contractors, you will enter zero for gross payroll and excess wages on your Remittance Calculation Worksheet.

If the labour portion of the contract is not specifically noted in the contract, you must use the percentages indicated in the table on page 11 (also found on the back of the Annual Subcontractor Report) to determine your assessable labour.

Enter the labour portion of your contracts at Line C on your Worksheet. This figure is not shown on the Accelerated Remittance Calculation Worksheet, although it is still necessary for accelerated remitters to use this figure to determine their assessable payroll.

See more about reporting (sub)contractors on page 9.

Accelerated Remittance Calculation Worksheet		TELLER'S STAMP HERE
Business number	Assessable payroll	
Start of period	- Assessment rate / \$100	
End of period	= Period premium	
Number of employees	+ Third of account balance	
Cheque number	= Payment amount	



### Total Assessable Payroll

Determine your total assessable payroll by using the following formula:

Total Assessable Payroll = Gross Payroll - Excess Wages + Labour Portion of Subcontracts

Enter your total assessable payroll figure at Line D on your Remittance Calculation Worksheet. Accelerated remitters enter this figure at the top of the second column of your Worksheet. This figure must also be noted on your Remittance Voucher.

## 4. Calculating Your Premium

Once you know your total assessable payroll, and you've entered it on Line D on your Worksheet, multiply this amount by your assessment rate. The assessment rate, preprinted on Line E of your Remittance Calculation Worksheet, comes from your Experience Rating Statement. Your total assessment rate is listed in the "Summary of Financial Transactions" section on your Statement of Account. This rate includes your individual assessment rate, plus your industry levy, if applicable. The WCB collects a levy from employers in certain industries. The levy is noted in the "Messages and Notices" section of your Experience Rating Statement. If you are an accelerated remitter, enter your total rate (individual rate plus levy) on your Worksheet in the second box in the right-hand column.

Multiply your total assessable payroll for the period by your assessment rate to determine your premium. Enter your premium payable at Line F. If you are an accelerated remitter, enter this amount in the third box in the right-hand column of your Worksheet.

## 5. Calculating Your Payment

If you have an outstanding balance or credit on your account, it will be noted on your statement in the top section and at Line G on your Worksheet. If you are an accelerated remitter, enter this amount on your Worksheet in the second last box in the column on the right.

The payment amount is the premium (Line F) plus the balance due on your Statement of Account (Line G). If you have a credit balance, this amount is subtracted from your premium. Enter the amount payable at Line H on your Worksheet, or in the box at the bottom of the right-hand column, if you are an accelerated remitter.

## 6. Counting Your Employees

The number of employees includes those people **paid** during the reporting period. Count anyone for whom you will complete a T4, including part-time and temporary employees, employees absent with pay, etc. Do not count persons for whom you will not complete a T4, such as occasional employees not part of your payroll and persons who did not draw pay in the reporting period, such as those on unpaid leave. Note this number at Line I on your Remittance Calculation Worksheet, and also on your

Remittance Voucher. Accelerated remitters enter this number in the fourth box down the left-hand side of your Worksheet and on the Voucher. **Although not all of your workers may be counted for purposes of reporting the number of employees, the amount you pay all your workers must be included in your total assessable payroll.**

## 7. Completing the Remittance Voucher

When you have completed the Remittance Calculation Worksheet, review the information that is preprinted on your Remittance Voucher to ensure it is correct. Enter your payment amount (from Line H) in the first box, and your total assessable payroll (from Line D) in the box below it. Both of these figures must be provided to avoid receiving a penalty. If either of these figures is zero, write a “0” in the box. You must make a remittance even if your payment amount or payroll is zero and, as usual, it must be received by your due date. For your convenience, you may use TeleReply (1-800-959-2256) to report a zero payroll.

The number of employees is entered in the box beside your payroll. Enter your end of period date on the Voucher. The BN will be preprinted.

W1-RB Detach here, return Remittance Voucher with your payment and retain worksheet for your files. W1-RB

WORKERS' COMPENSATION Board in Nova Scotia in partnership with Canada Revenue Agency Agence du revenu du Canada

REMITTANCE VOUCHER 002402

Amount paid \*

Total assessable payroll .00 Number of employees in last pay period 002402

End of period: Y-Y-Y-Y M-M D-D

Business number

Do not use this area

## 8. Submitting Your Payments

When you have completed all the spaces on your Remittance Voucher, you may make your remittances through any payment channel currently used to make payments to the Canada Revenue Agency. These include:

- in person at your bank;
- electronically (online) by computer banking or telephone banking;
- automatically through your payroll service provider; or
- by mail using the self-addressed envelope to the Canada Revenue Agency, 875 Heron Road, Ottawa, ON, K1A 1B1.

However, when making your remittances, please keep the following points in mind:

- Make your cheques payable to the Receiver General for Canada.
- Pay your CRA payroll deductions and WCB payment with a single cheque (if you prefer), provided that you complete a Remittance Voucher for both organizations and submit both with your cheque. Your cheque must be for the total amount owed for each program.
- If you are not making a payment, you cannot make your remittance at a bank. In this case, please mail your Voucher to the CRA by your due date, or use TeleReply (1-800-959-2256).
- No matter which method you choose to make your remittances, they must reach the Receiver General by your due date. Please ensure that remittances made through banks and bank machines are processed by your due date.
- Your remittances must include a payroll figure and payment (including premium and any outstanding balance on account). If the payroll figure is missing, a penalty will be applied to your account. If your payment is late, interest will be applied. Daily interest is calculated and accrued on all unpaid balances and applied monthly to your account.

## Reporting Subcontractors

If you do not hire (sub)contractors, this section is not relevant to you. However, if you hire (sub)contractors, they may be considered your workers and you may have to include the labour portion of your contracts with your total assessable payroll. Please read below to determine if you must include (sub)contractors in your payroll calculation.

- If you hire a (sub)contractor who works in a mandatory industry and who cannot provide you with a WCB Clearance Letter, then the assessable wages associated with the (sub)contractor's work must be included in the calculation of your total assessable payroll and reported at least quarterly on your Remittance Voucher. In this case, the (sub)contractor is considered your worker, and you cannot hold back premiums.

### TeleReply (1-800-959-2256)

TeleReply is an automated telephone reporting system. It is available to our clients through an existing business partnership with the Canada Revenue Agency.

Each agency has its own set of reporting requirements. Please ensure that you provide the appropriate information for each agency separately.

You can use TeleReply to report:

- a zero payroll; or
- payroll when you are not making a payment; or
- when your business is closing temporarily.

When using TeleReply, your usual due dates apply.

When you call TeleReply, the system will guide you through each step of the process. However, for your convenience:

- Complete your Remittance Voucher before you call. This serves two purposes: first, you will have a paper copy of the information for your files in the event you are audited at a later date. Second, you will have the appropriate information ready when prompted to enter it by the automated system.
- Do not use a cellular or cordless telephone, or a telephone with the keypad in the handset. This will prevent you from hitting the wrong keys and increase your privacy.
- Please ensure that you choose the "WCB" option when prompted so that you avoid entering WCB information for CRA questions.
- Enter all the required information before you hang up, otherwise your information will not be saved. When you have entered all the required information, confirmed that it is correct, and the process is completed, you will receive a confirmation number. If you do not receive a confirmation number from the TeleReply system, then your information has not been saved. In this case, you will have to try again, or send your Remittance Voucher to the CRA using another method.

If you determine at a later date that the (sub)contractor does have workers' compensation coverage, the (sub)contractor may request a refund or account adjustment from us.

- If you hire a (sub)contractor who is not working in a mandatory industry, then no premiums are payable on behalf of the (sub)contractor. The (sub)contractor is not covered by workers' compensation insurance in the event of an injury or illness. You are still required to report the contract on your Annual Subcontractor Report. Typical contracts in non-mandatory industries are for accounting, drafting, surveying, consulting engineering, legal and project management.
- If the (sub)contractor is registered with us but is not 'in good standing' (meaning that he/she has coverage, has met all payroll reporting requirements, has paid all premiums to date and has no outstanding balance on account), then you and the (sub)contractor are jointly responsible for premiums associated with the (sub)contractor's work. In this case, you may withhold the amount of the (sub)contractor's premium from the contract. This is the only situation in which you can hold back a portion of the (sub)contractor's wages.

If you hire (sub)contractors, you must complete an Annual Subcontractor Report (see below).

### Calculating the Labour Portion of Subcontracts

Once you have determined which (sub)contractors must be included in your payroll, you must now determine the amount of their wages to be included. To do this, you can use your **Annual Subcontractor Report**.

To complete the Annual Subcontractor Report, enter the names of all (sub)contractors used during the quarter in Column 1. The addresses for all (sub)contractors must be entered in Column 2. Enter the BN or SIN of your (sub)contractors in Column 3. Indicate whether you received a Clearance Letter from your (sub)contractors in Column 4. Provide a clear but brief description of the work performed by your (sub)contractors in Column 5. In Column 6, indicate the total value of the contract.

At this point, for those (sub)contractors who provided a Clearance Letter or who are not working in a mandatory industry, no further information or calculation is required. For all (sub)contractors hired without a Clearance Letter, you must complete Column 7 and/or 8 to calculate the total actual assessable labour for (sub)contractors paid during the quarter.

The image shows a sample of the Annual Subcontractor Report form. The form is titled "Annual Subcontractor Report" and includes a header with the logo of the Workers' Compensation Board. Below the header, there are instructions and a table with columns for reporting contractor information. The table has the following columns: 1. Name of Subcontractor, 2. Address of Subcontractor, 3. BN or SIN of Subcontractor, 4. Received Clearance Letter (Yes/No), 5. Description of Work, 6. Total Value of Contract, 7. Actual Assessable Labour (Hours), and 8. Actual Assessable Labour (Wages). The table is currently empty, with only the headers filled in.

In Column 7, please indicate whether the amount noted in Column 6 is for labour only. If you know the labour portion of the contract, enter this amount in Column 9. If you do not know the labour portion of the contract, use the table at the right (also found on the back of the Annual Subcontractor Report) to determine the appropriate percentage to note in Column 8. In this case, multiply Column 6 by Column 8, and enter this amount in Column 9. If you answered NO in Column 4, please enter the 'end of period' date in which you included the actual assessable labour amount and payment for the contract in Column 10.

Type of Contract	Portion for Labour
Labour Only	100 %
Labour and Materials	50 %
Courier Service	50 %
Trucking and Leased Equipment	25 %
Logging (Chain Saw)	75 %

At least quarterly, total the actual assessable labour amounts (Column 9) and enter this figure in the row designated for the quarterly total. If you are a monthly or quarterly remitter, transfer the total assessable amount for each quarter to Line C on your Remittance Calculation Worksheet. If you are an accelerated remitter, your Worksheet does not include a space for this figure, but you must be sure to include this amount in your assessable payroll figure.

At the end of the fourth quarter remittance period, the Annual Subcontractor Report must be signed by the representative of your company, their position and telephone number noted, and the date noted. Your representative should also ensure that the business name, address, and BN are correctly entered at the top of the report, and that the reporting year is noted clearly.

Submit the Annual Subcontractor Report to us by the last day of March in the year after the reporting year. All (sub)contractors hired, including those who are not mandatory, must be included in this report. Additional copies of this report are available electronically on our web site ([www.wcb.ns.ca](http://www.wcb.ns.ca)), or by calling us directly. If you need additional space, you may create your own form as a spreadsheet and ensure that it includes all the information required on this report.

A \$50 penalty is charged for late submission of the Annual Subcontractor Report.

## Reporting Injuries or Illnesses

### Summary:

*Your workers are responsible to make you aware when an injury or illness occurs. As soon as you become aware, you are responsible to take the steps necessary to provide immediate medical attention to your workers, collect as much information as possible about the injury or illness and document it on the WCB Accident Report. We must receive the report within 8 business days to avoid receiving a penalty. Research shows that workers recover and return to work sooner when they receive quick and appropriate disability case management. Early return to work reduces costs—financial and personal—to you and your workers. More details can be found below and in your Employer Information Guide.*

When an injury or illness occurs, you are required to:

- **Provide immediate emergency medical attention, including transportation to a medical facility, if necessary.** We cover the cost of most health care to help in the worker's recovery. Health care includes hospital care, visits to a doctor or chiropractor, surgery, prescriptions, physiotherapy, dental expenses or other health-care items such as braces or crutches. Health-care benefits are available to injured workers from and including the day of the injury or illness for all approved claims, whether or not they lose time from work.
- **Complete a WCB Accident Report.** Upon registration, you received a master copy of the WCB Accident Report, which you can photocopy as needed. Alternatively, this report is available to download from our web site at [www.wcb.ns.ca](http://www.wcb.ns.ca). You can also request additional paper copies or an electronic copy from us directly. Electronic copies are available in Portable Document Format (PDF) for completion online, but due to confidentiality and security issues with the Internet and e-mail, *please do not send the completed WCB Accident Report by e-mail at this time*. For assistance completing the report, see the section entitled, "Completing the WCB Accident Report," found on page 13.

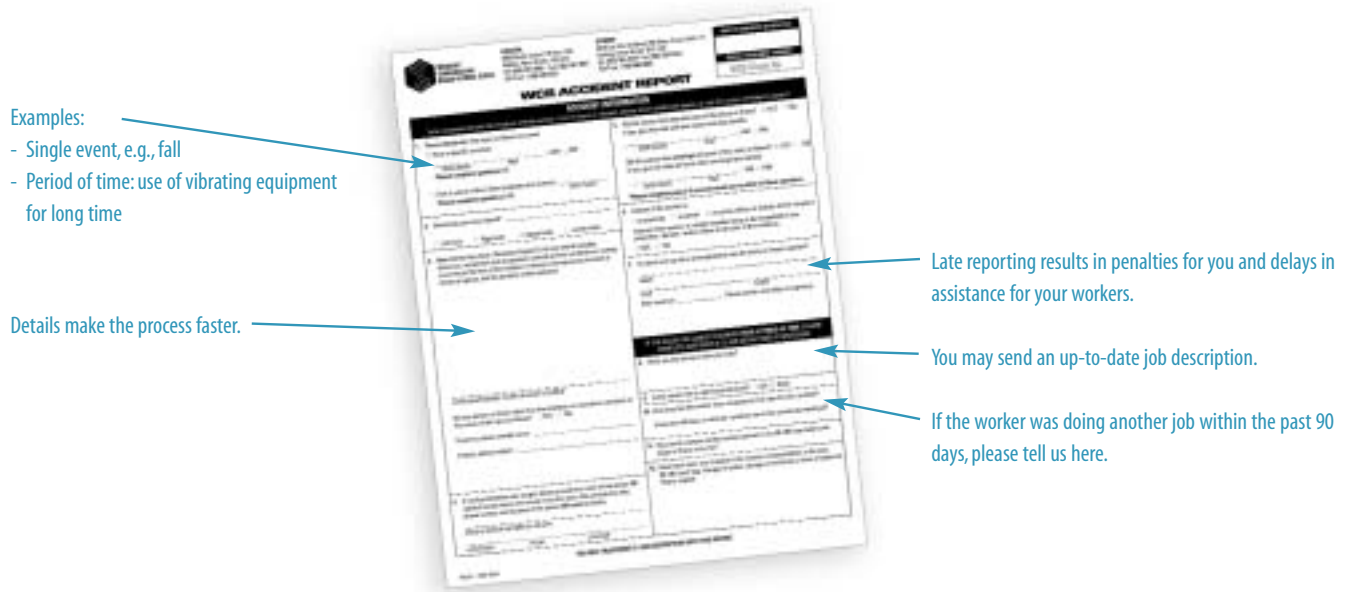
- **Send the report to us within 5 business days of the date you become aware of the injury or illness.** It must reach us within 8 business days to avoid receiving a penalty (see more about penalties in your *Employer Information Guide*). If there is no time loss, earnings loss, or medical attention required, it is not necessary to report the injury or illness. However, you should save the details of the injury or illness, including the worker's name, the date of the injury or illness, a description of how it happened, and the type of injury or illness, in the event there is a future claim.
- **Fax the report to our dedicated fax lines:**
  - Mainland Nova Scotia: 902-491-8001; or
  - Cape Breton: 902-563-0512.

### Completing the WCB Accident Report

The information required on the **first page** of the WCB Accident Report is needed to ensure that we can easily identify you and your worker during the claim process, to acknowledge that you both have seen the information and to provide the appropriate declaration and consent needed to process the claim. Do not hold up submitting this report because your worker's signature is missing. We can get this later.

- **Employer Information section.** The company name is the legal name of the business. The trade name is the name of your company known by your clients and the general public, or the name under which most daily operations are conducted.
- **Worker Information section.** The Social Insurance Number assists us to distinguish workers from others sharing the same name. It should be noted on the upper right-hand corner of each page to ensure that we match all the relevant pages for one worker together. This is especially important when the report is sent by fax.
- **Declaration and Consent section.** This section has four purposes: to show joint completion by the worker and employer; to provide an opportunity for the parties to disagree; to provide consent of the worker; and to inform the parties of our rights to obtain from and share information with relevant parties.

 A photograph of a WCB Accident Report form, showing various sections for employer and worker information, and a declaration and consent section.



The **second page** of the report helps us gather important information about the injury or illness, such as the type of injury or illness, and when and how it happened. This page also includes questions about time lost from work, employment type and job tasks.

- You must complete questions 1 to 7, if the injury or illness resulted from a single incident. For example, a fall.
- If the injury or illness resulted over a period of time, such as from using a jackhammer for an extended period of time, you must complete questions 1 AND 8 to 12.
- Complete questions 13 to 21 for all types of injuries or illnesses that result in an earnings loss. If there is no earnings loss, do not complete this page.

Do not complete this form if you have an occupational disease, occupational hearing loss or any type of firefighters' cancer. There are special forms for these illnesses. Contact us for a copy of the appropriate form.

Below is an explanation for each question on page 2 of the WCB Accident Report. Please refer to the illustration, if necessary.

- **Question 1:** This question helps us determine if the worker's injury or illness resulted from a single event (e.g., fall) or over a period of time (e.g., an injury resulting from continuous use of a vibrating tool during the course of performing regular duties).
- **Question 2:** This question helps us confirm the location of the injury or illness, including left or right side, so that we can help the worker recover and return to work. Also, the information is used to identify the claim and ensure that another claim has not already been opened for this incident.



- **Question 3:** This question helps us gather details about the injury or illness and how it happened to ensure that the claim is work-related and to determine the severity of the injury or illness.
- **Question 4:** We require all medical reports to process a claim. It is the worker's responsibility to ensure that all medical reports are sent to us. We may also request medical reports directly from appropriate sources.
- **Question 5:** This information is used to determine who and when to pay. If the worker loses both time from work and earnings, we pay benefits to the worker. If the worker loses only time from work because you pay sick benefits, then we pay you.
- **Question 6:** We must determine the worker's status on the job because not all workers are covered. See the definition of 'worker' in your *Employer Information Guide*.
- **Question 7:** We use the date provided to determine whether your report is received on time. Speedy reporting reduces delays in workers getting the benefits and services to which they are entitled.
- **Question 8:** Knowing the worker's main responsibilities is important to determine how the job tasks may have contributed to the injury or illness, and what treatment might be appropriate. For example, it may be necessary to change a worker's job responsibilities to reduce the likelihood of re-injury.
- **Question 9:** While an injury to a hand is important, an injury to the worker's dominant hand has significant effects on the worker's day-to-day life and performing even the simplest activities. The response to this question helps us measure the degree of impairment and the type and timing of treatment that may be required.
- **Question 10:** The answer to this question helps us determine whether the injury or illness was caused by the activities the worker was performing at the time of the accident, or whether these activities aggravated a pre-existing injury or illness.
- **Question 11:** Knowing the amount of overtime worked just before the injury or illness occurred, or when the symptoms were first noticed, is important to determine the cause of the injury or illness (e.g., the activity itself, or the frequency of performing the activity) and the appropriate treatment or job changes to be made.
- **Question 12:** This question helps to determine whether it was the normal work routine that caused the injury or illness, or whether it resulted from the worker doing something unusual or new. This information also assists us and the worker to plan an appropriate recovery and return-to-work strategy.

Do not complete both parts. If worker's employment is irregular, complete part B and give best estimate.

The **last page** of the report should be completed only if there is a time loss or earnings loss. Page 3 helps us gather earnings and employment information.

Below is an explanation for each question on page 3 of the WCB Accident Report. Please refer to the illustration, if necessary.

- **Question 13:** This question helps determine whether a worker is eligible for re-employment.
- **Question 14:** Confirming the worker's type of employment assists us to determine the worker's earnings-replacement benefit and if you are obligated to re-employ this worker.
- **Question 15:** This information is also used for re-employment decisions. A worker may be eligible for re-employment, if he/she has an employment pattern with your company. See the example at the right.
- **Question 16:** The information provided in this question is used to calculate the worker's benefit amount. You must complete part A or B.

Part A should be completed for workers with regular earnings or a consistent work schedule.

Part B should be completed for workers who work irregular hours, such as seasonal or casual workers. Fishers are a good example. They may work a few weeks on and off during the fishing season. In this case, you would indicate the worker's earnings and start date for this particular fishing season; the earnings information should be for the most recent employment period before the injury or illness occurred. The "to" date would be the day before the injury or illness occurred. If necessary, provide a reasonable estimate of the worker's normal gross earnings.

'Normal gross earnings' means any earnings paid to workers on a regular basis. In other words, please indicate what the worker is normally paid and over what period of time. Normal earnings includes, but is not limited to, regular salary or wages, regular overtime, commission, bonuses, vacation pay, profit sharing, tips and gratuities, taxable benefits, and other income included in 'Employment Income' and 'Other Employment Income' on the worker's individual tax return.

If work is irregular, give best estimate.

Regular pay? Vacation pay?  
Sick leave?

#### Example

Mary works with you every summer from May 1st to September 30th. She originally started with you in May 1997. This year, as usual, Mary began in May. In August, she injured herself. Therefore, the date required for Question 15 is May 1997—the date of her first employment with you.

- **Question 17:** This question helps determine the amount of the worker's benefit and the worker's 2/5ths waiting period. Prior to receiving earnings-replacement benefits, each worker must undergo a waiting period immediately after the injury or illness. The waiting period is 2/5ths of the worker's usual work week. For this reason, we must know the worker's usual hours and days worked.

Some workers have irregular hours because of the nature of their employment. Nurses, for example, perform shift work, and may have more hours in one week than the next. Carpenters are another example. They may work many hours during some weeks, and only a few hours during other weeks, depending on their contracts.

Please provide the worker's usual work hours or work days. Indicate the days of the week the worker usually works. For workers with unusual work schedules, please give an estimate of the worker's average hours worked each week, and include, where possible, a schedule for the three weeks immediately following the day earnings loss began.

- **Question 18:** This information is used to reduce the worker's gross earnings to net earnings. The tax codes (both federal and provincial must be noted) tell us how much income tax should be taken off the gross earnings. The worker's benefit amount is based on 75% of net earnings for the first 26 weeks, and 85% of net earnings thereafter.
- **Question 19:** This information helps us determine from what point benefits should be payable. From this, we can calculate the benefit amount and the amount of the 2/5ths deductible (waiting period). This amount is reimbursed if the worker's earnings loss continues beyond five weeks. See example below.
- **Question 20:** We must determine if the worker has returned to work, and whether the worker is receiving earnings. It is illegal for a worker to collect full benefits when they have returned to work, regardless whether they have returned to full-time or part-time employment. If the worker has returned to modified work, benefits must be adjusted by the amount of the worker's modified earnings. The worker must advise us of any change in employment status.
- **Question 21:** This information helps determine if you are paying the worker during the worker's time away from work. It is used to determine to whom we should make the payment. If you pay your workers during their time away from work (e.g., top-up), then we reimburse you rather than the worker. When your payments stop, we begin forwarding the benefit directly to the worker, if the worker is still entitled.

#### Example 1

If a worker usually works five days a week, then the waiting period is two days ( $2/5 \times 5$ ). The WCB does not pay benefits for these two days.

#### Example 2

If a worker usually works three 12-hour shifts a week, then they work 36 hours per week ( $3 \times 12$ ). Two-fifths of this amount is 14.4 hours ( $2/5 \times 36$ ). Therefore, the worker would not receive WCB benefits for the first 14.4 hours.

#### Example

A worker is injured at 12 noon and goes to the hospital for treatment. The worker usually works seven hours during the day. Noon is the middle of the worker's day, and he/she is not paid for their one-hour lunch period. Therefore, we would be responsible to calculate benefits for that day based on four hours (from 1pm to 5pm), and then for seven hours a day thereafter, until the worker returns to work or benefits are discontinued.

## Obtaining Clearance Letters

### Summary:

*Clearance Letters provide protection for you against liability for premiums and costs. If you use (sub)contractors, always remember to obtain an up-to-date Clearance Letter from them. The general rule of thumb is: If you hire a (sub)contractor who works in a mandatory industry and who cannot provide you with a WCB Clearance Letter, the (sub)contractor's assessable wages must be included in your assessable payroll. In this case, you must pay a premium to cover the (sub)contractor.*

The Clearance Letter confirms that a company is in good standing—meaning that the company has coverage, has met all payroll reporting requirements, has paid all premiums to date and has no outstanding balance on account.

If you require a Clearance Letter:

- For your own company:
  - Visit the Nova Scotia Business Registry web site ([www.nsbr.ca](http://www.nsbr.ca)). You must have your Business Number at hand;
  - Send an e-mail ([clearance@wcb.gov.ns.ca](mailto:clearance@wcb.gov.ns.ca)); or
  - Send a letter by mail or fax (902-491-8326).
- For your (sub)contractor(s):
  - Visit the Nova Scotia Business Registry web site ([www.nsbr.ca](http://www.nsbr.ca)). You must have the Business Number of your (sub)contractor at hand; or
  - Request one directly from your (sub)contractor.
- \* Clearance Letters are not currently available through the NSBR for special protection accounts.

If you are a (sub)contractor and required to provide a Clearance Letter to your principals, you may request that we provide you with a Clearance Letter that covers you quarterly or annually.

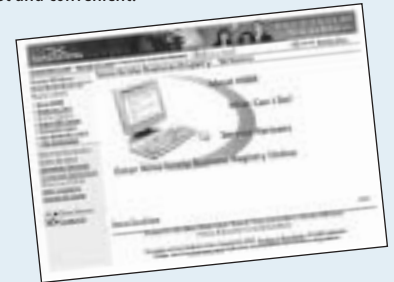
The Nova Scotia Business Registry (NSBR) is an online registration system developed by Service Nova Scotia and Municipal Relations, the Canada Revenue Agency and the WCB.

The NSBR is available 24/7 and makes doing business with government easy, fast and convenient.

**WCB services offered through the NSBR are free!**

The NSBR is a secure web site.

[www.nsbr.ca](http://www.nsbr.ca)  
1-800-670-4357



Before you hire (sub)contractors registered with us, or release funds to them, you should request that they provide you with a Clearance Letter. If the Clearance Letter expires before the end of the contract work period, obtain an up-to-date letter. If a work-related injury or illness occurs and the (sub)contractor does not have coverage (or is not in good standing), you may be liable. Please keep Clearance Letters on file in the event we conduct an audit of your company.

### Online Clearance Letters: Step-by-Step at the Nova Scotia Business Registry

You must be a subscriber of the NSBR to obtain online Clearance Letters. The subscription is free, and the process takes only a few minutes. Follow the instructions below to **become a subscriber**:

- Step 1 Go to [www.nsbr.ca](http://www.nsbr.ca) and click on *Free Subscription*, which is located on the left side of the screen.
- Step 2 Read through the explanation about the information required to start your subscription, and then click on *Subscribe to the NSBR*.
- Step 3 Complete the application and press *Continue*. Some fields are optional, but many are required fields which must be completed in order to submit your application (and obtain Clearance Letters).
- Step 4 Register anyone in your business who will use the services of the NSBR on your behalf. More than one representative of your company may be registered. You will be prompted to enter their names along with other relevant information. Once you have added your desired users, hit *Save* and *Continue*. Users will be required to know the ID and password to obtain Clearance Letters.
- Step 5 Select an *Administrator*, *Business Contact* and *Technical Contact* for the account. You are only required to select an *Administrator*, and you can choose any one of the users you just entered. Once you have selected your *Administrator*, hit *Continue*.
- Step 6 Hit *Continue* again since there is no fee for WCB services!
- Step 7 Read the *Terms and Conditions* associated with being a Subscriber, click on *Yes* and then *Continue*.
- Step 8 Verify the information and hit *Submit*. At this point, you will receive a confirmation number, which you should keep in your files. In approximately one week, you will receive an information package from the NSBR, by mail, which will include your company User ID and password.

Once you receive your ID and password, follow the instructions below to **obtain online Clearance Letters**:

- Step 1 Go to [www.nsbr.ca](http://www.nsbr.ca) and click on *Enter Nova Scotia Business Registry Online*.
- Step 2 Click on *Login*, found in the *Subscriber Services* box, and read through the *Terms and Conditions*. Hit *Accept*.
- Step 3 Enter your *User ID* and *password*. A screen showing your corporate profile (general business information) will appear.
- Step 4 Click on *WCB Clearance Letter*, which is located on the left-hand side of the screen. Indicate whether you want the Clearance Letter for your own company or a (sub)contractor. If you are requesting a Clearance Letter for another company, you must have the first 9 digits of their 15-digit WCB Business Number. Hit *Continue*.
- Step 5 You will receive a message saying whether or not your request has been accepted. If accepted, click on *View WCB Clearance Letter in Printable Form*.
- Step 6 At this point you can click on *Produce Another WCB Clearance Letter*. You may request as many Clearance Letters as needed.

## Ensuring a Safe Workplace

### Summary:

*As an employer doing business in Nova Scotia, you are required to read and understand the Occupational Health and Safety Act and any regulations that apply to your industry. You and your workers are jointly responsible to ensure that your workplace is healthy and safe. More information is available below and in your Employer Information Guide, the Act, relevant regulations and training materials.*

Under the Nova Scotia *Occupational Health and Safety Act*, every business must comply with certain fundamental occupational health and safety requirements. The following information outlines a number of essentials for developing an occupational health and safety environment, as well as suggests some additional resources that will enhance and help your company's overall management of health and safety. Please visit our web site and click on Prevention for valuable information and links. Also visit the Department of Environment and Labour's publications page at [www.gov.ns.ca/enla/ohs/publicat.htm](http://www.gov.ns.ca/enla/ohs/publicat.htm) for more valuable information.

### Management Commitment and Responsibility

An **OHS policy** is mandatory under the *Act* and is required if you employ 5 or more workers for more than 4 weeks, regardless if they are full-time, part-time, casual or seasonal. An OHS policy demonstrates your company's commitment to creating a healthy and safe workplace for your workers. Your policy must be posted in an area accessible to all workers. For pointers on how to write your company's OHS policy, obtain a copy of the *How-to Guide for an Occupational Health & Safety Policy and Program* by calling 1-800-952-2687, or viewing it online at our web site or at [www.gov.ns.ca/enla/ohs/howtogu.htm](http://www.gov.ns.ca/enla/ohs/howtogu.htm).

An **OHS program** is mandatory if you employ 20 or more people, whether they are full-time, part-time, casual or seasonal. You can obtain a guide on how to write a program by contacting our Prevention Services Department or the Department of Environment and Labour; or view it online at our web site or at [www.gov.ns.ca/enla/ohs/howtogu.htm](http://www.gov.ns.ca/enla/ohs/howtogu.htm). The Canadian Centre for Occupational Health and Safety can also provide you with general information about developing your program ([www.ccohs.com/oshanswers/hsprograms/basic.html](http://www.ccohs.com/oshanswers/hsprograms/basic.html)).



### Additional Preventative Measures

Obtain the short *Occupational Health and Safety Checklist, Small Business* to help identify safety concerns.

Contact the Occupational Health and Safety Division at the Nova Scotia Department of Environment and Labour at 1-800-952-2687, send us an e-mail, go to our web site, or visit [www.gov.ns.ca/enla/ohs/ohscsb02.pdf](http://www.gov.ns.ca/enla/ohs/ohscsb02.pdf).

Assess your level of compliance with the *OHS Act* and Regulations by requesting a copy of the *Workplace Health and Safety Survey* from our Prevention Services Department.

Review all legislation relevant to your business. Find a link to the *OHS Act* and Regulations on our web site.

### Worker Involvement and Responsibility



The creation of a Joint Occupational Health and Safety Committee (JOHSC), or the appointment of an OHS Representative, is part of both your and your workers' responsibility and right to participate. In Nova Scotia, a health and safety committee is required if you employ 20 or more full-time, part-time, casual or seasonal workers. A health and safety representative must be selected by staff in companies with 5 to 19 people on the payroll.

The function of the OHS Representative is similar to that of the JOHS Committee with the exception that the representative does not have a role in the investigation of work refusals. Some typical duties of a health and safety committee or representative include: participating in workplace inspections, identification of hazards, recommendation of means to address the hazards, recommending necessary safety equipment or personal protective equipment, and investigating worker complaints and recommending action to management.

For full details about establishing and managing an effective JOHSC, please refer to the *Joint Occupational Health and Safety Committees: A Practical Guide for Single Employer Workplaces* found on our web site or at [www.gov.ns.ca/enla/pubs/singempl.pdf](http://www.gov.ns.ca/enla/pubs/singempl.pdf).

A separate guide called *Construction Project Joint Occupational Health and Safety Committees* addresses the unique nature of construction projects, such as multiple constructors and workers involved with construction work. For details, you can access this guide on our web site or at [www.gov.ns.ca/enla/ohs/pjtjohsc.pdf](http://www.gov.ns.ca/enla/ohs/pjtjohsc.pdf).

### Additional Prevention Measures

Examine the work that is done in your company to identify hazards that exist. A Job Hazard Analysis and workplace inspections are good places to start. Ensure you have a Hazard and Incident Reporting System in place, and take corrective action when hazards are identified.



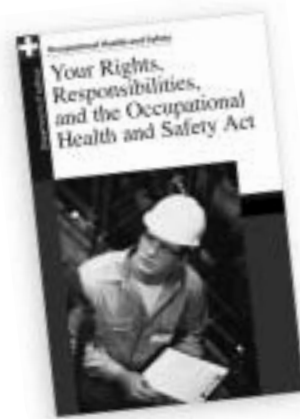
You can download information about *Job Hazard Analysis* and *Effective Workplace Inspections* from the CCOHS Web site at [www.ccohs.com/oshanswers/hsprograms/job-haz.html](http://www.ccohs.com/oshanswers/hsprograms/job-haz.html), [www.ccohs.com/oshanswers/hsprograms/list\\_gen.html](http://www.ccohs.com/oshanswers/hsprograms/list_gen.html) and [www.ccohs.com/oshanswers/hsprograms/list\\_mft.html](http://www.ccohs.com/oshanswers/hsprograms/list_mft.html).

### Health and Safety Obligations and Training

The *OHS Act* requires you to provide people with the necessary information, training, supervision and facilities to ensure their health and safety at the workplace. You must provide general health and safety training, as well as job-specific training.

The *Act* identifies some specific responsibilities, which include ensuring:

- equipment has functional safety devices;
- workers know how to use safety equipment;
- hazards are identified and workers understand how to avoid injury or illness; and
- work is done in a manner that does not expose workers to hazards.



Call 1-800-952-2687 to ask for a copy of *Your Rights, Responsibilities and the Occupational Health and Safety Act*, or view it on our web site or at [www.gov.ns.ca/enla/ohs/rightnre.htm](http://www.gov.ns.ca/enla/ohs/rightnre.htm).

Elements of training programs, entitled *OHS Training in Nova Scotia*, can be found on our web site or at [www.gov.ns.ca/enla/ohs/train01b.htm](http://www.gov.ns.ca/enla/ohs/train01b.htm).

### First Aid in the Workplace

Every employer must have a First Aid Attendant available in case of emergency. The person identified as the attendant must hold a valid and appropriate First Aid Certificate. If you have fewer than 20 workers, your attendant must hold at least an Emergency First Aid Certificate. If you have 20 to 100 workers, your attendant must hold a Standard First Aid Certificate. In addition, any worker working alone for significant periods of time requires an Emergency First Aid Certificate.

First Aid kits must be available in the workplace. If you have 2 to 19 workers, you require a #2 First Aid Kit as set out in Regulation. If you have 20 to 49 workers, you require a #3 First Aid Kit. Supplementary supplies are required for 50 or more workers. Kits must be:

- kept clean and dry;
- made visible and accessible; and
- checked for expiry and used material replaced.

### Hazardous Materials in the Workplace

Controlled products pose special hazards in the workplace and are subject to the Workplace Hazardous Material Information System (WHMIS) Regulation. This Regulation requires that you ensure:

- all controlled products in the workplace have a supplier label that meets the requirements for necessary information, or a workplace label;
- all controlled products have a Material Safety Data Sheet (MSDS), which is not more than three years old; and
- all workers who handle or are exposed to controlled products have generic WHMIS training and specific training in the handling, storage, use and disposal of controlled products.



### Working at Height or Over a Hazard

Where people are working 3m or more above a surface, or over a hazard, you must have adequate fall protection in place. Barriers, railings, scaffolding, fall arrest harnesses, etc., or use of specialized equipment such as movable stairs and scissor lifts, are all examples of fall protection that may be used.

Obtain a copy of *The Fall Protection and Scaffolding Regulations* to determine your workers' requirements for working at height and safe use of scaffolding and lifts. A link to the Regulations can be found online at our web site.

### General Safety Management

The Occupational Safety General Regulation (OSGR) addresses topics and concerns that relate to a broad range of workplaces. Please review the Regulations to determine the sections that apply to your company. See the online version of *Reference Guide to the Occupational Safety General Regulations* at [www.gov.ns.ca/enla/pubs/ohs/osgr\\_ref.pdf](http://www.gov.ns.ca/enla/pubs/ohs/osgr_ref.pdf), or call 1-800-952-2687 to obtain a copy for your company.

You must keep your workplace in compliance with the *Act* and Regulations pertaining to your operation. Ensure the following are posted in an area where all workers have access:

- A copy of the *OHS Act*;
- The toll-free number of the Nova Scotia Department of Environment and Labour, 1-800-952-2687;
- The name and contact information of an available, trained First Aid Attendant;
- A First Aid Kit selected in accordance with Regulations;
- A copy of your company's OHS policy and, if required, OHS program;
- The minutes and names of JOHS committee members, or the name and contact information of the health and safety representative; and
- An adequate number of fire extinguishers.

*Preventing injuries and illnesses is the key.  
This is always easier than dealing with needless  
injuries and illnesses and covering the  
increased costs associated with them.*



**WORKERS'  
COMPENSATION  
BOARD OF NOVA SCOTIA**

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