

Employer Handbook

Effective
*disability
management
practices*

Understanding
your *WCB*
reporting

We're
here to
help

Reta's
investment

in safety programs is paying off
see inside back cover to read about it

WCB Workers'
Compensation
Board
Alberta

Working for a safe, healthy, strong Alberta

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

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

Employer responsibilities for work-related injuries and illnesses:

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

WCB-ALBERTA

Employer Handbook

What is workers' compensation and how does it work?2

- Key features of workers' compensation

Who is covered?.....4

- Workers
- Employers
- Directors
- Contractors & subcontractors
- Proprietors
- Hiring proprietors
- Hiring contractors
- Contracting your services
- Coverage for workers outside Alberta

Personal Coverage6

- Benefits of personal coverage
- How much coverage should you buy?
- What if you work in more than one industry?

Reporting an injury.....7

- When a worker is injured
- When to report an injury
- Log-on to our new electronic reporting service
- Why early reporting is important
- How to report an injury

Best practices8

- Best practices for reporting injuries
- Best practices in implementing successful return-to-work programs

Return-to-work programs.....9

Disability management.....10

- What you can do
- What happens with your worker's claim?
- Your role in disability management
- Workers' compensation benefits your worker is eligible to receive
- What is not covered by workers' compensation
- How the *Freedom of Information and Protection of Privacy (FOIP) Act* affects you

Premiums and your account.....12

- How your business is classified
- How your premiums are calculated
- Employer annual return
- What are insurable earnings?
- How your accident experience affects your premium

Services for employers.....14

- Customer service
- Claims audits/evaluation tools
- Employer education workshops
- Publications and other information available
- WCB website and online services
- Clearances
- Health care and rehabilitation services

Appealing a decision made by WCB16

- Appealing a decision made by WCB
- Role of AHRE's Appeals Commission
- Access to your injured worker's claim file

Key terms17

Reta's Investment

How to reach us (back cover)

What is workers' compensation and how does it work?

Mandate of the Workers' Compensation Board

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

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

The Workers' Compensation Board-Alberta (WCB)

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

The Workers' Compensation Act

The *Workers' Compensation Act* is the result of an historic agreement between labour and business based on the Meredith Principle (1913).

Employers agreed to fund the program. In exchange, workers gave up the right to sue their employer for the impact of work-related injuries.

WCB's responsibility:

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

The employer's responsibility:

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

The injured worker's responsibility:

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

The health care provider's responsibility:

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

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

Key features of workers' compensation

No-fault guaranteed insurance/ protection from lawsuit

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

Collective liability

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

Fair compensation for injured workers

Workers receive benefits based on the effect the work-related injury has on employment earnings, and the nature and degree of the injury. See *Workers' compensation benefits your worker is eligible to receive*, page 11.

First payer

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

Legislatively based and guided

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

Today's employers pay for today's accidents

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

Injury prevention and management

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

Preventing injuries is the best way to protect everybody.

Who is covered?

Workers

Workers' compensation coverage provides your workers with compensation benefits if they are injured on the job. It also provides you with protection from lawsuits by your injured workers. The amount and cost of coverage provided are based on your workers' insurable earnings, up to a maximum amount set by WCB. *See What are insurable earnings, p.12.*

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

- Full-time employees
- Temporary or casual employees
- Part-time employees
- Contract workers (unless they are covered by another employer's workers' compensation insurance)
- Subcontractors who are considered by the WCB to be your workers

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

Employers

As an employer with workers' compensation insurance for your workers, you are protected from lawsuits by them or by any other workers covered by workers' compensation if they are injured at work. You are not, however, automatically personally eligible for compensation benefits if you are injured. *See Personal Coverage, page 6.*

Directors

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

Contractors & subcontractors

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

Proprietors

A proprietor for WCB purposes is an individual who owns and operates a business and does not employ any workers.

Hiring proprietors

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

See Clearances, page 15.

Contracting your services

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

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

Coverage for workers outside Alberta

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

Employers, directors and proprietors should consider purchasing Personal Coverage (see next page).

Personal Coverage

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

Benefits of Personal Coverage

Personal Coverage provides many benefits to owners and directors, including:

- Compensation benefits for work-related injuries.
- Protection from legal action in the event of worker injuries.
- Protection for individuals or businesses for whom you do contract work. These individuals are protected from lawsuit by you should you be injured while working for them. **Although it is optional, many principals for whom you perform work view this type of coverage as an asset and may require you to have Personal Coverage before they will enter into a contract with you.**
- Comprehensive medical and rehabilitation services with no preset limits to help your return to work.

How much coverage should you buy when securing Personal Coverage?

You may purchase Personal Coverage in any amount between a minimum and a maximum set by WCB. **It is important to base the amount of coverage you buy on your insurable earnings because this amount will be used to determine the compensation you receive in the event of a work-related injury.** Many individuals purchase the minimum amount of coverage to reduce their costs. Unfortunately, when an injury occurs, the benefits they receive are insufficient to replace their lost income.

The following chart provides examples of the amount of monthly compensation provided for amounts of coverage purchased.

2006 Wage Replacement Benefits	
Gross Earnings <i>(before taxes/deductions – after expenses if self-employed)</i>	Approximate Monthly Compensation Rate
\$19,100.....	\$1,216.20
\$20,000.....	\$1,263.33
\$25,000.....	\$1,525.18
\$30,000.....	\$1,787.02
\$35,000.....	\$2,048.87
\$40,000.....	\$2,288.70
\$45,000.....	\$2,540.64
\$50,000.....	\$2,795.64
\$55,000.....	\$3,050.64
\$60,000.....	\$3,305.64
\$63,300.....	\$3,473.94

What if you work in more than one industry?

The amount of Personal Coverage you purchase can be less than your earnings, but not below the minimum set by WCB. Personal Coverage gives you the option under one policy of splitting coverage between industries, companies and locations. Here's how it works: If you are an active owner or director in more than one industry, company or location, Personal Coverage is split based on the percentage of time spent in each role, up to a total of 100%. Benefits continue to be based on the Personal Coverage level selected, regardless of how the coverage is split.

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

For more information about Personal Coverage, check WCB website at www.wcb.ab.ca.

Personal Coverage is automatically renewed every year unless it is cancelled by you or WCB.

Reporting an injury

When a worker is injured

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

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

When to report an injury

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

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

Log-on to our new electronic reporting service

Reporting workplace injuries is easier than ever!

If you have access to a computer and the Internet, you can now submit injury reports with the click of a mouse. WCB's new electronic reporting and invoicing service is easy and convenient.

To sign up, just visit our **Online Services page at www.wcb.ab.ca** for an application form. For more information, contact the eBusiness Support Team during business hours at 780-498-7688 (in Edmonton) or toll free in Alberta at 1-866-922-9221.

Why early reporting is important

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

WCB conducts claim audits of employers to examine injury reporting practices to ensure they are meeting their reporting requirements. These audits are mandatory and are performed at WCB's discretion.

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

How to report an injury:

Complete an Employer's Report, or contact us at:

	Phone	Fax
Edmonton	(780) 498-3999	(780) 498-7999
Calgary	(403) 517-6000	(403) 517-6201
Toll free from anywhere in Alberta	1-866-WCB-WCB1 (1-866-922-9221)	1-800-661-1993
<i>If you fax the report, do not send another copy by mail.</i>		
Toll free out-of-province	1-800-661-9608	1-800-661-1993
Mail to:	WCB, P.O. Box 2415, Edmonton, AB T5J 2S5	

Report fatalities immediately.

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

Best practices for reporting injuries

- ✓ Complete the investigation of the accident and submit an Employer's Report of Injury form to the WCB within 72 hours.
- ✓ Ensure the Report of Injury form is accurate, complete and legible. Missing information can delay WCB in determining appropriate benefits for your worker.
- ✓ When reporting injuries, use the WCB Employer's Report of Injury form. This form is available from WCB's website (www.wcb.ab.ca). Additional copies of both the Employer's and Worker's Report of Injury forms can be obtained by calling WCB in Edmonton or Calgary.
- ✓ Provide the worker with a copy of the Employer's Report of Injury or Occupational Disease and a copy of the accident report.

Things to remember

- ✓ Provide the name and phone number of the worker's immediate supervisor.
- ✓ Include earnings information for your worker on the injury report.
- ✓ If you have any other information that would help us make a decision or you have concerns please attach a letter. Check that box on the Report of Injury form.
- ✓ If modified work has been assigned, ensure it is medically approved and provide a formal description of the modified work.
- ✓ Include names, phone numbers and statements of any witnesses.
- ✓ Your worker must also submit a Worker's Report of Injury to WCB. Ensure your worker receives a copy of the Worker Handbook, which provides them with valuable information.

Best practices in implementing a successful return-to-work program

1. Develop a modified work policy that reflects your company's commitment to return to work. *(See page 9)*

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

2. Identify modified work in your company.

- ✓ Ask for input from employees regarding modified work opportunities.
- ✓ Consider using outside resources to help identify modified work within the organization.

- ✓ Observe employees' job tasks and note the physical demands of each, then determine how they could be changed to accommodate an injured employee and document this information.

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

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

4. Follow modified work policies and procedures.

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

Effective return-to-work programs

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

Return-to-work programs allow you to:

- Cut workers' compensation premiums
- Decrease employee time away from work
- Reduce additional hiring and training costs
- Keep experienced employees
- Reduce employee turnover
- Strengthen employee relations
- Boost employee morale
- Improve overall productivity
- Enhance company image

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

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

*WCB has developed a modified work policy that provides more detailed information on this subject. In addition, Modified Work Programs are covered in WCB's Disability Management Seminar. To register for the one-day seminar, visit WCB's website at www.wcb.ab.ca, click the **Employer** tab and then click on '**seminars for employers**', or call **(780) 498-4694** in Edmonton or toll-free **1-866-498-4694**.*

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

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

Return-to-Work Programs are important and benefit workers and employers.

Effective disability management

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

What you can do

By observing these simple practices, you can help reduce your workers' compensation premiums, lower claims costs and boost employee morale by getting injured workers back on the job sooner.

- Ensure your workers know they are covered by workers' compensation and understand their reporting responsibilities if they are injured on the job.
- Have a supply of Worker Handbooks readily available to your employees. This booklet provides workers with valuable information about the workers' compensation process and also includes the Worker's Report of Injury form.
- Complete and submit an Employer's Report of Injury and send it to WCB within 72 hours of being notified of a workplace injury.
- Review existing job descriptions and identify modified work opportunities for these jobs before injuries occur. Let WCB know early about possible modified work options.
- Ensure your workers are aware of modified work opportunities and the benefits of early return to work.
- Work with WCB to develop an effective return-to-work plan for your worker.
- Maintain regular contact with injured workers, their health care providers and WCB.
- Notify WCB within 24 hours, once your worker returns to work after being absent due to injury.
- Monitor your injured worker's progress during treatment and during their return to work.

What happens with your worker's claim?

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

No lost-time claim:

Your worker has returned to regular duties without losing time from work beyond the day of injury.

In this case, WCB will cover medical costs for your worker.

You are responsible to pay your worker for the day the accident occurred.

Lost-time claim, short term

Your worker has lost up to 28 days of work and recovery is expected to be uneventful.

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

Lost-time claim, long term

Your worker has lost more than 28 days of work, or your worker is expected to be off work for more than 28 days due to the severity of the injury.

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

Your role in disability management

After 28 days, your worker's claim will be transferred to a case manager who determines and issues benefits and services. Case managers assist workers in evaluating their personal circumstances and developing realistic rehabilitation plans. You are an important part of the case management team and the case manager will work with you, your employee and health care professionals to develop the most effective return-to-work plan. If you have questions or concerns about an active claim, you should contact the case manager.

Workers' compensation benefits your worker is eligible to receive

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

These benefits can include the following:

- Disability benefits based on 90 per cent of your worker's net earnings, up to a maximum amount set by WCB
- Lump sum payment for permanent disability or impairment
- Hospital expenses
- Prescription medication costs
- Prosthetics, eyeglasses or dentures
- Dental treatment
- Clothing
- Medical examinations, X-rays and tests
- Artificial limbs, braces, crutches, canes, hearing aids and other aids
- Orthotic alteration of footwear
- Travel (under some circumstances)
- Vocational rehabilitation services
- Allowances for self-care and home maintenance
- If an accident is fatal, partial expenses for burial, cremation and memorial services, and benefits for eligible dependants

What is not covered by workers' compensation

- Pre-existing or underlying health problems (diabetes, arthritis, old sports injuries, etc.)
- Unrelated health problems
- Injuries that occur while routinely commuting to and from work
- Injuries arising from serious and willful misconduct (WCB reviews each case individually)
- Injuries that happen outside of work

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. All information in the custody or control of WCB is subject to the FOIP Act.

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

You should also consider how your organization handles personal information from WCB claim files to ensure privacy is protected. Some employers use external representatives to assist them with WCB claims information. You should consider who has access to sensitive information, how they use and dispose of it, and what measures are taken to ensure confidentiality is maintained. Establishing a corporate policy that outlines how sensitive claims information should be handled is a good way to ensure privacy and confidentiality are maintained both internally and externally.

Premiums and your account

All employers covered by the Workers' Compensation Act must establish and maintain an account with WCB.

There are a few industries that are not covered under the Act. If you operate in one of these exempt industries, you may choose to cover your workers by applying for voluntary coverage through WCB. Workers protected by voluntary coverage are entitled to all the benefits of workers' compensation.

How your business is classified

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

The business you operate in Alberta determines the rate group you are placed in, not the individual occupations of your workers. When you first open an account, WCB requires a complete description of your business operations to determine the correct classification and the appropriate premiums required to cover your workers. All employer accounts are subject to a minimum annual premium of \$100 to cover the costs of maintaining the account.

How your premiums are calculated

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

Employer annual return

Your workers' compensation coverage is renewed annually. As part of the renewal process you must report your workers' insurable earnings for the past year and a reasonable estimate of their

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

What are insurable earnings?

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

- Wages (including overtime)
- Salaries
- Piece work
- Commissions
- Training-on-the-job earnings
- Bonuses
- Holiday pay
- Recorded tips and gratuities
- Pay in lieu of notice
- Taxable benefits

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

To ensure employers pay a fair premium and are in compliance with the Act, WCB conducts mandatory premium audits. Premium auditors review employer records of workers' insurable earnings to ensure they are meeting their reporting requirements and also review business operations to ensure they are classified in the correct industry.

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

How your accident experience affects your premium

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

Experience Rating Plan for large employers

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

Experience Rating Plan for small employers

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

Partners in Injury Reduction

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

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

Past Due accounts – WCB Collections

Payments

If you are unable to pay by the due date stated on your invoice, please call (780) 498-3930 for assistance and speak with one of our representatives between 8:00 a.m. and 4:30 p.m. Monday through Friday.

Employers with workplace health and safety programs can receive premium discounts of up to 20% through PIR.

Services for employers

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

Customer service

WCB staff are available to assist you with the following:

Managing your account

- Premium information
- Personal Coverage
- Payment arrangements
- Clearances for subcontractors
- Experience rating
- Appeal process
- Regulatory requirements
- Classification changes
- Reporting information

Reporting and managing claims

- Injury reporting
- Case management
- Claims registration
- Return-to-work programs and adjudication
- Injury prevention and management

Claims audits/evaluation tools

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

For more information, e-mail claims_audit@wcb.ab.ca

Employer education workshops

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

Employer information workshop

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

Disability Management seminar

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

Understanding the review/appeals process

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

To register visit www.wcb.ab.ca, under the **Employer** tab, click '**seminars for employers**', or call **(780) 498-4694** in Edmonton or toll-free **1-866-498-4694**.

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

Publications and other resources

The following are available at www.wcb.ab.ca

- *Back to Basics*
- *It's Not Safe Being Green*
Tips for employers who hire young workers
- *Office Ergonomics: Remembering the Basics*
- *WorkSafe™ Best Practices: Prevention and Disability Management Programs*
- *Working Safely Behind the Wheel*
- *Heads Up. Work Smart. Work Safe.*
Young worker safety posters
- Fact sheets on various subjects
- Reporting forms and instructions

WorkSafe™ is a registered trademark, used under license from WCB B.C.

Online Services

– Making it easier to do business

Register for our online services on our website and you'll be able to:

Obtain a Clearance

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

Report an injury

No paperwork, no faxing, quick turn-around.

Obtain a Loss Control Report (LCR)

Online LCR can help you manage your business. 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.

File your Annual Return

This system tailors itself to your needs, provides calculations for you, and allows you to save your work in progress. (Employer testing in 2006, available to all employers in 2007.)

Open/close a WCB Account

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

Update your WCB Account

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

Clearances

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

You can verify that a contractor or subcontractor has a WCB account by requesting a clearance from WCB. 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 premium payment (*see Contractors and subcontractors, page 4*).

Employers can request Clearance Certificates through WCB's website 7:00 a.m. to 7:00 p.m. Monday to Friday. This self-service system allows you to electronically request and receive clearances on your contractors and subcontractors.

Health care & rehabilitation services

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

Authorized health care providers

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

WCB website: www.wcb.ab.ca

Occupational Injury Service

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

CARD program

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

Millard Health

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

For more information about any of WCB's services, contact WCB. Refer to the back page of this book for customer service contact numbers.

Appealing a decision made by WCB

The review and appeals process resolves issues involving decisions made by WCB.

If you disagree with a decision WCB has made regarding your account or your worker's claim, you can appeal it.

Appealing a decision made by WCB

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

Role of the Appeals Commission

The Appeals Commission is an **external appeals body**, which is independent from WCB. 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.

Contacting the Appeals Commission

Edmonton
Energy Square
#901, 10109-106 Street
Edmonton, AB T5J 3L7
Ph: (780) 412-8700
Fax: (780) 412-8701
Hrs: 8 a.m. - 4 p.m., weekdays

Calgary
Braithwaite Boyle Centre
403-1701 Centre Street North
Calgary, AB T2E 7Y2
Ph: (403) 508-8800
Fax: (403) 508-8822
Hrs: 8 a.m. - 4 p.m., weekdays

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

Access to your claim file

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

Key terms

Claim

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

Employer

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

Insurable earnings

The portion of worker's gross earnings which employers must report and on which they pay WCB premiums.

Premium

The amount employers pay to WCB for workers' compensation coverage or optional personal coverage.

Premium rate

The basic rate at which employers can be assessed for workers' compensation coverage.

Principal

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

Proprietor

An individual operating a business without any workers.

Rate group

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

Subcontractor (contractor)

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

Worker

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



Reta's
investment
in safety programs is paying off

BUSINESS IS BOOMING for Real Chalifoux and his wife Reta. The couple owns and operates C.J. Metal Erectors Ltd., an Alberta oil field service company that specializes in putting up pre-fabricated metal buildings and insulating vessels, tanks and piping. C.J. hasn't logged a time-loss injury for seven years running—a statistic that's even more remarkable because half of their 25 workers are young and inexperienced, the highest risk group when it comes to getting hurt on the job.

Darryl Cyre has been with C.J. for 11 years. "Real and Reta won't compromise. If we need something, we tell them and they get it for us. They'll spend the money. I feel protected here."

Spending money on safety hasn't hurt business, either. Time-loss due to injury is non-existent and productivity is so high Reta says it makes her "heart want to burst sometimes. It's just so 'wow' what we can do together."

There's no question, this couple is proud of their staff and their safety record. "We have a very small turnover. Anyone will tell you I'm a big budget guy. But I have no budget for safety. Whatever Reta needs, she gets it. She's my Queen of Safety," says Real.

How to reach us

If you need more information or have questions about the information in this handbook, please call the Edmonton or Calgary Customer Contact Centre number. You can call WCB toll-free from anywhere in Alberta. Dial **1-866-WCB-WCB1 (922-9221)** and then dial the area code and the seven digit number of the office you wish to reach. Outside of Alberta call **1-800-661-9608**.

Customer Contact Centre – Edmonton

Street address
9912-107 Street
Edmonton, AB T5K 1G5

Mailing address
PO Box 2415
Edmonton, AB T5J 2S5

Claims and Employer Inquiries
Phone: (780) 498-3999
Fax: (780) 498-7999
Hours: 8 a.m. to 4:30 p.m., weekdays

Access to Information
Phone: (780) 498-3999
Fax: (780) 498-7867

Calgary

Street address
300-6th Avenue, S.E.
Calgary, AB T2G 0G5

Claims and Employer Inquiries
Phone: (403) 517-6000
Fax: (403) 517-6201
Hours: 8 a.m. to 4:30 p.m., weekdays

Access to Information
Phone: (403) 517-6000
Fax: (403) 517-6001

Millard Health

131 Airport Road
Edmonton, Alberta T5G 0W6

Phone: (780) 498-3200
Fax: (780) 498-3907
Hours: 7 a.m. to 5 p.m., Monday & Friday
7 a.m. to 7 p.m., Tuesday, Wednesday, Thursday

Office of the Appeals Advisor on workers' compensation matters

Edmonton

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

Phone: (780) 498-8640
Fax: (780) 498-7870
Hours: 8 a.m. to 4:30 p.m., weekdays

Calgary

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

Phone: (403) 517-6220
Fax: (403) 517-6221
E-mail: officeoftheappealsadvisor@wcb.ab.ca

Regional Services

Red Deer
Account Manager
Phone: (403) 341-8670

Lethbridge
Office Services only
Phone: (403) 327-3777

Grande Prairie
Account Manager
Phone: (780) 538-5409