



Introduction to the Workers' Compensation Act

Information for SIAST Students

1. What does the Act do?

The Act sets the rules for providing workers and their dependents with financial protection, medical benefits, and rehabilitation services in cases of work-related injury, illness, or death.

2. Who is covered?

Most workers in Saskatchewan are automatically covered by the province's workers' compensation legislation as soon as they start work. It applies to full-time, casual, part-time, seasonal, and contractual workers. Some occupations and industries are not automatically included in the Act, for example:

- farm workers
- farmers
- the self-employed

However, people in these groups can apply for coverage. Other industries and occupations that are excluded from workers' compensation are identified in *The Exclusion Regulations, 1985*.

3. What does the Workers' Compensation Board do?

The Workers' Compensation Board (WCB):

- administers *The Workers' Compensation Act*; and
- collects annual premiums from employers and uses the funds to compensate injured workers for lost income and expenses.

4. Where does funding come from?

The annual premiums paid by employers cover all of the costs associated with the operation of the WCB.

5. What services does the Board provide?

The Board:

- makes appropriate payments to injured workers
- returns injured workers to a safe, productive work environment as soon as medically possible
- delivers workers' compensation and injury prevention programs and services

6. What are my employer's responsibilities if I get hurt?

Employers have a legislated duty to report worker injuries (file an *Employer's Initial Report of Injury Form [E1]*) within five days of being made aware of the injury.

7. What are my responsibilities if I get injured at work?

- Get medical attention as soon as possible (even if the accident/injury does not appear to be serious).
- Tell your health care professional you were injured at work and s/he will report your injury to the WCB.
- Report the accident to your employer as soon as possible.
- Fill out a *Worker's Report of Injury Form (W1)* and send it to the Workers' Compensation Board.
- Keep receipts for prescriptions or other medical items related to your injury – the WCB will pay you back for allowable expenses.

Participate in treatment and return-to-work programs.

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To contact the Saskatchewan Workers' Compensation Board:
Visit our website: www.wcbask.com.

Most time loss claims are short term, with the worker returning to work within four weeks. However, medical and vocational services are available to help with longer recovery periods. As a worker, you have a responsibility to cooperate in the development of suitable rehabilitation plans.

8. How can the WCB help?

If the results of your injury last beyond the day of the injury, and your claim is accepted by the Board, the WCB will pay you 90% of your net earnings. This compensation will continue as long as you experience total or partial loss of earnings due to the injury, but not beyond the age of 65.

9. Who can I talk to if I have problems with my claim?

Every worker or dependent of a worker has the right to have his or her claim or decision reviewed. If you don't understand the reasons for a decision, you should first discuss the situation with the WCB representative who handled your claim. You may ask anyone you choose to assist you in getting the information you seek about your claim.

If you still disagree with the decision on your claim, you may request a review by the WCB Appeals Committee. This request may be made in writing to the Appeals Committee or you can submit a Workers' Appeal Submission on-line.

For more information, read the WCB fact sheet: *Appeals: How to Have a WCB Decision Reviewed.*

Who can I go to if I don't agree with the Board's decision?

If you cannot resolve your concern with the Board, talk to **The Office of the Worker's Advocate** at Saskatchewan Labour. The office helps workers who were injured while working. They supply information and advice to workers or their dependants who have problems with a workers' compensation claim.

The Office of the Worker's Advocate can help you with the appeal or provide information about applying for benefits, retraining options, or medical aid. The Office also provides workshops about *The Workers' Compensation Act* and its regulations and policies.

For more information, visit the website www.labour.gov.sk.ca or call (306) 787-2456 in Regina.

The WCB's **Fair Practices Office** will help you if you think you've been treated unfairly, if you need help understanding which policies were used to decide your claim, or if you don't understand what the WCB is asking you to do.

For more information, visit the *When Injury Occurs* section of the Board's Workers website at: www.wcbsask.com/workers/23.html.