

WORKERS' COMPENSATION BOARD WCB

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What is Workers' Compensation Board (WCB)?

WCB is essentially a private insurance plan that **employers** pay into

WCB is set up if a worker gets injured or an illness due to work or doing a work related duty

What does WCB do?

If a worker has a work related illness or injury WCB will:

- * As of January 1, 2021, pay 90% of the worker's wages to a maximum of \$98,700 while they are unable to work due to the illness or injury
- * Pay for any medication, treatment or medical equipment required to get the worker better
- * Work with the employer if the worker's job need to be modified permanently or while recovering from the illness or injury
 - * Effective April 1, 2021, employers are NOT obligated to reinstate an injured worker
 - * Employers DO have a duty to accommodate disabled workers though Human Rights

IMPORTANT!!!!

The most important thing to know about WCB is some industries are exempt from having to provide WCB coverage to their employees

What does this mean?

NOT ALL EMPLOYEES WILL RECEIVE COMPENSATION IF THEY GET HURT OR ILL DUE TO A WORK RELATED INCIDENT

<https://rm.wcb.ab.ca/wcb.ratemanual.webserver/ExemptActivities>

How do I know if I have WCB or not?

The best way to find out is to contact WCB directly and ask if your company is part of the WCB program

If you look at the WCB website, it will list all the types of companies that **MUST** have WCB coverage and the types of companies where it is **VOLUNTARY** to have coverage for their workers

* Types of companies, not names of companies

Some employers may have this information in their policies and procedures manual or employee handbook

While it is an important question to know the answer to, please **do not** ask during a job interview if there is WCB coverage at the company

What do I do if I get injured or ill because of work?

There are 3 steps to follow if you get hurt or sick because of work (whether you have WCB or not)

- * Tell your employer, supervisor or manager ASAP
- * Seek medical treatment ASAP
 - * This can be your own doctor, a walk in clinic or the hospital
- * Contact WCB
 - * If you have WCB in the workplace.
 - * If you are not sure if you have WCB coverage or not, you can still fill out a WCB form just to be safe

Tell your employer about an incident

You want to inform your employer, supervision or manager as soon as possible

- * This can be done through email, text message, in person, over the phone

You want to tell them right away so they know why you are leaving work and they do not fire you for job abandonment

Your employer has 72 hours from being informed of an incident to report it to WCB with the Employer Report

Seeking medical treatment

You want to see a doctor as soon as possible (hospital, walk-in clinic, your own doctor)

- * The sooner you see a doctor the sooner they are going to know what is wrong and can start getting you better quicker
- * Just in case you work for an employer who will try to say it is not a work related illness or injury (if you do have WCB)
- * To show it was a work related illness or injury (if you do have WCB)

Your doctor has 48 hours of you seeing them to fill out the Doctor's Report for WCB

Even if you do not know if you have WCB coverage at the workplace, ask your doctor to fill out the Doctor's Report for WCB

Contacting WCB

You have 2 years from the date of the incident to contact WCB with the Workers' Report but the sooner the better

- * You will receive compensation sooner
- * They will take care of the medical costs versus needing to reimburse you
- * WCB will work with your employer if your job needs to be modified to changed
- * You will be referred to any specialists, get any exams or treatment quicker

How to contact WCB with the Worker Report

2 different ways to complete the worker report:

- * Online – <https://rr.wcb.ab.ca/public/worker/create>
- * Paper report – https://www.wcb.ab.ca/assets/pdfs/workers/c060_with_instructions.pdf

Why should I file a WCB claim?

You should file a WCB claim because the injury or illness could be something that impacts you for the rest of your life or after you get better it could get re-aggravated and bother you in the future

If an employer tries to stop you from filing a WCB claim or disciplines you in any way you may be able to file a Human Rights complaint

Why should I file a WCB claim?

If you do have a second job and are unable to work there as well due to the injury or illness, WCB may compensate you for those lost wages as well as long as the workplace you were injured or ill at has WCB coverage

You may not work for that employer in the future but you will live with your body for forever

You have 1 body and you need to take care of it in the best way possible.

I filed a WCB claim, now what happens?

If WCB or your doctor request you do something, ensure that you do this or WCB may cancel your claim for being non-compliant

I filed a WCB claim but was denied – what do I do now?

Effective April 1, 2021, if you do not agree with a WCB decision you have 1 year to appeal.

If you would like the WRC's assistance with the denial of your claim, please contact our office and based on what is happening with your claim we will begin the process to appeal the decision

What happens if someone dies due to a workplace illness or injury?

If a worker dies due to a workplace illness or injury

- * **Lump sum death benefit** – Max \$95,409 if the illness or injury occurred after September 2018
- * **Funeral costs**– up to \$16,900
 - * Funeral homes usually direct bill
- * **Pre-burial expenses** - \$2,287.96 (extra expense that don't have receipt)
- * **Survivor Benefit** amounts:
 - * **Married Spouse** – Maximum \$98,700 for 5 full years (based on what the worker would have received). After 5 full years benefits, future benefits are based on the survivor's ability to earn 75%
 - * **Interdependent relationship partnership (Common law)** – same as married spouse amount above
 - * **Children only** – monthly amount same as married spouse above but divided based on number of children until 18 OR until 25 if still in school but will receive an addition 5 years after this ends paid to the office of the public trustee. Whatever money is left after the child turns 18 will be given to the child
 - * **Spouse and children in same household** – survivor will get the full monthly pension of person who died (maximum \$5,435.13/month) for until child is 18. Will receive amount for another 5 years. After 5 full years benefits are based on ability to earn 75%

What should I do if I need help with WCB?

If you need assistance with WCB, please contact

Workers' Resource Centre

at 403-264-8100

to make an appointment with one
of the WRC caseworkers