

ALIGN Association of Community Services



Principles and key features of WCB

- No-fault coverage
- Protection from lawsuit
- Benefit of doubt to worker
- Right of review and appeal
- Exclusive jurisdiction, legislatively based and guided
- Supporting Albertans in a safe and healthy recovery from workplace injuries and illnesses



What does workers' compensation do?


A workplace injury can be difficult and stressful for everyone involved. Workers' compensation insurance is no-fault insurance providing:

- **Medical and return-to-work support services.** Your injured workers will have access to the appropriate medical services to help them safely return to work.
- **Protection against loss of income.** Compensation for lost wages is based on 90% of the worker's net earnings or income.
- **Lawsuit protection.** This includes protection for you, your workers and other parties covered by WCB.



Who do I have to cover?


You must contact WCB-Alberta within 15 days of hiring your first worker. A worker is anyone who works:

- Full time
 - Part time
 - Temporary or casual (including foreign workers)
 - Contractor or subcontractor (unless they maintain their own WCB account)
 - As a volunteer or unpaid worker (this includes family members).
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Standard of proof

Decisions are made by the Claim Owners (claims) or Employer Account representatives (accounts) based on the Workers' Compensation Act and Policies.

- Entitlement is based on balance of probabilities
 - Decisions are based on the weight of evidence
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What is a work-related accident?

For an accident to be considered work related, two conditions must be met:

- It must arise out of employment and be caused by an employment hazard.
- It must occur in the course of employment when it happens at a time and place consistent with the obligations and responsibilities of that employment (i.e. when and where).

Worker “fault” is not a factor in decision making for entitlement.

[Workers’ Compensation Act](#)

[Policy 02-01, Part I](#)

[Policy 02-01, Part II, Application 1 \(chart\)](#)



Request for Review and Appeal Process

Time limit

You have one year
from date the decision was communicated in writing

Decision
on
Claim File

Decision on
Employer
Account

Submit G040 (form)

Dispute Resolution and Decision Review Body (DRDRB)

One year from
date of DRDRB decision

Appeals Commission (AC)

Appeal process

1.

Contact
the person
who made
the decision
Speak with the
supervisor

**Team-level
review**

2.

Request
a review
(G040 Form)

**Organization-level
review**

3.

Reviewed by
the Dispute
Resolution and
Decision
Review body
(DRDRB)

4.

Request a
review
through the
Appeals
Commission

External review

Other Resources



myWCB employer mobile app

Convenient for those on the go with a smaller number of active claims (e.g., less than 10), who may need to get a clearance or make a payment while out in the field.

With the myWCB mobile app, you can:

- **Report an injury** from wherever you are.
- **Receive notifications** when one of your workers reports an injury.
- **Identify return-to-work opportunities** and create a return-to-work offer letter for your injured worker.
- **View physical ability status reports** for workers with active time-loss claims.
- **Request real-time clearance letters.**
- **Manage payments** and check your account balance.
- **Adjust your coverage**, revise payroll and update your account details.
- **Connect with WCB** directly.



*Download the app to get started today.
Available in the App Store and Google Play.*



myWCB employer portal

Provides more comprehensive claim and return-to-work support for those who manage a larger volume of active claims (e.g., 10 or more).



With the myWCB employer portal, you can:

- **Report an injury, get a clearance, pay your premiums, adjust your coverage** and more.
- **Receive reminders** when you need to report an injury.
- **Access key claim and account details** to identify where you may need to take action on your account.
- **Gain insights from interactive dashboards**, like opportunities to lower your premiums and help your workers achieve their best return-to-work outcomes.
- **Use the premium simulator tool** to see how your performance impacts the premiums you pay.
- **Compare your performance to industry** with the help of key performance indicators.
- **Access resources** that can help further improve outcomes.
- **Connect with our claim and account experts.**

Sign up or log into [myWCB](#) to access the employer portal.

Thank you
for
attending

