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).



## 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



### 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.

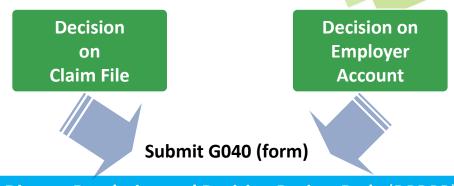
Workers' Compensation Act
Policy 02-01, Part I
Policy 02-01, Part II, Application 1 (chart)





#### Time limit

You have <u>one</u> year from date the decision was communicated in writing



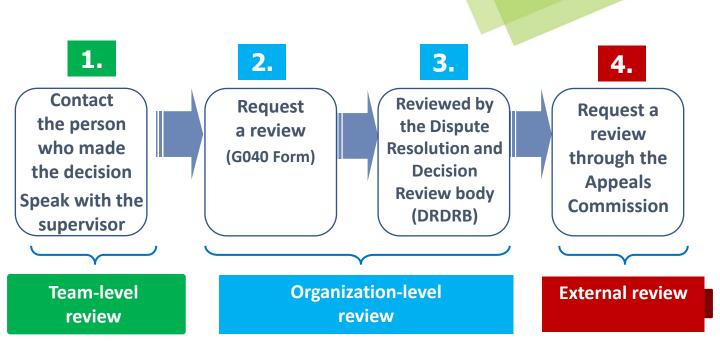
**Dispute Resolution and Decision Review Body (DRDRB)** 



**Appeals Commission (AC)** 



## Appeal process



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.



Thank you for attending



