



# Overview of the WCB

Firefighters  
City of Calgary Fire  
October 2024





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## Land Acknowledgment

WCB-Alberta serves Treaty 6, Treaty 7 and Treaty 8 territories. We respectfully acknowledge the First Nations, Inuit and Métis people whose footsteps have marked this land for time immemorial.

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## Agenda

- WCB Overview
- When to Report
- How to Return to Work
- Other Resources

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## 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

[https://www.wcb.ab.ca/assets/pdfs/public/policy/manual/printable\\_pdfs/principles.pdf](https://www.wcb.ab.ca/assets/pdfs/public/policy/manual/printable_pdfs/principles.pdf)

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## The Workers' Compensation Board

Supports injured workers by providing:

- **Wage replacement for lost income:**  
Compensation benefits based on 90% of net earnings
- **Comprehensive medical services:**  
Expenses associated with the treatment of a work injury and includes all costs associated with attending Occupational Injury Service clinics
- **Return-to-work services/Re-Employment Services:**  
Can include resume writing, job search assistance, training on the job programs, academic programs
- **Funeral expenses and survivor benefits:**  
Provided to eligible dependents when a work accident results in a fatality

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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 \(chart\)](#)

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## WCB's presumptive coverage

If a correctional officer, emergency dispatcher, firefighter, paramedic, peace officer or police officer:

- is, or has been, **exposed to a traumatic event or events** during the course of the worker's employment, and
- is, or has been, **diagnosed, as per DSM criteria**, with a psychological injury by a physician or psychologist,

**the psychological injury shall be presumed**, unless the contrary is proven, to be an injury that arose out of and occurred during the course of employment.

WCA 24.2 (3)  
Policy 03-01, Part II, Application 6, Table 1

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## WCB's presumptive coverage

If you are or have been a firefighter and have one of the [primary site cancers](#) the cancer may be presumed to be an occupational disease and you may be eligible for WCB-Alberta benefits.

The presumption applies to full-time, volunteer, part-time and casual firefighters employed by a municipality or Metis settlement and assigned to exclusively to fire protection and fire prevention duties not-withstanding that those duties may include the performance of ambulance or rescue services; who have been regularly exposed to the hazards of a fire scene, other than a forest fire, for the minimum period shown for the specified cancer.

WCA section 24.1

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## Reporting an injury or illness



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## Workers' responsibilities when an injury occurs

Workers should report their injury to:

1. **Their employer**  
Pick up Employee Information Package if available to take with you to the doctor.
2. **Their health care provider (doctor, physio, chiro, psychologist)**  
Provide a Physical Demands Analysis of your job if available.
3. **WCB**  
Submit an [injury report](#).

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## Workers' responsibilities (cont'd)

- Maintain ongoing communication with WCB and the employer to help plan for return to work.
- Follow advice of health care providers to help recover as quickly as possible.

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## Unions' responsibilities

- Help workers understand the WCB claims process and their role in that process.
- Attend RTW meetings with workers.
- Assist in clarifying job demands.
- Help identify modified work options and help overcome modified work obstacles.
- Assist workers in communicating with their WCB claim owner, employer, medical personnel, and other involved parties to resolve questions and concerns.

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## Ways to report

- By fax: 780-427-5863 or 1-800-661-1993
- Online through the website.
- For more information on reporting, check out the WCB Worker Handbook: [www.wcb.ab.ca](http://www.wcb.ab.ca) > Workers > Report an injury

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## Employers' responsibilities

- Establish injury details and provide immediate first aid as required—complete first aid report.
- Arrange and/or provide transportation to the appropriate medical facility if needed.
  - ✓ Provide immediate and appropriate assistance to the injured employee while meeting first aid Regulations under the Occupational Health and Safety Act.
  - ✓ Employer provides and pays for transportation to the first place of treatment.

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## Employers' responsibilities cont'd

- Provide the worker with an injured worker package to take to the doctor.
- Review completed injured worker package once worker returns from medical facility.
- Determine modified duty options based on nature of injury and type of injury
  - Modified duty task list
  - Offer of temporary modified work

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## When should an employer report an injury:

- Involves treatment beyond first aid (doctor, chiropractor, physiotherapist, psychologist, etc.)
- Involves time loss from work beyond the date of accident
- Requires modified work beyond the date of accident (even if no time loss)
- Results in dental treatment or eyeglass damage
- Fatality

*If ever unsure, it's best practice for employers to report*  
Policy 01-05, Part II, Application 2

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## Other areas of compliance

Workers' Compensation Act – Section 25

- ✓ If accident disables worker for all or part of the day of accident, the employer must pay compensation to the worker for that day in an amount equal to the minimum normal net wage of the worker for that day.

Workers' Compensation Act – Section 140

- ✓ Does not allow workers and employers to agree to waive or to forego any of the benefits the worker is entitled to.

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## Occupational Injury Service (OIS)

- Your employer can register for the service
- Must be injured worker's first medical after the injury happened, unless your first visit was the emergency room within 96 hours.
- Using an OIS clinic for treatment is voluntary.
- Gives your members access to a doctor with experience in work-related injuries.
- The clinics help injured workers return to work quickly and safely by providing expedited care.

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## Occupational Injury Service (OIS)

How workers benefit from OIS:

- **Quicker access** to medical assistance for injured workers within 30 minutes of arrival.
- Physicians with **increased understanding** of occupational injuries.
- **Expedited diagnostic** testing.
- **Clearer communication** by ensuring the worker and employer are updated on the workers abilities and restrictions.
- **Promotes a safe and sustainable RTW.**
- **Can follow up with a worker's GP.**

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## Occupational Injury Service (OIS)

- OIS locator: [OIS Locator - WCB Alberta](#)
- Book online: [Medicentres Canada - Occupational Injury Service - WCB Alberta Program](#)
- Virtual appointments are also available at select OIS clinics

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## WCB's responsibilities

- Ensure workers receive the health care and treatment they need.
- Compensate for lost wages and other claim related expenses.
- Collaborate with workers and employers to develop a care plan for a safe and timely return to work (RTW).
- Work with authorized treatment providers to reduce the impact of a work-related injury on workers, their families and employers.

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## Worker mobile app

**Report your injury and stay connected with the myWCB worker mobile app.**

The myWCB worker app is the most convenient way to report your injury and access all the important claim information you need when you need it. It saves you time, so you can focus on your recovery.

With the myWCB app you can easily:

- Report your injury when it happens
- View your claim information, payment history and upcoming payments
- Learn about return-to-work planning
- Submit expenses for repayment and sign up for direct deposit
- Find physiotherapy and chiropractor providers, and get updates on your approved treatments
- Send us an update on what's happening with your claim
- Learn about our code of rights and conduct
- Contact our call centre for support...all through your phone.

**Download the app to get started.** Available in the App Store for iPhone and on Google Play for Android devices.

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## Duty to Cooperate



 **WCB** Workers' Compensation Board - Alberta

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## Duty to cooperate

- Requires **full participation**, disclosure and **cooperation** at each stage of a claim.
- To meet their obligations, both employers and workers should:
  - Maintain contact with each other and WCB throughout the return-to-work process
  - Provide WCB with required information in a timely manner
  - Work together to resolve problems as they arise and, if unable to do so, contact WCB as soon as possible to discuss options
  - Participate in discussions and meetings about modified work, and suggest modified work options
  - Follow modified work agreements

[Policy 04-11, Part I](#)

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## Examples of non-cooperation

### For employers

- Not returning calls from the worker or claim owner and thus impeding the return-to-work process
- Preventing the worker's access to treatment
- Provides modified work but grossly underpays or misrepresents what they pay the worker
- Not able to confirm the worker was terminated in good faith

### For Workers

- Not attending appointments and not contacting us to reschedule
- Consistently and deliberately late
- Attending but not participating in modified work, or refusing suitable modified work offers
- Insubordination

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## Decision Making



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## Roles

### Claims Processing Agents

- Process no time loss, medical only claims, simple straightforward claims.
- Approve treatment, transfer claims to Adjudicator when appropriate.

### Adjudicators

- Adjudicate lost time claims and wage loss.
- Make initial entitlement decision.
- Expedite medical treatment/assessment.

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## Roles

### Case Managers

- Collaborate with the worker, employer and treatment providers to establish return to work goals and develop a care plan to meet those goals.

### Medical Consultants

- Provide opinions on medical evidence that has been submitted to the claim file.
- Trained in occupational medicine.

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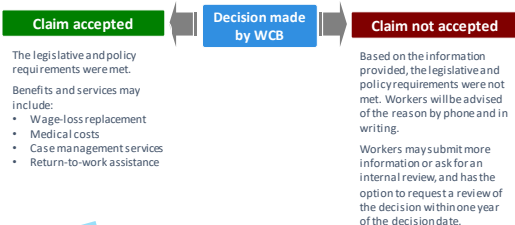
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## Initial claim decision

After you report an injury, WCB registers the claim and assigns it to an **adjudicator**. The adjudicator determines if the claim meets legislation and policy requirements to decide whether the claim will be accepted.



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## Determining compensation rates

- Determine gross earnings
  - Capped at \$104,600 effective January 1/24
  - Including hourly, weekly, bi-weekly, or monthly rates of pay that may include: regular and consistent pattern of overtime, vacation, shift differentials, bonuses, statutory holidays, tips, commissions, taxable allowances, secondary employment earnings.
  - Excludes union dues and any other benefit deductions
- Establish net earnings (gross earnings minus CPP, EI, income tax)
  - WCB uses a standard calculation
- Workers are **reimbursed 90% of net** earnings which are not taxed.
- Seasonal, contract or casual workers may have a **base rate** set following the end of the season or job.

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## Care plan



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## Care plan

- Claim owners develop a care plan in collaboration with workers, employers and health care providers.
- The care plan identifies resources available to help workers recover, defines clear RTW goals, and determines how workers, employers and treatment providers will achieve those goals.

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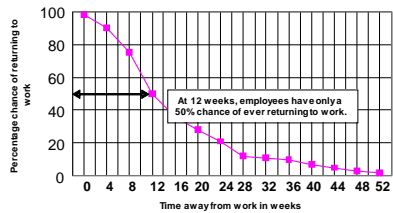
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## The value of returning to work



Source: Jennifer Christian, "Reducing Disability Days: Healing More than the Injury,"

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## RTW planning meeting

- To develop a successful and sustainable RTW plan with temporary or permanent accommodation.
- Establishes modified work that will assist with the healing process.
- Includes input from worker, employer and treatment providers (e.g., CBI, Lifemark, Millard Health).
- Workers are encouraged to attend planning meeting.
- Union representative are encouraged to support their members to accomplish a safe and timely RTW.

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## Supporting RTW through modified work

To offer modified work, the following conditions must be met:

- The work **accommodates workers' compensable medical restrictions** so workers can perform the duties without endangering his/her recovery or safety, or the safety of others.
- The work **contributes to workers' physical and re-employment rehabilitation** by keeping workers active and involved in the workplace.
- The work **promotes the gradual restoration** to workers' pre-accident level of employment.
- The work must be a **meaningful and productive** part of employers' operations.
- The work **does not create financial hardship** for workers.

Policy 04-05 Part II Application 4

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## What ways can an employer accommodate?

- Supplying or modifying tools or equipment.
- Making the premises accessible.
- Modifying the hours and/or work or offering flexible work schedules.
- Changing work location (retraining possibilities).
- Altering aspects of the job, such as job duties.
- Moving the worker to a different job.
- Work with the Union to generate modified work options.

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## Modified work

- Adjudicators or Case managers work with workers and employers to ensure the work is suitable (recommended written modified work offer).
- Union representatives support workers throughout the RTW process.
- Typically, workers are paid at regular rate of pay (in some cases where this is not possible, WCB would top up).
- Program should be assessed on a regular basis (weekly/biweekly) to ensure on track.

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## Request for Review and Appeal Process




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### Access to Information

#### By telephone:

Call your claim owner directly, or contact the Claims Contact Center to request your file

#### In writing:

A written request should include your name, claim number, current address and telephone number

- You can fax your request to: 780-498-7867
- Or you can mail it to:

#### Requesting a claim file

WCB – Alberta  
PO Box 2415  
Edmonton AB T5J 2S5

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### Becoming an Authorized rep

The injured worker must fill out the C622 (Worker's Authorization of a Representative)

Two options for the Worker to choose for the type of representation.

- Formal Representative: may access information about the claim verbally, in writing and/or in person. They have authority to make decisions on your behalf, can request a copy of your claim file and will receive a copy of correspondence sent to injured worker.
- Informal Representative: allowed to provide and receive information about the workers claim verbally through contact with WCB employees. They do not have authority to make decisions on workers behalf, cannot request a copy of your claim and will not receive a copy of correspondence sent to the injured worker.

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### Advisor Office

- The **Advisor Office – Worker Appeals Advisor Branch** provides independent advice, assistance and advocacy services for eligible employers.
- There is no charge for their services.
- To find out more about their services and eligibility criteria, please visit their website or contact the Advisor Office:

**Website:** [advisoroffice.alberta.ca](http://advisoroffice.alberta.ca)

**Email:** [advisoroffice@gov.ab.ca](mailto:advisoroffice@gov.ab.ca)

**Toll-free phone number:** 1-866-427-0115

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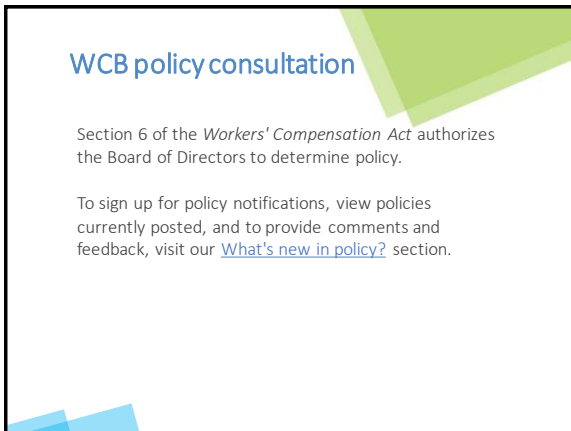
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## Occupational Health and Safety

Preventing work-related injuries, illnesses and fatalities by working with employers and workers.

**OHS Contact Centre:**  
p. 1-866-415-8690 or  
p. 780-415-8690

**Website:** [Occupational health and safety \(OHS\) | Alberta.ca](https://www.alberta.ca/occupational-health-and-safety-(OHS).aspx)

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Questions?



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