

# WCB INSIDER

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## Mandatory and Optional Coverage

Workers compensation coverage is mandatory for most employers in Manitoba. Mandatory industries include:

- agriculture and forestry
- mines, quarries and oil wells
- manufacturing
- construction
- transportation, communications and storage
- trade (retail)
- service (healthcare and hospitality)
- public administration.

If you're in a mandatory industry, everyone who works for your business - with the exception of the sole proprietor, partner or director - is considered a worker and is entitled to workers compensation coverage, regardless of their hours worked, the structure of their pay or the nature of their work.

Every employer is covered by workers compensation unless they are expressly excluded in the regulation; however, you can still choose to purchase optional coverage if your industry is excluded. Optional coverage provides you with peace of mind and the advantages of no-fault insurance coverage should a workplace injury or illness occur. This provides you with protection from liability, and provides your workers with wages while they recover and extended healthcare benefits after their injury.

WCB Manitoba has maintained an



average rate of \$0.95, one of the lowest average rates in Canada, and can offer competitive rates for different packages, which include:

- **Optional Worker Coverage:** this provides your entire workforce with coverage with the exception of sole proprietors, partners and directors of corporations.
- **Personal Coverage:** this is available for sole proprietors, partners and directors of corporations who want coverage in the event of a work-related injury or illness.
- **Farm Family Coverage:** this must include all family members who are working and can be purchased for any of the following farming businesses:
  - o Farm Crop Production
  - o Stock and Dairy Farming

- o Hog and Poultry Farming
- o Beekeeping and Hatcheries
- o Greenhouses, Nurseries and Market Gardening

- **Coverage for Volunteers:** business who operate as a charitable organization can apply to obtain coverage for their volunteers.

For more information on coverage, visit [wcb.mb.ca](http://wcb.mb.ca) > Employer > Learn About WCB Coverage. You can also contact the Assessment Services department by e-mail at [assessmentservices@wcb.mb.ca](mailto:assessmentservices@wcb.mb.ca), by phone at 204-954-4505 or toll-free in Canada at 1-855-954-4321 ext. 4505, or via web chat at [wcb.mb.ca/tell-us-about-yourself](http://wcb.mb.ca/tell-us-about-yourself).





## WCB distributes \$71 million in surplus funds to Manitoba employers

For the third year in a row, the Workers Compensation Board of Manitoba (WCB) is distributing surplus funds to employers, whose premiums fund the workers compensation system. By continuing to invest in injury prevention and return to work programs, the WCB is pleased to once again provide financial relief to employers after a challenging year for all Manitobans.

“COVID-19 has had a significant impact on businesses across the province and we want to do our part to provide some measure of relief to employers,” said Richard Deacon, President and CEO of WCB. “Following our mandate to serve Manitobans, we are pleased to once again give money back to employers and help support their recovery efforts after what has been a very difficult year.”

In May, eligible employers received a credit based on 40 per cent of their 2020 premium. To be eligible for the refund, employers must have fulfilled their payroll reporting responsibilities

for 2020 and owed a WCB premium in 2020. Employers who have not yet reported their 2020 payroll still have time to submit their information to receive the surplus distribution.

“We’re very proud of the work we have done to increase efficiencies in our system over the last several years, while still maintaining the lowest average assessment rate in Canada,” says Deacon. “Thanks to sound financial investments, we are pleased to return \$71 million in surplus funds to Manitoba employers and help improve their bottom line at a time when many need it most.”

The WCB maintains a reserve fund to ensure the long-term sustainability of the workers compensation system, reduce any rate variability and protect Manitoba’s workforce. Determined annually by the Board of Directors, the distribution of surplus funds allows the WCB to distribute funds that have accumulated beyond the necessary reserve level and work towards maintaining the WCB’s funding target.



“The Manitoba government is focused on protecting Manitobans from the impacts of COVID-19 and providing relief to businesses during this uncertain economic time,” said Finance Minister Scott Fielding. “We continue to work across government and with our partners to find ways to help employers that need it.”

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