# 16 BUPDATE December 2017

# WCB Average Assessment Rates Drop Below a Dollar to Become the Lowest in Canada

The average WCB assessment rate in Manitoba will drop to \$0.95 from \$1.10 per \$100 of assessable payroll in 2018. With rates falling below a dollar, the WCB is able to offer Manitoba employers the lowest rate in the country.

Enhancements in return to work efforts and injury prevention, coupled with the WCB's strong financial reserves, have helped to make the rate decrease possible.

"We're proud to be able to offer Manitoba employers the lowest rate in Canada," says Winston Maharaj, WCB President and CEO. "The decrease in our rates tells us that both employers and workers are engaged in prevention and return to work."

Beginning January 1, 2018, 91 per cent of employers will see a decrease in their rates. Overall, employers will pay \$30 million less in premiums in 2018 compared to 2017.

"We've partnered with workplaces to make great strides this past year," says Maharaj. "As a result, the compensation system is costing employers less. That translates into greater savings and more value for the Manitoba economy."

In addition, over the past four years, surpluses due to higher than anticipated investment returns have resulted in the Board consistently having a funding position that is above its target of 130%, even after



factoring in the steady decreases in the annual average assessment rate. The Board is reviewing options for the disposition of the accumulated surplus beyond the reserve, including implementing a dividend to employers in the years to come.

Over the past ten years, Manitoba's time loss injury rate has dropped 30 per cent. Those employers who belong to an industry-based safety program are estimated to pay \$18 million less in WCB premiums in 2018 than they paid in 2017, a savings of 18 per cent.

"There's a strong business case for injury prevention, and we're starting to see those benefits," says Maharaj. "Ultimately, employers first and foremost want to ensure their workers make it home safe at the end of the

day. Improved health and safety in the workplace and strong return to work programs can assist in achieving that goal, as well as providing employers with lower rates."

For 2018, maximum assessable earnings remain capped at \$127,000.

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### **Claim Information Readily Available**

The WCB's recent service improvements include the Claim Transaction Statement that debuted in early November. Employers with active claims will now know up front what claim information is used to calculate future rates, along with additional cost categories and expanded transaction descriptions.

More detailed information on how to read the new Claim Transaction Statement is found at wcb.mb.ca/claim-transaction-statement.

Our improvements continued with the Claims Online application that includes many of same enhancements along with a claim status bar that lets you know if a claim is still being adjudicated, accepted or disallowed.

If you have not yet used the Claim Online application, try it out. Getting started takes a few minutes and you can learn a lot of important information about your active claims. Learn more at wcb.mb.ca/claims-online.

# **Employees Working Out of Province**

Employers Must Apply For Additional Coverage if an Employee Will Be Working Out Of Province Longer Than Six Months



Annual payroll requests will be mailed out in January, but did you know that you also have to report payroll for any employees you send to work out of province?

Here are the things employers need to know about WCB coverage responsibilities when sending workers outside Manitoba.

Workers can file a claim in either:

- i. the province they reside in, or;
- ii. in the province or territory where they have had an injury.

The Manitoba WCB has an agreement with all other Canadian jurisdictions to avoid duplicate assessments. When coverage is in effect for workers in Manitoba it continues to be in effect for workers who reside in Manitoba but leave the province temporarily to perform their work duties. For workers that will be leaving Manitoba for more than six months the employer may apply to the WCB to

extend the coverage. In such cases the WCB needs to be informed of the following for each worker:

- 1. Workers full name
- 2. Date they leave Manitoba
- General description of the outof-province work assignment or project
- 4. Date they are expected to return to Manitoba

# Working outside Manitoba but within Canada

Each jurisdiction has its own
Compensation Act and the law
where the injury happens governs
an employer's immunity or liability.
This is not unique to Manitoba.
Therefore an employer should contact
the compensation authority in the
jurisdiction where their worker will
be employed to determine their
responsibility. Contact information for
the other Boards is available through
the links on our web page.

If the other jurisdiction requires that the employer register with them, then only report the portion of the workers Manitoba assessable earnings to the Manitoba WCB. In this circumstance the workers earnings outside Manitoba should be reported to the other jurisdiction. However when the other jurisdiction does not require the employer register with them, then all of the workers assessable earnings should be reported to the Manitoba WCB.

#### **Working outside Canada**

The Manitoba WCB does not have any agreements with any jurisdictions outside of Canada to prevent duplicate assessments. Therefore the assessable earnings of Manitoba residents working outside of Canada need to be reported to the Manitoba WCB. Coverage would automatically be in effect for the first six months, then the employer may apply to the WCB to extend the coverage. The WCB will need the same information noted above for any workers that will be working outside Canada for more than six months.



#### **SAFE Work Kits**

#### Making the commitment to SAFE Work for young workers



For employers with young workers, SAFE Work Manitoba has created a package of information and resources to help initiate a discussion and commitment to working safely.

Each year in Manitoba, almost 5000 young workers experience a timeloss injury, an event that can have a life-changing impact on those just starting out in their careers and life path. The good news is that these injuries can be prevented and as

employers you can play an important and influential role in helping keep your young workers safe.

Making workplaces safer is a shared responsibility between young workers and their employers. To help start a dialogue, SAFE Work Manitoba has created a kit with resources for employers, available free of charge. The kit includes:

• Letter from SAFE Work Manitoba

- explaining the goals and purpose for the kit
- A SAFE Work partnership form that can be informally signed by the employer and the young worker that signals the importance of making a commitment to safety at work.
- Posters (2) for posting at work and acting as a visual reminder of the importance of working safely
- Stickers/decals
- SAFE Work Manitoba young worker educational resources

For more information about the SAFE Work kit for young workers, visit: https://www.safemanitoba.com/Resources/Pages/Make-the-SAFE-Work-Commitment-to-Your-Young-Workers---Kit.aspx

To order your kit and get the important SAFE Work conversation started with your young workers, contact us:

#### Email:

information@safeworkmanitoba.ca **Phone:** (204) 957-SAFE (7233) **Toll-Free:** 1-855-957-SAFE

# We're Working on Return to Work Plans



In October, the WCB ran our firstever "Return to Work" campaign; an exciting next step in our continued promotion of Return to Work best practices to employers, workers and healthcare professionals. There are a lot of benefits to a safe Return to Work program. A gradual return with modified duties can mean a better recovery for injured or ill workers. For employers, it means having that valued employee back sooner.

But a good Return to Work plan isn't developed in a vacuum. It's not "one size fits all"... because every workplace is different.

A Return to Work plan is built with the worker, employer, healthcare provider and the WCB to ensure things are done right, done safely and done with the worker's health in mind.

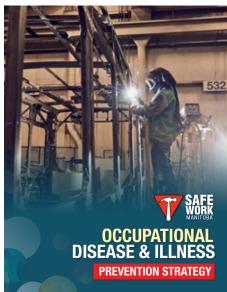
We offer a one day workshop for employers wanting to enhance or develop a Return to Work program. For more information, contact us at **RTWProgramServices@wcb.mb.ca** or call 1-855-954-4321, extension 4662.

Start planning for a Return to Work plan that works for your workplace. The WCB would be happy to help.

We have enclosed the poster "What to Expect from Return to Work" with this edition of the newsletter. You may wish to post this at your workplace to remind everyone of the elements of a good Return to Work plan.



## **SAFE Work Manitoba Introduces New Prevention Strategy**



SAFE Work Manitoba is targeting disease and illness in the workplace with a new, five-year strategy.

From 2000 to 2015, more than 200 Manitobans lost their lives to cancer, lung disease and other illnesses because they were exposed to harmful substances in their workplaces. Even more Manitobans cope with serious, work-related health conditions, which include respiratory issues, skin disorders and hearing loss. There are many types of hazards that can make a worker ill. These hazards include toxic chemicals, noise, biological agents, extreme heat and cold, and radiation.

The Occupational Disease and Illness Prevention Strategy represents SAFE Work Manitoba's commitment to addressing the illnesses that are having the greatest impact on Manitoba workers. It focuses on four tactics:

- 1. Monitoring workers' exposures to physical and chemical hazards (over an extended period of time and in several different industries and workplaces)
- 2. Identifying exposure levels and effective safety controls based on evidence from the monitoring
- 3. Educating and building awareness among all Manitobans about

occupational disease and illness prevention

4. Strengthening partnerships to prevent disease and illness in the workplace

The monitoring is unique in that it will give a more complete picture of high-risk substances in Manitoba workplaces, taking into account different working conditions that can affect how much a worker is exposed. It will allow SAFE Work Manitoba to give employers and workers

relevant, evidence-based information to make practical improvements in the workplace. Using the results of the monitoring to improve illness prevention will make workplaces safer now and will help to prevent future illnesses (in the case of diseases that take many years to develop).

To learn more about the strategy, visit <a href="https://www.safemanitoba.com/">https://www.safemanitoba.com/</a> Resources/Pages/Occupational-Disease-and-Illness-Prevention-Strategy.aspx.



We're making things easier for both workers and employers. And more improvements are on the way.



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