



# Your Reference Guide

## **REFERENCE GUIDE TO THE WCB**

Workers compensation coverage benefits both Manitoba employers and workers. Employers receive protection from lawsuits for work related injuries and illnesses, while injured workers receive a full range of benefits such as wage replacement with no waiting period in addition to healthcare treatments and rehabilitation services.

The WCB understands that as a newly registered employer you may not be familiar with how we are organized or where to call when you need assistance. Since we aim to provide service that's fast, easy, caring, right and clear, we've created this guide to help you become acquainted with us.

The guide is organized by the types of questions employers new to the WCB frequently ask, such as how rates are determined, what to do when a workplace injury happens and responsibilities within the workers compensation system.

We hope you find this guide of benefit. If you have additional questions or would like to provide feedback on the information provided, please contact us at 204-954-4321 or toll free at 1-855-954-4321. We look forward to hearing from you.

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# Who does workers compensation cover and what benefits does it offer?

## COVERAGE

### Workers

Everyone who works for your business is considered a worker and is entitled to workers compensation coverage regardless of the number of hours they work (full time, part time or casual), the structure of their pay (salaried, hourly or commission), or the nature of their work in relation to your primary business operation (administrative, sales or manufacturing staff).

If you are in an industry that does not require workers compensation coverage and you purchased Optional Coverage for your workers, all of your workers are entitled to coverage.

If you purchase coverage for your workers, whether mandatory or optional, you do not need to name your workers individually - you only need to provide us with your annual payroll information.

### Owners

Sole proprietors, partners and/or directors of corporations are not entitled to workers compensation benefits unless they specifically apply for, and purchase, Personal Coverage. If you want Personal Coverage, you must name the individual(s) for whom the coverage is being purchased. Coverage starts from the date of purchase to December 31. In following years, coverage will automatically be renewed from January 1 to December 31 as long as the account holder complies with WCB requirements.

## **What benefits does workers compensation provide?**

The WCB offers a wide range of benefits to help injured workers, and owners with personal coverage, return to health and meaningful work as soon as safely possible. Below are examples of some of the benefits available to the injured person:

- Wage loss benefits
  - WCB wage loss benefits begin the next working day after a worker is hurt.
  - In most cases, the injured worker will receive 90% of their net loss of earning capacity. The amount of the actual wage loss payment will vary based on each individual's personal circumstances (for example, income tax records will directly affect the rate of wage loss pay received).
  - For individuals who purchase Personal Coverage, the wage loss benefits depend on the amount of coverage purchased, the amount of actual verifiable earnings and the loss of earning capacity.
- Payment of medical treatment and medications
- Chiropractic or physiotherapy treatments
- Supports for daily living/personal care
- Vocational rehabilitation services
- Lump sum payments for permanent impairments
- Pensions
- Death benefits

For employers, the WCB offers a wide range of benefits in addition to protection from a potential lawsuit should a workplace injury occur. Staff in our Compensation Services department offer expertise in creating and improving disability and return to work programs.

# 2 How is my business classified?

The WCB classifies firms based on the industry in which they conduct business rather than by the occupation of their individual workers. There are over 200 industry classifications for mandatory and optionally covered Manitoba employers. When you register with the WCB, you are assigned to the industry classification that best fits your business operations.

We know that over time, industries change and evolve. The model we use for classification was designed to adapt to the changing business environment and ensure competing employers are similarly classified.

If you experience significant changes to your business operations, contact the WCB Assessment Services Department at **204-954-4505** or toll free **1-855-954-4321, ext. 4505** to make sure your account remains assigned to the correct industry.





THE PROCESS WE USE TO DETERMINE RATES FOR EMPLOYERS WAS DEVELOPED IN CONSULTATION WITH STAKEHOLDERS, INCLUDING EMPLOYERS.

# 3 How are rates determined for my business?

The WCB's Assessment Services Department (ASD) determines rates annually. The process for setting rates was developed in consultation with stakeholders, including employers, to offer:

- more protection through collective liability, especially for small and medium employers,
- less rate volatility and more stability for employers, and
- a more balanced focus on prevention and return to work.

The rate assigned to each employer is based on factors that include industry risk, as determined by the business's classification, individual firm experience and collective liability.

As a newly registered employer, your rate is based on the industry average of the industry classification you were assigned when you registered.

If you would like more detailed information on how rates are determined for each firm, please visit the WCB website at [wcb.mb.ca](http://wcb.mb.ca) and click on "Employers."





THE AMOUNT COLLECTED FROM EACH EMPLOYER IS BASED ON FACTORS THAT INCLUDE INDUSTRY RISK, AS DETERMINED BY THE BUSINESS'S CLASSIFICATION, INDIVIDUAL FIRM EXPERIENCE AND COLLECTIVE LIABILITY.

# 4 How will my business be billed?

In January of each year, we will send you your personal access code to report your payroll online. You will be asked to provide your actual payroll from the previous year and your estimated payroll for the current year. We will use your payroll estimate and your rate to determine your premium and will send you a statement based on that calculation.

Depending on your annual premium amount, you may choose to pay in installments. In addition, you may register for pre-authorized payments and have your premium automatically deducted from your bank account or, if applicable, charged to your credit card. Premiums may also be paid through your financial institution's electronic banking option, in person at your financial institution, by mail or in person directly at the WCB offices. More information on paying your premium is found on our website.

The minimum yearly assessment premium is \$100 for all firms.





**PREMIUMS CAN BE PAID IN A VARIETY  
OF WAYS**

# 5 What do I do if a worker is hurt at work?

When you find out about a workplace injury or illness resulting in an absence from work or requiring healthcare treatment, you are legally required to report the injury or illness to the WCB within **five business days** of learning of it.

There are a number of ways you may hear about a workplace injury or illness. The worker may tell you directly or if a healthcare provider treats the injury or illness, he or she will notify the WCB and we'll open a claim. The WCB will then assign the claim to an adjudicator in the Short Term Claims department and contact you.

## REPORTING AN INJURY OR ILLNESS

There are a number of ways for you to report an injury or illness to the WCB:

### Reporting Online

Employers who choose to report online use the **Online Incident Reporting System** which is available on the WCB website at **wcb.mb.ca**. It's the most convenient of our reporting methods since it's available to you 24 hours a day, seven days a week and does not require any paperwork.

One added benefit of going online is that you'll receive emails alerting you to injuries and illnesses in your workplace along with **Employer's Incident Report** forms we've started for you. You can then complete the reports to ensure the information is accurate and submit them online.

To register for the **Online Incident Reporting System**, call **204-954-4803** or toll free **1-866-751-9245**. Please be sure to visit the WCB website first to find out what information you'll need to have on hand to register.

### Reporting by Phone

If you prefer to report a workplace injury or illness by phone, call the **Claim Information Centre** at **204-954-4100** or toll free **1-855-954-4321**. Hours of operation are from 8:00 a.m. to 7:00 p.m., Monday to Friday. A representative will open a claim for you.

### Reporting by Fax or Mail

If you hear of an injury or illness before the WCB, you will need to fill out an **Employer's Incident Report**. The form can be found on the WCB website at [wcb.mb.ca](http://wcb.mb.ca) or by calling **204-954-4321** or toll free **1-855-954-4321** for a supply.

Details about faxing and mailing information to us are available on the form.



# What can I do if I don't agree with a decision made on my employer account or a claim?

If you don't agree with a decision made on your account or a claim, you have the right to have the decision reconsidered.

The first step in the reconsideration process is to discuss the issue with the person who made the decision and attempt to reach a resolution. This helps ensure that all pertinent information is identified and the reasons for the decision are understood.

If you continue to disagree with the decision, you can submit a request for reconsideration to the Review Office. Your request for reconsideration will be considered by senior WCB staff with expertise in the workers compensation system and is conducted independently from the original decision maker.

To submit a request for reconsideration, you can use the form provided on our website or you can write a letter to the Review Office advising which decision you want to have reconsidered and your reason for the disagreement. Be sure to include your WCB account number and/or claim number.

## Contact information:

**Mail:** Review Office, 333 Broadway, Winnipeg MB R3C 4W3

**Email:** [ReviewOffice@wcb.mb.ca](mailto:ReviewOffice@wcb.mb.ca)

## Employer Request for Reconsideration form:

Download at [wcb.mb.ca](http://wcb.mb.ca)

**Phone:** 204-954-4462

**Phone toll free:** 1-855-954-4321

**Fax:** 204-954-4999

**Fax toll free:** 1-877-872-3804

If you are dissatisfied with the reconsideration decision, you can submit an application for appeal to the Appeal Commission. The Appeal Commission operates independently from the WCB and is the final level of appeal in the workers compensation system.

## FAIR PRACTICES

Employers and workers who believe they have been treated unfairly by the WCB may contact the Fair Practices Office (FPO) for assistance. Unfair practice includes complaints about level of service or the application of legislation or policy.

The FPO is independent and impartial with the mandate to investigate and make recommendations to resolve your concerns. For further information about the FPO call **204-954-4467**, toll free **1-855-954-4321**, ext. **4467**, or visit the website: **fairpracticesofficemb.ca**.



# What are my responsibilities now that I have workers compensation coverage?

Both employers and injured workers have obligations under *The Workers Compensation Act* (the Act). To ensure the compensation system works efficiently and with fairness, it's important that everyone fulfills their obligations.

As an employer, your primary legal obligations under the Act are to:

- report workplace injuries and illnesses within five business days of becoming aware of them
- encourage workers to file an injury claim with the WCB if they are hurt at work, and not take any action to discourage them from doing so
- submit accurate payroll information by the date requested in order for the WCB to determine premiums
- pay premiums by the due date and not pass on the cost of coverage to workers
- make sure that the contractors or subcontractors your business works with comply with WCB requirements
- re-employ workers you have employed for at least 12 continuous months before the date of their injury or illness – this obligation applies only to employers with 25 or more full-time or regular part-time workers
- advise the WCB when injured workers return to work following an absence due to a workplace injury
- pay injured workers for their entire shift on the date of the injury.

The WCB's Compliance Services department is available to assist employers in learning more about their responsibilities and to help educate and provide advice on meeting their obligations. Call 204-888-8081, toll free 1-844-888-8081 or email [Compliance@wcb.mb.ca](mailto:Compliance@wcb.mb.ca).





TO ENSURE THE COMPENSATION SYSTEM WORKS EFFICIENTLY AND WITH FAIRNESS, IT'S IMPORTANT THAT EVERYONE FULFILLS THEIR OBLIGATIONS.

# What is SAFE Work Manitoba and why is injury prevention so important?

SAFE Work Manitoba is the unified prevention organization responsible for promoting and delivering services related to workplace injury and illness prevention.

Why is injury prevention so important? Simply put, SAFE Work is good for business. Successful businesses integrate safety and health into their daily business practices and make the well-being of workers a high priority. Workers benefit from employment in a safer environment, and employers receive the financial rewards of reducing the number of injuries at work: a lower WCB premium and fewer business interruptions resulting from workplace injuries.

Visit [safemanitoba.com](http://safemanitoba.com) to learn more.



SAFE WORK MANITOBA IS THE UNIFIED PREVENTION ORGANIZATION RESPONSIBLE FOR PROMOTING AND DELIVERING SERVICES RELATED TO WORKPLACE INJURY AND ILLNESS PREVENTION.

# What resources are available online for employers?

The WCB has a number of **publications** including brochures, fact sheets, newsletters, guides and online resources available on our website for employers and injured workers. These publications cover a wide range of topics such as available benefits, injury statistics, help with injury prevention, employer classification assessment rate calculations and contract worker status that may be of interest to you.

[wcb.mb.ca](http://wcb.mb.ca)

## ONLINE SERVICES

These services are all secure Internet applications available 24 hours a day, seven days a week. They're free of charge and allow us to provide faster and better service to you. We encourage you to take advantage of them.

### Employer Registration Request

This is your first step to purchasing WCB coverage. If you're a new business owner, you may begin the process of registering your business by completing the online form. Once you submit your information, our Assessment Services Department will review the information and follow up to complete the process.

### Online Incident Reporting System

The Online Incident Reporting System is the fastest way to report workplace injuries to the WCB. Our **Employer's Incident Report** form is completely electronic and easy to use. It's also "smart" – as you fill out your information on screen, the form changes according to your answers, making it simpler to complete. If the WCB hears about a workplace injury before you do, you can also complete reports that we start for you using the Online Incident Reporting System.

## Claims Online

Claims Online allows you to view cost details for your firm's claims such as wage loss payments, medical payments, claim status and benefit calculations. If you become a registered user, you can also use this tool to compile monthly claims cost reports in the format of your choice.

## Online Clearance Request System

The Online Clearance Request System allows you to search potential contractors and subcontractors and request authorized clearances.

A clearance is a letter that tells you whether or not a business, contractor or subcontractor in contract-based industries has complied with the requirements of the WCB. This is important because if someone you've hired isn't in good standing with the WCB, you might be liable for paying their premium.

If you become a registered user, you can also use this tool to compile and store lists of the subcontractors you use most often and be automatically updated on their clearance status via email.

## SAFE Work Reports

The SAFE Work Reports are a series of reports available to WCB registered workplaces that provide information to help monitor and improve injury prevention and return to work outcomes.

## Online Payroll Reporting

Reporting your annual payroll has never been easier with online reporting. Each year you will receive an access code that gives you direct access to reporting your estimated payroll for the year.

## Online Payments

This is your opportunity to pay your premium by debit or credit card. To ensure fast service, make sure you have your banking or credit card information along with your Account Statement which lists your Account Number.

## Online Services Registration

To register for online services, call the WCB Technical Support Team at **204-954-4803** in Winnipeg or toll free in Canada at **1-866-751-9245**. The team is available to assist you from Monday to Friday, 8:00 a.m. to 10:00 p.m. (except on statutory holidays). Please be sure to visit the WCB website first to find out more about these services and the information you'll need to have on hand to register.

# Contact Information

## FREQUENTLY CALLED NUMBERS

### General Information:

Phone: 204-954-4321 Toll Free: 1-855-954-4321  
Fax: 204-954-4999 Toll Free: 1-877-872-3804

### Assessment Services:

The Assessment Services Department handles employer needs and concerns related to registering with the WCB, assigning classifications to the correct industry, billing and collecting premiums.

Phone: 204-954-4505 Toll Free: 1-855-954-4321, ext. 4505  
Fax: 204-954-4900 Toll Free: 1-866-245-0796

### Finance:

The Accounts Receivable unit handles employer payments, including credit card payments by phone and pre-authorized debit or credit card payments.

Phone: 204-954-4978 Toll Free: 1-855-954-4321, ext. 4978  
Fax: 204-954-4840 Toll Free: 1-866-245-0796

The Collection unit helps ensure your account is in good standing with the WCB. Contact us to discuss your payment options and avoid collection actions.

Phone: 204-954-4156 Toll Free : 1-855-954-4321, ext. 4156  
Fax: 204-954-4900 Toll Free: 1-866-245-0796

### Claim Information Centre:

The Claim Information Centre handles claim reporting.

Phone: 204-954-4100 Toll Free: 1-855-954-4321  
Fax: 204-954-4999 Toll Free: 1-877-872-3804

### Online Services Registration:

The Online Incident Reporting System is a secure Internet application providing you with immediate access to WCB Incident Report forms, 24 hours a day, and seven days a week.

Phone: 204-954-4803 Toll Free: 1-866-751-9245

**Review Office:**

The Review Office is responsible for requests for reconsideration related to claim and employer account decisions. Senior WCB staff are assigned to review the decision in dispute independently from the original decision maker.

Phone: 204-954-4462 Toll Free: 1-855-954-4321, ext. 4462  
Fax: 204-954-4999 Fax toll free: 1-877-872-3804

**Compliance Services:**

Compliance Services is dedicated to preventing non-compliance in the WCB system by detecting where services are needed to support compliance, and, in the most serious breaches of the system, using enforcement to protect the system.

Phone: 204-888-8081 Toll Free: 1-844-888-8081  
Email: Compliance@wcb.mb.ca

**Fair Practices Office:**

The Fair Practices Office is independent and impartial with the mandate to investigate and make recommendations to resolve your concerns.

Phone: 204-954-4467 Toll Free: 1-855-954-4321, ext. 4467  
Website: fairpracticesofficemb.ca

**SAFE Work Manitoba:**

SAFE Work Manitoba is the unified prevention organization responsible for promoting and delivering services related to workplace injury and illness prevention. SAFE Work Manitoba team members are specialists in injury prevention.

Phone: 204-957-SAFE (7233) Toll Free: 1-855-957-SAFE (7233)  
Fax: 204-954-4970

**OFFICE LOCATIONS AND MAILING ADDRESSES****Claims and Benefit Administration, Review Office, Healthcare Services and Assessment Services Department**

Workers Compensation Board  
333 Broadway, Winnipeg, MB R3C 4W3

**Northern Regional Office**

#4-90 Thompson Drive, Thompson, MB R8N 1Y9

**Brandon Regional Office**

Renaissance Station Building  
Unit 1, 457 - 9th Street, Brandon, MB R7A 1K2

**SAFE Work Manitoba**

333 Broadway, Winnipeg, R3C 4W3

A safer Manitoba that fosters prevention and return to work.

If you're  
**hurt at work,**  
we're  
**here to help.**

## How to Reach Us

The Workers Compensation Board of Manitoba  
333 Broadway, Winnipeg, MB R3C 4W3

Email us at  
**wcb@wcb.mb.ca**

For more information, visit  
**wcb.mb.ca**

or call us at  
**204-954-4321**

or toll free  
**1-855-954-4321**

## Report fraud and non-compliance

Call 204-888-8081 or toll free 1-844-888-8081  
Email **Compliance@wcb.mb.ca**

SAFE Work is everyone's responsibility.  
Preventing injuries is good for employers and  
workers. To learn more, go to:

**safemanitoba.com**

or call 204-957-SAFE (7233) in Winnipeg  
or 1-855-957-SAFE (7233) outside Winnipeg

