



SASKATCHEWAN WORKERS' COMPENSATION BOARD

COMP 2018

INSTITUTE

MARCH 19-20
REGINA SK

Workers' Compensation: Your System - Your Way

Managing Your WCB Account

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wcb

Saskatchewan
Workers'
Compensation
Board

AGENDA

- Introduction
- Employer Responsibilities
- The Rate Setting Process
- Online Services
- Resources Available

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Who has to register?

Businesses or people that hire full-time, part-time, casual, or contract workers are required to register within 30 days of hiring a worker.

Out of province or country businesses that work in Saskatchewan and meet the registration requirements

Who is covered?

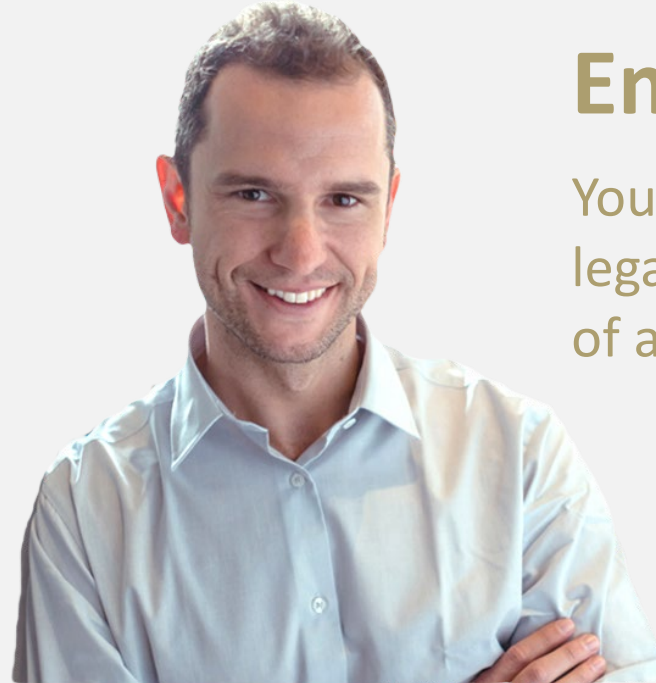
Workers

Your workers receive medical, wage loss, rehabilitation benefits if injured on the job.



Employers

You are protected from legal action in the event of a workplace injury.





I'm registered – now what?

Employer Responsibilities

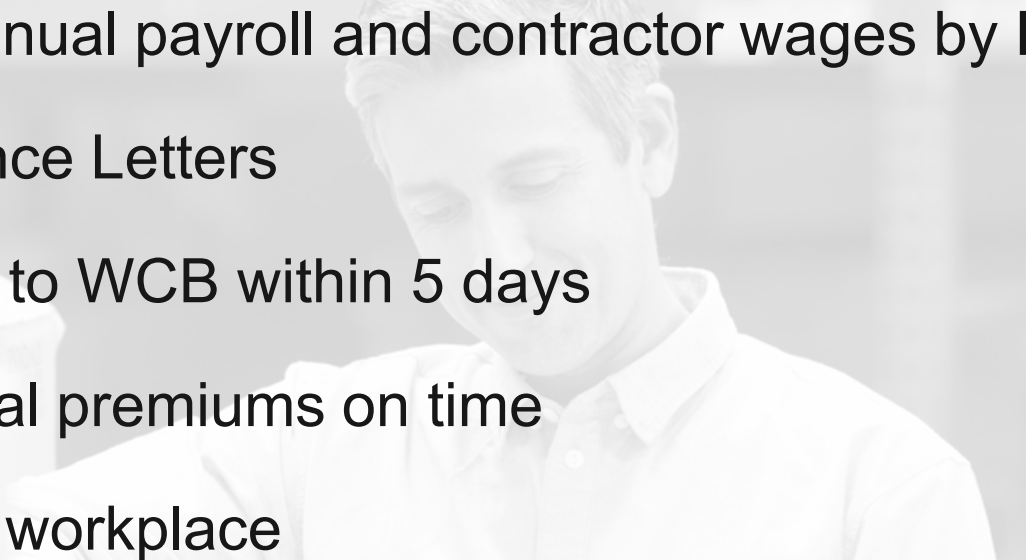


As a registered employer, you are required to:

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1. Report your annual payroll and contractor wages by **February 28**
 2. Obtain Clearance Letters
 3. Report injuries to WCB within 5 days
 4. Pay your annual premiums on time
 5. Provide a safe workplace
- 
- A man in a white button-down shirt is sitting at a desk, looking down and writing on a notepad with a pen. The background is a blurred office setting with stacks of papers and a printer.

Employer's Payroll Statement (EPS)

- Mailed to all employers annually in January
- Return by **February 28th**
 - Fast File, Online Services, Fax, Email or Mail
- What do I report?
 - Actual gross payroll earnings for the previous calendar year
 - Estimate for gross payroll earnings for the current year
 - All contractors hired in the previous calendar year
 - Confirm Optional Personal Coverage, if applicable

Employer's Payroll Statement Things to Remember!

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- A **late filing penalty** will be charged for Employer Payroll Statements received after February 28
- If your actual payroll is 50% more than the estimate reported, an **underestimate penalty** will be applied.

NB: The payroll estimate can be updated at anytime during the year prior to Dec 31

- Failure to submit your EPS, will result in:
 - an arbitrary assessment.
 - ineligibility for the Experience Rating Program
- Make your payment on time

Principal vs Contractor

A photograph of three construction professionals. In the center, a man in a dark suit, white shirt, and blue patterned tie, wearing a yellow hard hat, is smiling and looking towards the right. To his left, another man in a light blue shirt and yellow hard hat is partially visible. To the right, a third man in a white shirt, blue striped tie, and yellow hard hat is looking towards the center man. They appear to be reviewing documents or plans on a construction site.

Principal:

A person or business that hires a contractor to perform work or services

Contractor:

A person or business that is hired under contract by another person or business to perform work or services
Also referred to as a subcontractor

Clearances for contract labour

CLEARANCE LETTER

- Confirms to the principal that the person or business hired is registered and in good standing with WCB
- Provides the principal with liability protection
- Must be requested before any payment is made to the contractor

How do I request a clearance?

- Online at www.wcbsask.com
- Employer Services Email: employerservices@wcbsask.com
- Employer Services: 1.800.667.7590
- Fax: 1.877.220.1671
- Automatic Clearance Verification (ACV)
 - Provides automatic email notification of any clearance status changes

Reporting an Injury

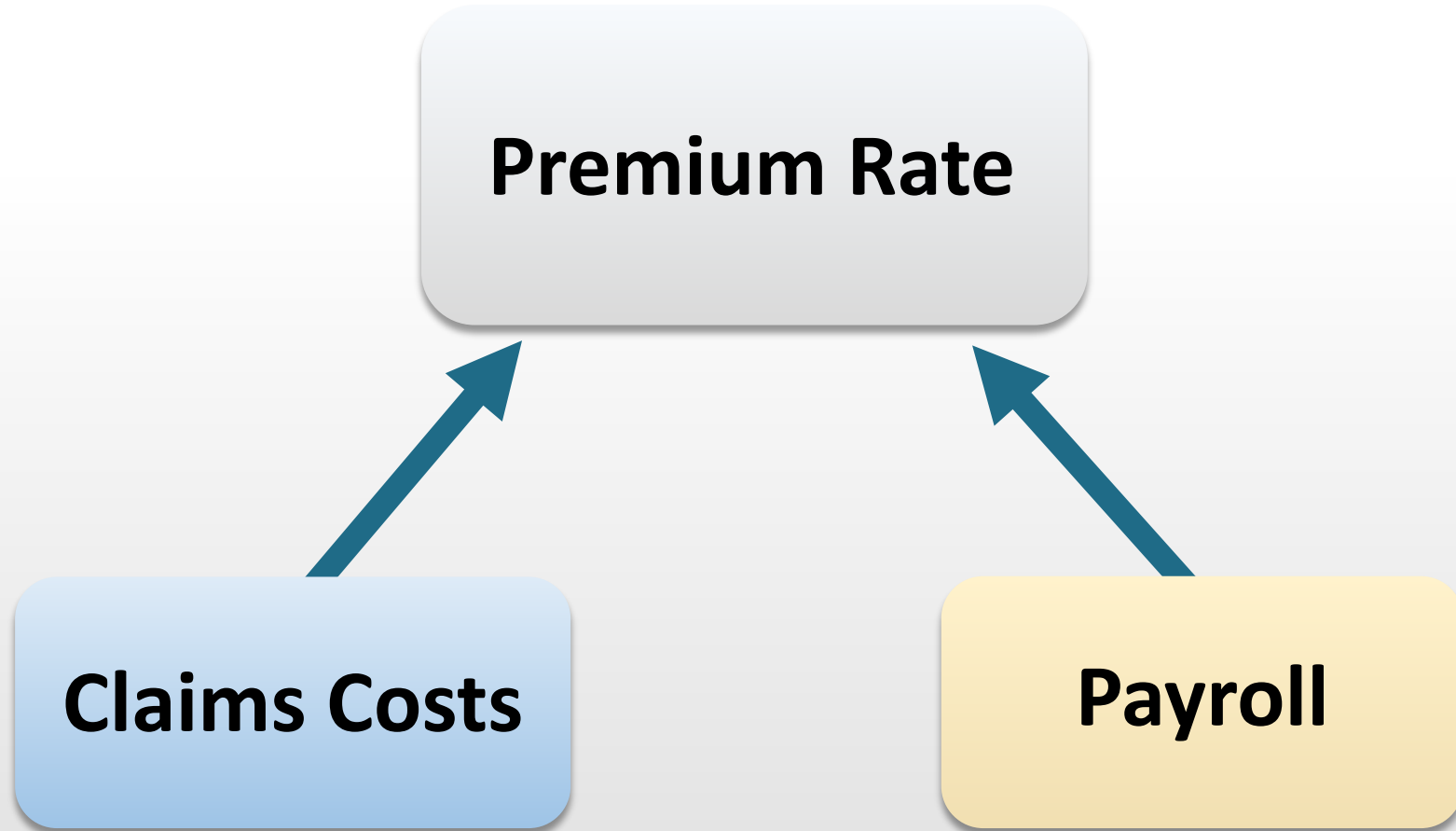
- Did you know that it is the law to report a workplace injury within 5 days?
- Complete your Employer's Initial Report of Injury Form (E1) and submit via online, by phone, mail or fax
- The E1 form can be found on www.wcbsask.com under Employer Forms and Fact Sheets



Employer Premiums

The Rate Setting Process

Key Drivers of Premium Rate



The Rate Setting Process



Industry Classification

- Employers are grouped into industry rate codes based on their primary business activity
- This forms our classification system, which has 50 industry rate codes
- The collective experience of all employers in each industry rate code determines the industry premium rate
- All employers in the same rate code start with the same industry premium rate



Industry Premium Rates

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Step 2: Industry Premium Rates

- WCB is funded by employer premiums
- Today's employers pay for cost of today's claims
- Actuarial rate model is used to determine annual industry premium rates
- In 2018, an enhanced rate model was used to calculate industry premium rates

Experience Rating Program

Receive
a discount for
positive claims
experience



Pay
a surcharge for
poor claims
experience



Experience Rating Program

Standard Program

Premiums < **\$21,000** in **3** years

- Frequency based – number of time loss claims
- Maximum discount = **25%**
- Maximum surcharge = **75%**

Advanced Program

Premiums \geq **\$21,000** in **3** years

- Cost based
- Maximum discount = **30%**
- Maximum surcharge = **200%**

A hand is shown from the right side of the frame, with the index and middle fingers extended and pointing towards the URL. The background is a dark blue gradient with a horizontal light blue glow behind the URL.

www.wcbsask.com

**Register
Now**

What can I do online?

- **Update account information**

- Submit Employer's Payroll Statements and revise payroll estimates

- Request Clearance Letters & Letters of Good Standing

- Manage Automatic Clearance Verification (ACV) list

- View balance and pay premiums

- **Review Claims Cost Statements and Reports**

- Review your Experience Rate Statements

- Report an Injury (file your E1)

- Account Closure

How do I apply for an online account?

- Register for an WCB Online Services account as an administrator
 - Go to myaccount.wcbsask.com or click on **Create online account** on our home page

@wcb *Online Services*

Welcome to the @WCB Online Services portal.

Username:
example: jsmith@anywhere.com

Password: [Forgot your password?](#)

Note: By signing in, you agree to the [disclaimer](#) and [web privacy policy](#).

EMPLOYERS

- File an injury incident form (E1)
- Register Your business
- Submit Employer's Payroll Statement
- Request a clearance
- **Create online account**

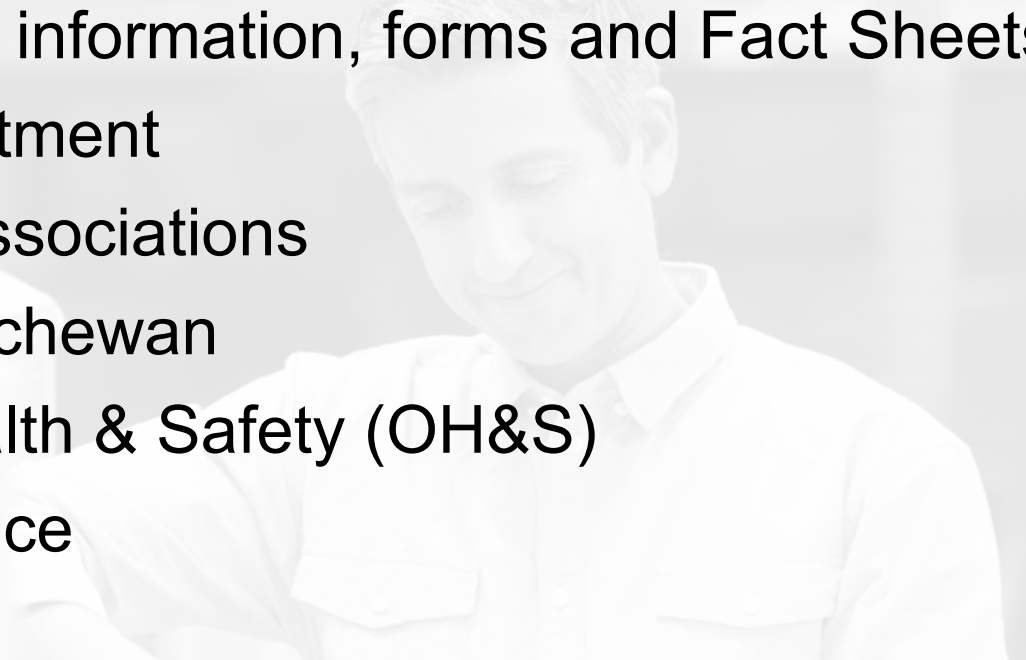
- Once approved, the administrator can add any number of agents access to the services the agents require (i.e. payroll, clearances, etc.)

Employer Resources

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- Employer general information, forms and Fact Sheets on www.wcbsask.com
 - Prevention Department
 - Industry Safety Associations
 - WorkSafe Saskatchewan
 - Occupational Health & Safety (OH&S)
 - Fair Practices Office
 - Appeals Office
- 
- A man in a white shirt is shown from the chest up, looking down at a clipboard he is holding. He is smiling slightly and appears to be writing or reviewing something. The background is a blurred office or industrial setting.



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Contact Employer Services

Toll Free 1.800.667.7590

Toll Free Fax .877.220.1671

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