

## Optional personal coverage

### What is optional personal coverage?

Optional personal coverage is coverage that insures you against wage loss and provides medical and rehabilitation benefits if you are injured at work. Earnings loss benefits are based on the amount of coverage you have chosen. (You may need to provide proof of earnings.) The WCB may also provide travel expenses, vocational rehabilitation, lump sum payments for permanent functional impairment and benefits for a worker's family in the event of a workplace death or serious injury.

Optional personal coverage also provides no-fault compensation. If an injury is work related, the worker is eligible for benefits regardless of how the injury occurred. The worker and employer waive the right to sue. There is no argument over responsibility or liability for an injury.

### Who is optional personal coverage for?

Optional personal coverage is available to individuals not covered automatically by the Act. Individuals who are eligible for optional personal coverage are:

- Proprietors and spouses
- Partners and spouses
- Directors of a for-profit corporation.

Effective Jan. 1, 2025, the definition of a worker is changing under [The Workers' Compensation Act, 2013](#) (the Act) and no longer includes directors receiving wages reported on a T4. As a result, directors of a corporation will no longer be considered workers and will no longer have automatic WCB coverage.

### How much does it cost?

That depends on the type of industry you are in and how much coverage you purchase. For example, if your premium rate is \$2.03 per \$100 of coverage and you purchase \$40,000 coverage, your assessment for the year will be \$812.

\* Please note there is a \$100 minimum annual assessment.

### Important information about personal coverage

Coverage is subject to a three month minimum.

Your [Employer Payroll Statement \(EPS\)](#) must be returned by Feb. 28 each year. If our office has not received this form by the due date, your coverage will be cancelled and you will be responsible for premiums due to-date.

Payments must be made by the due date on your statement of account or your coverage will be cancelled.



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### **How do I apply?**

Personal coverage can be requested on the annual EPS or you can apply by calling employer services at 1.800.667.7590. If you are a new employer, you can also complete an [employer registration form](#) online at [wcbask.com](http://wcbask.com).

### **When will my coverage start?**

Your personal coverage takes effect at 12:01 a.m. the day after we receive your application or at a later date if you request it.

### **How much coverage do I need?**

It is important to base the coverage you purchase on your actual employment earnings. We use this amount to determine the compensation you will receive in the event of a workplace injury or illness. We set the minimum and maximum amount of personal coverage every year. You can purchase coverage between the minimum and maximum. You must provide proof of earnings if you get injured.

### **How do I prove my earnings?**

We accept these documents as proof of earnings:

- A Statement of Business or Professional Activities as submitted to the Canada Revenue Agency.
- A declaration from a chartered professional accountant (CPA) verifying actual employment earnings.

If your proof of earnings is less than the amount of coverage you have purchased, we will reduce your coverage to the confirmed amount. If you do not provide proof of your earnings, we will reduce your coverage to the minimum. We will not give you a refund on your premiums, so please make sure you choose an amount that is no more than your actual earnings.

### **How long will I have coverage?**

Your coverage is in effect until you cancel in writing or we cancel it due to non-compliance.

### **How do I cancel my coverage?**

To cancel coverage, you must send a request in writing. We will cancel your coverage the day we receive your request and you will be responsible for premiums to the date of cancellation.

### **Can an independent worker apply for a WCB account?**

Independent workers are eligible to apply for their own WCB employer account if they have secured contracts with more than one principal providing the same type of work within the current and three years prior to application for coverage.

An independent worker who is eligible for a WCB account may apply for personal coverage.

An independent worker who is not eligible for, or chooses not to elect, personal coverage is considered a worker of the principal who is operating in a mandatory industry. This means that the independent worker is covered through the principal who is responsible to report and remit premiums on their behalf.

#### Information for principals

- An account cannot be set up until work is secured in Saskatchewan with a confirmed start date. A bid letter can be provided to the contractor without a confirmed start date.
- If you receive a “deemed” status on a clearance for a contractor, you are required to release payment, and responsible for paying premiums based on the labour portion of the contract, which will be reflected on your annual assessment.
- As per Section 164 of the Act, It is legally prohibited to recover the cost of the premiums from the contractor, unless they are supplying revenue producing equipment and an operator as per Section 8 of the Act.
- If any of your unregistered contractors are injured, they are covered through your account and you are responsible to submit the [Employer’s Initial Report of Injury \(E1\) form](#).