

## The ABCs of WCB:

### How to Handle a Workplace Injury

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Most employers (and employees) do everything in their power to ensure a safe, healthy work environment to avoid workplace injuries. However, accidents do happen and some injuries may be inevitable. So, if you do get injured at work, what should you do?

In such situations, Worker Compensation (WCB) laws apply. Most employers are required to hold Workers Compensation Insurance; if you're curious whether your employer is covered, you should contact WCB directly. With this insurance, your employer can rest assured that (for the most part) you cannot sue them over a workplace injury. Instead, if injured, you may be eligible for Health Care Benefits which pay for prescriptions, counseling, dental, chiropractor, etc. as well as Wage Replacement Benefits which pay up to 90% of your usual wages if you are not working, or wage "top-ups" if you are making less or are receiving fewer hours. Additionally, for more serious accidents, WCB can pay lump sums called Non-Economic Loss Payments (for the loss of a body part) or Fatality Benefits which are paid out to the dependents of an employee who dies because of a workplace injury or illness. Benefits are paid by WCB every 2 weeks, beginning no later than 14 days after you report your injury.

In order to be covered by WCB, you must report your injury to your employer IMMEDIATELY; otherwise your claim may be denied. Three parties must fill out and remit an injury report after an accident: the doctor, the employer and the injured worker. Employers have a strict 72 hour time frame to remit their portion of the report so they need to be notified of all injuries immediately.

**What injuries are covered by WCB?** In addition to *accident-related injuries and work-related illnesses, repetitive-motion injuries* are also covered. Therefore, carpal tunnel syndrome suffered by workers who do a lot of typing, or carbon-monoxide poisoning suffered by workers who are exposed to a lot of car exhaust are examples of possible claims. It does not matter whether the injury is caused by employer or worker negligence; as long as the injury isn't self-inflicted you will be covered by WCB. However, employees who are intoxicated or are under the influence of illegal drugs at the time of injury are not eligible for benefits. Beware! Employers can ask for a drug test.

When you're ready to get back to work, your employer is obligated to offer you the next available position within the company. They are not, however, required to fire the person who was hired to replace you. If you're able to work in another type of job, your employer should place you in it.

In addition to being covered by WCB you may wish to consider carrying disability insurance with a private carrier. The premiums are usually manageable and this way you can rest assured that if you get hurt outside of work, your bills will continue to be paid.

For more information on WCB:

Web: [www.wcb.ab.ca](http://www.wcb.ab.ca)

Tel: 1-866-922-9221

**For more information please contact  
Positive People Placement at  
(403) 996-1083**