

## Coverage for exempt industries

Workers' compensation is disability insurance that protects you and your workers against the impact of workplace injuries. It compensates your injured workers for lost income, health care and other costs due to a work-related injury. It protects you from being sued by workers or employers with Alberta workers' compensation coverage, who are injured or get occupational diseases during the course of employment.

### Optional coverage in most exempt industries

Not all industries are automatically covered by workers' compensation insurance. Employers may voluntarily apply to have their workers protected. For a list of exempt industries, click [here](#). For information on optional personal coverage to protect an employer, director of a corporation or society, or member of an association, board, authority, commission or foundation, see our [personal coverage](#) page.

*\*All employers and workers covered by accounts classified in exempt industries become subject to the same requirements and conditions as those automatically protected, and they are entitled to the same benefits.*

### Benefits to injured workers

#### Cost of optional coverage in exempt industries

Compensation	Medical Expenses	Other
Disability benefits based on 90 per cent of a worker's net earnings.	Approved health care treatments: chiropractic treatments, physiotherapy or counselling.	If an accident results in a fatality, limited expenses for transportation of body, burial, cremation, memorial services and benefits for eligible dependents.
Travel (if treatment is not available in worker's community).	Braces, crutches, canes, hearing aids, other aids.	Vocational rehabilitation services.
Lump sum payment for permanent disability or impairment.	Orthotic alteration of footwear.	
Self care and home maintenance allowances.	Dental treatment prosthetics, eyeglasses or dentures.	
Clothing (damaged due to workplace accident).	Hospital expenses/medication costs.	

WCB-Alberta collects premiums to cover the costs of insuring work-related injuries. A premium rate is set annually based on the average losses in an industry. Employers who have similar operations and share similar risks are grouped for premium rate setting purposes.

$$\text{premium rate} \times \text{the insurable earnings} / \$100 + \text{any personal coverage} = \text{premium payable}$$

To maintain an account, a \$200 minimum annual premium is applied to cover insurance and administration costs.

### How to apply

Apply on our [website](#), by phone or by written application to a WCB office.

## Mandatory information needed to determine account eligibility:

- Employer's complete legal name(s)—individual, partnership, corporation, etc.
- Trade name.
- Date from which coverage is required.
- Description of the industry or operations.
- Location of operations.
- Estimated assessable earnings for the remainder of the calendar year (insurable earnings are the gross earnings of all workers (to a maximum of \$98,700 each for 2020), before any deductions such as income tax, EI, pension plans, etc.).
- the earnings of all your workers must be included in the application. A worker for WCB purposes is any person who enters into or works under a contract of service or apprenticeship, written or oral, expressed or implied, whether by way of manual labour or otherwise. Workers include:
  - Full-time, part-time, temporary or casual workers, family members.
  - Contract/subcontract, unless they are operating through a corporation or have their own WCB account.
  - Unpaid workers. If you are a for-profit organization and have any individuals who are not paid, you must report a fair market value for their services with the insurable earnings information you submit for your workers.
  - Volunteers. If you are a not-for-profit organization and have any individuals who are not paid, you may choose to cover these volunteers through a special request for coverage. If you choose to cover your volunteers, you must report a fair market value for their services with the assessable earnings information you submit for your workers.

- All individuals actively providing a service to the business with the exception of proprietors with their own WCB coverage, partners in a partnership when one or more partners has WCB coverage or directors of a corporation.

## Important information about optional coverage in exempt industries

- If a worker is injured prior to WCB's approval of an application, the claim will not be accepted.
- If the application is approved, it is effective the date the request is received by WCB.
- Optional coverage remains in effect unless you request it to be cancelled or WCB rescinds it for non-compliance, which includes, but is not limited to:
  - Non-payment of premiums.
  - Failure to file annual returns.
  - Unlawful deductions.
  - Providing false or misleading information to WCB in connection with an employer account.
  - Possessing or using a forged or false clearance certificate.

