



WORKERS' COMPENSATION: **2019**  
*Eliminate injuries – Restore abilities*  
**COMP INSTITUTE**  
MARCH 25-26, 2019 | SASKATOON SK

# How to manage a WCB claim

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# WCB Vision

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A photograph of two men on a construction site. The man on the left is wearing a white hard hat and an orange safety vest over a grey shirt. The man on the right is wearing a white hard hat, a white dress shirt, a blue tie, and a yellow safety vest. They are both smiling and looking at each other. In the background, there is a yellow crane and a building under construction under a clear blue sky.

**We eliminate injuries  
and restore abilities.**

# The Goal of Effective Claim Handling

- Minimize the impact of the injury for all parties
- Facilitating a return-to-work plan

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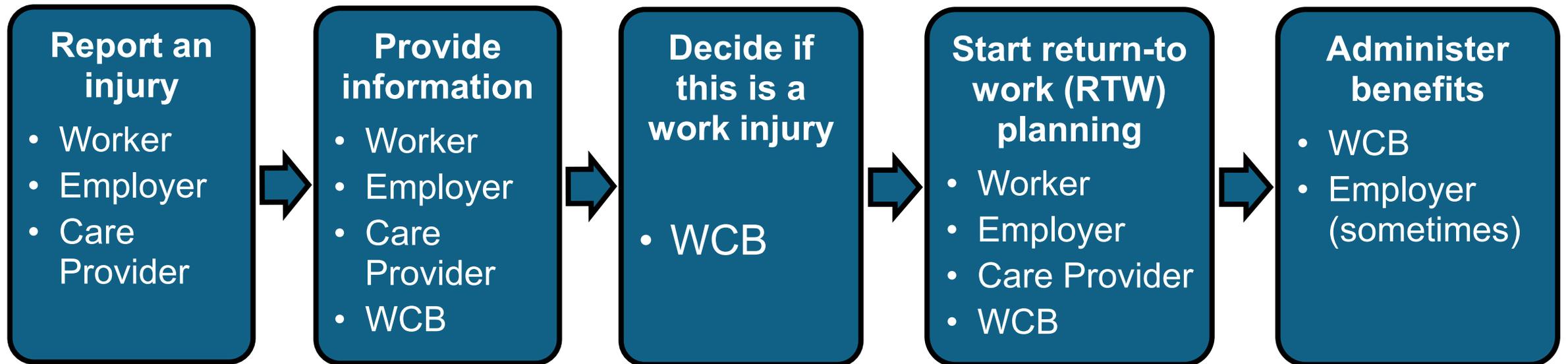


# Recovery & Return to Work Partnership

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# Key Steps in the Claims Process



# WORK INJURY CLAIM FORM

- Please complete all sections of this form using black ink, and do not use correction fluid as this will invalidate your application.  
- To help us process your application quickly, please ensure the correct information is provided.  
- If you would like assistance to complete this form or have any question, please see contact information at the end of this form.

Full Name:		Gender:	Date of Birth:
Occupation:		Marital Status:	Social Security Number:
Address:		Postal Code:	
City:	State:	E-mail Address:	
Home Phone:	Cell Phone:		
Work Phone:	Additional Contact Information:		

## Report an Injury

### Who needs to be involved:

- Worker, employer and care provider

### Important things to know:

- Early reporting is key - as soon as you become aware, notify the WCB
  - This can help facilitate early return to work
- A claim is initiated when we receive:
  - Employer's Report of Injury (E1) and/or
  - Worker's Report of Injury (W1) and/or
  - Medical Report

# **3** Things **YOU MUST DO** **IMMEDIATELY** if **you** are **injured** at work

# 1

**Get medical attention immediately if you need it.**

# 2

**Report your injury to your employer immediately.**

# 3

**Report your injury to the WCB by completing the W1 form immediately.**

# Provide Information

## **Who needs to be involved:**

- Worker, employer, care provider & the WCB

## **Important things to know:**

- The more information we have at the time of notification of injury, the sooner we can help facilitate return to work
- It is important to provide as much detail on the description of the injury and where medical attention was sought
- The WCB can help, so if you have questions or are unsure, call us

# Decide if it is a Work Injury (Adjudicate)

## Who needs to be involved:

- WCB

## Important things to know:

- Making a decision can be complex
- We have many policies that we need to consider when making a decision
- We are a no-fault system
- 25,000 claims are reviewed annually
  - 8,000 of these claims are lost time claims
  - 3,500 are considered “long-term claims”
  - 2,000 turn into claims that are over one year in duration



# Start Return-to-Work Planning

## **Who needs to be involved:**

- Worker, employer, care provider & the WCB

## **Important things to know:**

- The WCB is here to help facilitate a return-to-work (RTW) program
- It is the duty of the worker and employer to participate in finding appropriate accommodated duties if possible
- The longer an injured worker is unable to work, the greater the chances a claim will turn into a “long-term claim”





# Administering Benefits

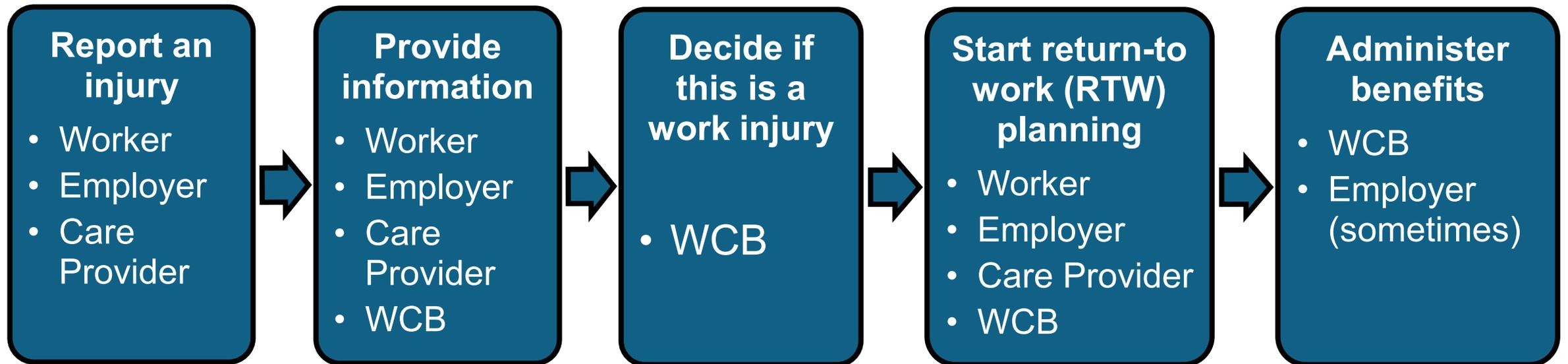
## Who needs to be involved:

- The WCB & employer (sometimes)

## Important things to know:

- The WCB issues more than wage loss benefits
- The employer can continue to keep an injured worker on payroll, however, we will then reimburse the employer for any lost time.

# Key Steps in the Claims Process





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# Thank you

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# Table Topics

## Serious Injury or Fatality; Now what?

- FAQs sheet related to fatal or catastrophic injuries
- What steps to take
- How to provide support and assistance during this difficult time
- Who to call for these types of injuries

## Return to Work

- FAQs sheet
- The difference between light duties and alternate duties
- Options you have to accommodate a worker
- Casual, full time, seasonal - how does this impact RTW

## File Release and Appeals Process

- What to do when you need a copy of a worker's file
- How long it takes to get a file
- What you can expect to receive
- What is considered an appealable issue
- How to formally appeal a decision

## Submitting a Claim & WCB Forms

- How to identify a concern on a claim injury
- How to fill out different types of injuries (recurrence, acute injury, mental health)
- What is considered a claim
- No-fault insurance, what does this mean?
- Samples of key forms used