

Optional Personal Coverage

Optional personal coverage (OPC) is available to individuals not covered automatically by [The Workers' Compensation Act, 2013](#). Individuals who are eligible for OPC are:

- Proprietors and spouses,
- Partners and spouses,
- Directors who are not carried on the payroll of incorporated companies (e.g. those who do not receive a T4),
- Elected officials of a city, town or village, and
- Members of the governing body of a non-profit corporation or organization.

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. Wage 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 (PFI) 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.

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 minimum of three months each year.
- Your Employer Payroll Statement (EPS) must be returned by February 28th 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 (SOA) or your coverage will be cancelled.

How do I apply?

- Personal coverage can be requested on the annual Employer Payroll Statement or you can apply by calling the Employer Services Department at 1.800.667.7590. If you are a

new employer, you can also complete an employer registration form online at www.wcbsask.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. Coverage will be cancelled the day we receive your request and you will be responsible for premiums to the date of cancellation.

What happens if I incorporate my business?

Personal coverage is only available to directors of an incorporated company who are not carried on the payroll. You may no longer be eligible for personal coverage and should call an employer service representative to discuss.