

Mission

Promote workplace safety and care for injured workers.

Vision

To be recognized as a caring, efficient, and service-focused organization and a model and trusted partner in workplace safety.

Values

Concern for People

- We demonstrate care and compassion in responding to our clients' needs and to the communities we serve.
- When working with our clients, partners, other stakeholders, and each other, we do so with honesty, fairness, respect, sensitivity, and timeliness, proactively and consistently.

Collaboration & Engagement

- We work with our partners to achieve mutually beneficial outcomes.

Integrity

- We honour the commitments we make to our clients, our partners, other stakeholders, and each other.
- We lead the adoption of and model the workplace safety standards that we promote with employers and workers.

Transparency & Openness

- We will be clear to our clients about how decisions are made and the reasons for those decisions.

Table of Contents

Introduction	4
Registration Requirements	5
Assessment Rates & Classification	7
Hiring Contractors & Subcontractors	9
Self Employed Operators & Personal Optional Coverage	10
Reporting Payroll	12
Paying the WSCC	13
Incident & Injury Reporting	14
Other Frequenty Asked Questions	16
Prevention Services	18
Claims Services	19
Claims Management	21

Registration Requirements

Why register with the WSCC?

It's the law.

All employers doing business in the Northwest Territories and Nunavut, even if temporary, must register with the WSCC within 10 days of starting operations.

Employers pay annual assessments (or premiums) to the WSCC, which go into the Workers' Protection Fund. This fund covers WSCC administrative costs and the future costs of existing claims.

Do I register if I don't employ workers?

It depends.

You must register if you:

- Hire contractors or subcontractors who do work for you in the NWT.
- Conduct business in Nunavut.

You don't need to register if you:

- Do not hire contractors or subcontractors to do work in the NWT, and you do not employ any workers in the NWT.

Why the difference in Nunavut? Nunavut's business licensing requirements mean you must register with the WSCC to obtain a Certificate of Compliance.

If you are self-employed, you have the option to register with the WSCC. You can apply for Personal Optional Coverage. You purchase this coverage for a minimum of one month. Once the WSCC approves your application, coverage is effective from the day the WSCC receives your completed application. Once approved, you are entitled to the protection of the *Acts* and the same benefits as other workers. Personal Optional Coverage expires December 31st of each year and you must renew it annually. The WSCC sends reminders and renewal forms in early December.

Do ice road truckers need to register?

Yes.

If you are an independent operator driving on the winter ice road system for work, you must register with the WSCC. Ice roads are not a part of the inter-jurisdictional trucking agreement.

Are any industries exempt from WSCC requirements?

No.

How do I register as an employer with the WSCC?

Here's how:

- 1) Complete an Account Registration form within 10 days of your operation start-up in the NWT or Nunavut.
- 2) Fax this form to Employer Services at 867-873-4596, toll free 1-866-277-3677 in the NWT, or 867-979-8501, toll free 1-866-979-8501, in Nunavut.

Employer Services will create an account for you, place you in a specific industry class, and assign a rate group based on your business operations. They also generate account statements for assessments (or premiums) owing that they send at the end of the month.

You can also call a WSCC Assessment Representative who will take down all the necessary information. They will ask you basic questions about your business operations (name, address, etc.) and request you provide an estimate of your assessable payroll for the upcoming calendar year. Call 1-800-661-0792 in the NWT, or 1-877-404-4407 in Nunavut to speak with an Assessment Representative.

Assessment Rates & Classification

What is collective liability?

The WSCC provides a form of collective liability, which is common across the insurance industry. This means all employers as an industry subclass, not employers as individual businesses, share the risk.

By grouping employers into subclasses, the WSCC actually protects you against high fluctuations in your assessment rate if you experience an extraordinary increase in your claims experience.

How are employers classified?

The WSCC assigns employers subclasses based on the business they conduct rather than their employees' occupations. Employers are classified in subclasses that best reflect their overall business.

How are my assessment rates set?

Your rate is set by the WSCC Governance Council and reflects the claims experience of your subclass. The WSCC reviews rates annually, and while the rate may change year to year, an individual subclass rate cannot change by more than 20% in any year.

The rate setting process promotes fairness and accountability and ensures that today's employers pay the full cost of today's claims, securing future benefits for injured workers.

What are your current subclasses?

Subclasses
10 - Outdoor Recreation & Agriculture
22 - Mining Operations
27 - Mining Services
36 - Oil & Gas Well Drilling
37 - Oil & Gas Development
41 - General Construction, etc.
43 - Logging Operations, etc.
46 - Mechanical Installation & Servicing
51 - Air Transportation
53 - Ground Transportation
54 - Trucking, General & Long Distance
55 - Water Transportation
61 - Distribution, Wholesaling, etc.
62 - Retail Trade, Personal Services, etc.
63 - Metal Fabrication, etc.
66 - Automotive Sales & Services
71 - Business, Communication, Professional, Recreation & Amusement Services
74 - Health & Welfare Services
76 - Accommodation, Food Services, Camps & Industrial Caterers
79 - Miscellaneous Services, Railway & Airport Operations
81 - Governments of the NWT and Nunavut, Public Utilities
82 - Authorities
83 - D.E.W. Line
85 - Emergency Services

Hiring Contractors & Subcontractors

What do I do if I hire Contractors or Subcontractors?

Before the contract begins, contact us and request a Letter of Good Standing (initial clearance to ensure the contractor or subcontractor is registered and in good standing).

When the contract is complete, and before you release final payment to your contractor or subcontractor, contact us and request a Final Clearance letter.

Why do I need to get clearances?

We can hold you liable for any outstanding assessment related to work performed on your behalf under a contract for service. In the same way, contractors are liable for a subcontractor's outstanding assessment related to work performed on the contractor's behalf.

Do all contracts need clearances?

All labour contracts must have final clearances to release the principal or contractor from liability. We can provide a final clearance confirming your contractor or subcontractor is in good standing with us.

You don't need clearances for equipment or materials contracts (e.g., a contract to lease a dump truck (equipment/materials) does not need a clearance. If the contract included a driver (labour) for the dump truck, you require a clearance).

What if my contractor or subcontractor is not in good standing?

If your contractor is not in good standing, you can withhold the amount of the assessment you are now required to pay the WSCC related to the contract. The same applies to contractor/subcontractor contracts.

How do I get a clearance?

To get a clearance, complete the Request for Clearance form (from our website), or call the WSCC at 1-800-661-0792 in the NWT or 1-877-404-4407 in Nunavut and speak with a WSCC Assessment Representative. Fax the completed Clearance Request form to 867-873-4596, toll free 1-866-277-3677, in the NWT or 867-979-8501, toll free 1-866-979-8501, in Nunavut.

I am bidding on a contract, can I get a clearance?

No.

The WSCC does not issue clearances for bidding purposes; but if you are registered, we can provide you with Proof of Registration.

What is a Do Not Release letter?

The WSCC issues Do Not Release letters in response to clearance requests when an employer is not in good standing with WSCC.

Who does not have WSCC coverage?

You do not have coverage if you are:

- 1) an executive officer of a corporation;
- 2) a business owner with workers; or
- 3) self-employed with no workers.

What kinds of benefits are included in Personal Optional Coverage?

Benefits may include:

- compensation for lost work income up to the amount of coverage accepted;
- payment of health care costs;
- medical and job rehabilitation; and
- a permanent disability award (if you become permanently disabled).

What if I am not covered and I decline Personal Optional Coverage?

You have no protection under the *Workers' Compensation Acts* and cannot receive any benefits from the WSCC.

Can I cancel my Personal Optional Coverage?

Yes.

You can cancel by writing to us. We cancel your coverage the day we receive your written request.

If you do not pay for your coverage by the deadline, we may cancel your coverage.

How do I apply for Personal Optional Coverage?

To begin the process, complete the Application for Optional Coverage form, available on our website, and fax to 867-873-4596, toll free 1-866-277-3677, in the NWT, or 867-979-8501, toll free 1-866-979-8501, in Nunavut.

You can also call one of our Assessment Representatives at 1-800-661-0792 in the NWT or 1-877-404-4407 in Nunavut.

Paying the WSCC

When do I pay my assessment (or premium)?

Your assessment (or premium) payments are due within 30 days of your statement date. Assessments not paid before this date are subject to finance charges.

For Personal Optional Coverage, if your assessment is less than \$1000, payment is due right away. If over \$1000, we may offer an installment plan, but the first payment is due right away.

How can I pay?

You can pay your assessment by cheque payable to the WSCC, cash or debit card, or by Visa or Mastercard.

You can print off payment authorization forms for credit card payments from our website (www.wsc.nt.ca or www.wsc.nu.ca).

Are installment plans available?

It depends.

We offer installment plans if your:

- assessment is over \$1,000; or
- total cost of Personal Optional Coverage is over \$1,000.

If you are a term or seasonal account, you must pay in full before you complete your contract.

What happens if I don't make my payments?

It depends.

We may:

- apply finance charges of 2% per month to your account;
- put a hold on your account;
- respond to requests for Clearances on your account with a Do Not Release or Not in Good Standing letter; and
- cancel your Personal Optional Coverage, if you have it.

Incident & Injury Reporting

What are my safety responsibilities?

As an employer, you must:

- provide a safe workplace;
- provide equipment and machinery of a safe design and in safe condition;
- appoint competent supervisors who set performance standards and ensure safe work procedures are followed;
- inform workers of their rights, responsibilities, and duties;
- provide adequate job training;
- train workers on any potential hazards, how to safely use, handle, store, and dispose of hazardous substances, and how to handle emergencies;
- supply personal protective equipment and make sure workers know how to use equipment safely and properly;
- support and participate in an Occupational Health and Safety Committee;
- meet First Aid standards; and
- report workplace incidents and injuries to us (as required by legislation).

What are your workers' safety responsibilities?

Workers must:

- do their jobs safely and follow health and safety rules;
- ask for training if they need it;
- use personal protective equipment when required;
- report injuries to their employers and us; and
- report First Aid treatment.

Do I have to follow the Safety Acts and Regulations or Mine Health and Safety Acts and Regulations if I am self-employed?

Yes.

Whether you're self-employed or not, the law requires every employer to follow the *Acts* and *Regulations*.

If you do not follow the *Acts* and *Regulations*, we have the authority to:

- order you to comply with the law;
- issue a stop work order; and
- begin legal proceedings.

What do I do if a worker is injured on the job?

As an employer, you must:

- provide First Aid;
- provide transportation to the closest doctor, hospital, or medical centre;
- complete and submit a WSCC Claim: Employer's Report of Injury form;
- give your worker a copy of the completed WSCC Claim: Employer's Report of Injury form;
- keep an accurate account of the incident (what happened, where it happened, why it happened, who it happened to, any witnesses, etc.);
- complete an Incident Investigation Report and give a copy of the report to WSCC Prevention Services; and
- implement and monitor the appropriate corrective measures to control the hazard.

What are my incident reporting responsibilities?

The following chart outlines your incident reporting responsibilities.

Incident Type	<i>Workers' Compensation Acts</i>	<i>Safety Act & General Safety Regulations</i>	<i>Mine Health and Safety Act & Regulations</i>
Death	Within 3 days complete and submit WSCC Claim: Employer's Report of Fatal Injury form.	Immediately submit oral report to WSCC Chief Safety Officer.	Immediately submit oral report to a WSCC Inspector of Mines.
Incident Involving Serious Injury or Incident of a Serious Nature	Within 3 days complete and submit WSCC Claim: Employer's Report of Injury form. Worker completes and submits WSCC Claim: Worker's Report of Injury form.	Within 24 hours submit written or oral report to WSCC Chief Safety Officer.	Immediately submit oral report to a WSCC Inspector of Mines. Within 72 hours submit written report to WSCC Chief Inspector of Mines.
Incident Involving Non-Serious Injury	Within 3 days complete and submit WSCC Claim: Employer's Report of Injury form. Worker completes and submits WSCC Claim: Worker's Report of Injury form.	Within 1 month submit incident report to WSCC Chief Safety Officer. Report must be signed by a First Aid Representative.	Monthly submit written reports to WSCC Chief Inspector of Mines.
Incident with No Injury	No report required	See Incident of a Serious Nature above.	If the incident is deemed a dangerous occurrence: - within 24 hours submit oral report to a WSCC Inspector of Mines; and - within 72 hours submit a written report to WSCC Chief Inspector of Mines.

To report a workplace incident, call the WSCC 24-Hour Incident Reporting Line at 1-800-661-0792.

Remember, registration requirements can vary between jurisdictions. If your workers work outside the NWT and Nunavut, even if it is only for a short time, contact the Workers' Compensation Board or Commission of that province or territory to make sure you comply with their *Acts*.

What do I do if I disagree with a WSCC decision?*

If you disagree with a WSCC decision, you may request a review. There are two levels to our appeals process – the Review Committee and the Appeals Tribunal.

The Review Committee is the first level of appeal. If you disagree with a decision affecting you as an employer, you may request a review. You may also request a review on a claims file where you are the employer of record.

The Review Committee holds documentary reviews and oral hearings. The employer, worker, or dependant must request an oral hearing in writing. You must send review requests within three years of the original decision date.

Following a review of the issue(s) and all related information, presented and on file, the Review Committee may confirm, reverse, or vary the WSCC's original decision.

The Appeals Tribunal is the second level of the appeals process. It only hears appeals of decisions made by the Review Committee.

Can I pay my worker instead of them filing a claim?

No. It is against the law.

An agreement where you pay a worker directly instead of having them file a claim goes against the provisions of the *Workers' Compensation Acts*.

How does the claims process work?

The claims process determines the WSCC benefits workers can receive if they are hurt at work.

Benefits are:

- compensation for wages lost while they recover from their work injury or illness;
- medical care and other non-monetary benefits;
- permanent disability awards (pensions); and
- other services like help to return to work, prescriptions, and out-of-pocket expenses.

The claims process has four steps:

1. Information Gathering: a worker files a claim with the WSCC.
2. Claim Entitlement: the WSCC makes a decision on the claim.
3. Benefit Calculation: if the claim is accepted, the WSCC calculates benefits.
4. Ongoing Communication: the injured worker works closely with a WSCC Adjudicator or Case Manager throughout their recovery.

Where would I find copies of WSCC legislation?

<http://www.wsc.nt.ca/YourWSCC/Resources/Pages/Legislation.aspx>.

Where would I find copies of WSCC policies?

<http://www.wsc.nt.ca/Employers/Resources/Pages/Policies.aspx>.

* Please see page 21 for further information.

Claims Services

If you need more information on benefits, contact Claims Services at 1-800-661-0792 in the NWT, or 1-877-404-4407 in Nunavut.

What is an injured worker entitled to?

When workers suffer a work-related injury or disease, they may receive:

- compensation for lost wages while recovering;
- medical costs such as prescriptions, prosthetic devices, specialized treatment;
- permanent disability awards (pensions); and
- vocational rehabilitation.

How much does the WSCC pay for lost wages?

We take a worker's gross earnings, up to the Year's Maximum Insurable Remuneration (YMIR), and deduct the equivalent of Employment Insurance, Canada Pension Plan, and computed tax payments. We pay 90 percent of that amount. When workers suffer a permanent disability from a compensable injury, they receive lifetime pensions based on the degree of physical disability and the earnings at the time of the incident.

What other costs does the WSCC pay?

If related to a worker's injury, we may pay for hospital expenses, health care costs, prescriptions, rehabilitation, dental treatments, independence aids, and eyeglasses. In addition, we may provide clothing, transportation, and living allowances deemed necessary.

What do I do if my worker cannot return to their original job?

If a worker is unable to function in their former job, we may provide training in a related or different occupation for on-the-job opportunities, and educational upgrading.

What types of injuries are covered?

Injuries	Workers' compensation covers workers from the time they arrive on your property until they leave, provided they are there for work-related reasons.
Industrial Disease	We pay benefits for occupational diseases where workplace conditions contribute to the disease.
Pre-existing Injuries	If a worker's incident affects a pre-existing or underlying condition, we cover the disability caused by the new injury. If the injury makes the pre-existing or underlying condition worse, we may pay additional benefits.
Recurrences	If a worker has a recurrence, or trouble working because of a previous work-related injury, the worker is likely covered. They must report the recurrence to their doctor and us as soon as possible.
Stress	We may pay benefits if stress results from an acute reaction to a traumatic event at work.

Claims Management

Workplace incidents and injuries are costly in actual workers' compensation costs and lost workplace productivity. The WSCC's Claims Management Program identifies steps you can take to actively manage your claims costs.

How will claims management save me money?

Claims management helps you rehabilitate injured workers, retain skilled workers, reduce hiring costs, and train replacement workers. This helps minimize productivity loss, lost time, and incident costs.

What incentives will the WSCC offer me to rehire rehabilitated or injured workers?

We may cover a worker's wages during a job trial or provide partial wages during a training-on-the-job program. We may also pay for workplace modifications.

Note: If you hire a worker with a known pre-existing condition, we protect you from any re-injury costs for that condition.

The Review Committee and the Appeals Tribunal

There are two levels to our appeals process – the Review Committee and the Appeals Tribunal.

The Review Committee is the first level of appeal. If you disagree with a decision affecting you as an employer, you may request a review. You may also request a review on a claims file where you are the employer of record. You must send review requests within three years of the original decision date.

The Appeals Tribunal is the second level of the appeals process. It only hears appeals of decisions made by the Review Committee.

How do I request a review?

Write to the Review Committee Registrar and include:

- your claim or employer number;
- the date of the decision letter being reviewed;
- the issue(s) you disagree with;
- the reason(s) for your disagreement;
- what you feel the decision should be; and
- whether you want an oral hearing or a documentary review.

The Review Committee Registrar:

- sends you a letter of receipt;
- confirms the type of hearing granted; and
- schedules your hearing date.

The Review Committee:

- holds the hearing within 30 business days of receiving your request;
- makes a decision within 20 business days of the hearing; and
- sends you the final decision.

HEAD OFFICE

Yellowknife

Box 8888, 5022 49th Street
Centre Square Mall, 5th Floor
Yellowknife, NT X1A 2R3
Telephone: 867-920-3888
Toll Free: 1-800-661-0792
Fax: 867-873-4596
Toll Free Fax: 1-866-277-3677

REGIONAL OFFICES

Iqaluit

Box 669, Baron Building/1091
Iqaluit, NU X0A 0H0
Telephone: 867-979-8500
Toll Free: 1-877-404-4407
Fax: 867-979-8501
Toll Free Fax: 1-866-979-8501

Rankin Inlet

Box 368, Oomilik Building
Rankin Inlet, NU X0C 0G0
Telephone: 867-645-5600
Toll Free: 1-877-404-8878
Fax: 867-645-5601

Inuvik

Box 1188, 151 Mackenzie Road
Mack Travel Building, 3rd Floor
Inuvik, NT X0E 0T0
Telephone: 867-678-2301
Fax: 867-678-2302

PREVENTION SERVICES

Industrial Safety: 867-669-4418
Mine Safety: 867-669-4412

CLAIMS SERVICES

Northwest Territories: 867-920-3801
Nunavut: 867-979-8511

EMPLOYER SERVICES

Northwest Territories: 867-920-3834
Nunavut: 867-979-8510

www.wscn.nt.ca

www.wscn.nu.ca

www.dontbeanumber.ca

This brochure is a summary, prepared for general information.
It is not a statement of the law.

If you would like this in another language, please contact us.