

WCB Coverage Provides Benefits for Agriculture

Following consultations with Manitoba businesses and representative groups, the Government of Manitoba announced a number of industries, including agriculture, will be added to those currently requiring workers compensation coverage effective January 1, 2009.

WCB coverage has been extended to agriculture operations with workers on their payroll. Coverage provides advantages for both Manitoba employers and workers. Covered employers receive protection from lawsuits for work related injuries and illnesses, allowing them to avoid the costs, uncertainty, and disruption of litigation. Employers also have greater access to consulting services and expertise since the WCB specializes in adjudicating and managing occupational injury and disease claims. Injured workers, on the other hand, receive a full range of benefits such as wage replacement, healthcare treatments and rehabilitation services.

Employers in agriculture are encouraged to visit the WCB website at www.wcb.mb.ca and fill out an online pre-registration questionnaire which will help the WCB determine if they need to register.

*Employers can find more information about the WCB at www.wcb.mb.ca in the **Newly Covered Industries** section.*

Frequently Asked Questions

***Q1** Which employers in agriculture will require WCB coverage?*

If you are employing workers in farming, including grain, livestock, dairy, hog and poultry farming, beekeeping, market gardening, or greenhouses and nurseries, you will need to register with the WCB for coverage before January 1, 2009.

Agriculture organizations employing workers are not required to have WCB coverage, however, they can buy WCB coverage on a voluntary basis.

***Q2** What happens if I'm a worker **and** an employer or director of the corporation that runs my business?*

For the purposes of WCB coverage, you are either a worker or an employer/director. If you are an employer or director who also works in your business, the WCB will consider you to be an employer or director, not a worker. As an employer or director, you do not require WCB coverage, however, you can buy coverage for yourself on a voluntary basis.

Q3 What happens if I'm an employer in agriculture and the workers in my business are my family members?

You do not require WCB coverage for family members such as your spouse or common-law partner, child, parent or sibling. Voluntary coverage is available, however, for your family members at the same rate as for other workers. A complete list of who is considered a family member is available on the WCB website at **www.wcb.mb.ca**.

This exemption also applies for family members of directors if your business is a corporation.

Q4 How does WCB coverage affect me if I'm an employer in custom activities incidental to farming such as harvesting, chemical spraying, land clearing, fertilizer spreading, haying and threshing, agricultural management, agrolgy or agronomy services?

If you are an employer in custom activities incidental to farming you will need to register with the WCB for coverage before January 1, 2009. Note that if you employ your family members, the WCB requires that they be included in your WCB coverage.

Q5 How complicated is it to register and maintain WCB coverage?

There are two ways you can register for coverage:

- visit the WCB website at **www.wcb.mb.ca** and fill out the pre-registration questionnaire and submit it online or
- call the WCB's **Assessment Services Department** at **(204) 954-4505** or toll free **1-800-362-3340**.

Once registration is complete, maintaining WCB coverage is as easy as filling out a form at the beginning of the year. The form asks for payroll information for the previous year and an estimate of next year's payroll. We do not need the names of all workers on your payroll.

Q6 Does WCB coverage work with private insurance?

Private plans purchased by employers are fundamentally different from workers compensation because private plans can offer coverage for injuries and illnesses that are not workplace related. Many employers, however, have private insurance that complements their WCB coverage. Employers should check with their private insurers about how they can help make their insurance plans work with WCB coverage.

If you have private coverage and WCB coverage, the WCB will be the first to pay if there's an accepted claim for a workplace injury or illness.

Q7 How expensive is WCB coverage?

Individual industries have different rate ranges based on their own injury experience. An greenhouse, for example, would pay a different rate than a grain farm. Rates for each industry are available on the WCB website at **www.wcb.mb.ca**.

The Manitoba WCB offers some of the lowest average assessment rates in Canada. In fact, Manitoba had the third lowest average assessment rate in the country for 2008, achieved after the WCB reduced 2007 rates by 4.8 per cent.

Q8 How much should an employer in agriculture expect to pay for WCB coverage?

An apiary can expect to pay about \$2.45 per \$100 of payroll for WCB coverage. For example, if your payroll was \$50,000 and your rate was \$2.45, you would pay \$1,225 for WCB coverage. If your apiary had a payroll of \$100,000, then you would pay \$2,450.

Since employers new to the compensation system have no injury experience, the WCB will assign an initial rate for the first two years of coverage. That rate will then fluctuate depending on the employer's and industry's injury experience. The amount each employer ultimately ends up paying for coverage is determined by their own workplace injury experience and the injury experience of their industry.

Q9 What happens if I disagree with a premium assessment decision?

You have the right to appeal assessment and claim decisions. Both employers and workers may use the three step appeal process the WCB has in place for those who disagree with decisions about their account or case. Visit the WCB website at **www.wcb.mb.ca** for more information.

Q10 What happens if I register after January 1, 2009?

If you register after January 1, 2009, your premium assessment will not be prorated. It will be calculated starting from January 1, 2009.

Workers you employ will have WCB coverage effective January 1, 2009 and will be eligible to file claims.

