

# Benefit *FastFacts*

WCB Supplement for



Employees are provided a legislated measure of income protection for work-related injuries or illness by the Workers' Compensation Board – Alberta (WCB). Employees can access information regarding WCB on their website. [\[link\]](#)

Employees may be eligible for a WCB benefit of up to 90% of net pay; up to the year's Maximum (WCB) Insurable Earnings. For 2016, the maximum insurable earnings were \$98,700.00, with an estimated maximum monthly benefit of \$5,310.

## WCB Supplement

If an employee covered by the **IAFF collective agreement** is unable to work and is in receipt of **temporary** disability benefits from WCB, the employer may continue the employee's pay at full base salary; with pension and benefits maintained at normal cost-shares; for a period of up to **30 months**. In exceptional circumstances, Associate Commissioners may extend this period by up to an additional three (3) months.

Strathcona County's Disability Management may require the employee to complete a Long Term Disability (LTD) application. This is to facilitate possible waiver of premiums for carrier insured benefits in the event the disability extends beyond 30 months and to expedite the LTD application process in the event WCB denies the claim on the basis of the disability not being work-related.

The supplement for temporary employees shall not extend beyond their term of employment.

## After the Supplemented Period

### 1) For an employee who is covered the County's LTD plan:

- a) Following the period of WCB supplementation, if the employee remains unable to work and is still in receipt of **temporary** disability benefits from WCB, the employee will receive the monies awarded by WCB – directly from WCB.
  - At the discretion of the insurers, premiums may be waived for Life, Accidental Death & Dismemberment (AD&D) and LTD insurances. This is dependent on the employee having complied with the request to complete an LTD application and providing sufficient subjective medical evidence to support an LTD claim.
  - If waivers have been granted for Life and AD&D premiums, the employee may maintain Extended Health and Dental Health benefits at normal cost-shares, for as long as the employee is in receipt of **temporary** disability benefits from WCB. Payment must be made by monthly pre-authorized debit.
  - Both the employer and the employee are required to maintain normal Local Authorities Pension Plan (LAPP) contributions, based on the employee's normal earnings, for any period of time the employee is in receipt of **temporary** disability benefits from WCB. Payment must be made by pre-authorized debit.

- b) If the non-taxable amount received from WCB is less than the equivalent amount the employee would receive if on LTD, the employee may be eligible to receive payment for the difference directly from the County's LTD insurance carrier.
- If the employee is in receipt of LTD 'top-up' benefits, and waivers have been granted for Life and AD&D premiums, the County will grant waivers for existing County Extended Health benefits. The employee may choose to maintain Dental Health benefits at normal cost-shares, for as long as the employee is in receipt of temporary disability benefits from WCB and a 'top-up' benefit from the LTD carrier. Payment must be made by pre-authorized debit.
  - Both the employer and the employee are required to maintain normal Local Authorities Pension Plan (LAPP) contributions, based on the employee's normal earnings, for any period of time the employee is in receipt of **temporary** disability benefits from WCB. Payment must be made by pre-authorized debit.

**2) For an employee who:**

- **is not eligible for Long Term Disability (LTD) benefits, or who**
- **did not comply with the County's request to submit an LTD application, or who**
- **applied for LTD benefits but was declined by Great-West Life:**

Following the period of WCB supplementation, if the employee remains unable to work and is still in receipt of **temporary** disability benefits from WCB, the employee will receive only the monies awarded by WCB – directly from WCB.

- Both the employer and the employee are required to maintain normal Local Authorities Pension Plan (LAPP) contributions, based on the employee's normal earnings, for any period of time the employee is in receipt of **temporary** disability benefits from WCB. Payment of the employee's share must be made by pre-authorized debit.
- The employee may choose to maintain benefits beyond the supplemented 30 month period, for a maximum of an additional six (6) months, by paying 100% of premium costs. Payment of the employee's share must be made by pre-authorized debit.