



Changes to WCB Act- Farming

What are the changes?

As of January 1, 2017, all farm employers will be required to register for mandatory coverage under the *Workers Compensation Act*.

How does it affect me?

If you currently carry WCB optional insurance, you are already registered under the *Workers Compensation Act* and you will only be required to renew your registration once a year.

If you do not currently have WCB coverage, and you employ one or more workers on a regular, part-time or contract basis, you will need to register your business.

How does workers compensation benefit me as an employer?

Under the workers compensation system:

- Your workers receive benefits and services to recover from workplace injuries
- Your business is protected from lawsuits related to workplace injuries

Who is covered under the mandatory Workers Compensation Act?

WCB coverage covers all of your workers, including part-time or temporary workers, seasonal workers, or family members on your payroll, with the exception of family members who are owners or part owners/shareholders in the farming operation.

With the exception of two provinces (Nova Scotia and Saskatchewan), all provinces have moved to include all farming operations under their legislation.

As an employer/owner, can I get coverage for myself?

Farm owners and part owners, may apply for Personal Coverage through WCB. Personal coverage is provided through a separate application to WCB.

How do I report?

Payroll can be reported in two ways – monthly and annually. With annual assessments, payroll is estimated at the first of the year.



How do I register?

You can register your business in one of two ways:

- Use the WCB's Online Services at www.wcb.pe.ca. This secure site provides you with access to your account at any time. After you sign up, complete the Employer Registration Form.
- Call WCB Employer Services at 902-368-5680 or toll-free in Atlantic Canada at 1-800-237-5049. We will send you the forms that you need to open an employer account. You can also submit the forms through our website at www.wcb.pe.ca.

What do I need to provide as part of registration?

You will be asked to estimate your payroll for the year and include the number of workers that you employ. When calculating your payroll estimate, use the calendar year – January 1 to December 31. You must also include a description of your business operations. We use this information to classify your business. Both your industry classification and annual payroll are used to calculate the amount that you pay for coverage.

How are assessment rates calculated?

Each year, WCB examines industry accident experience and establishes the rates for all industries. The amount you pay is based on your annual payroll and the rate for your industry. When you register annually, we will bill you based on your estimated payroll costs for the current year. We then make adjustments based on your actual payroll from the previous year, up until the maximum earnings level for the year. The 2016 rate for a new farm employer is **\$2.67** per \$100 of assessable payroll. The rate is determined each year by reviewing the historical accident costs incurred by all employers in the rate group over a 5 year period.

How do you determine wage loss for a person who is paid in cash, such as a casual or seasonal worker?

To determine wage loss for persons paid in cash, documentation is required as proof of earnings. Documents used to validate earnings would include pay stubs, the worker's Tax Return or Notice of Assessment. Casual and seasonal workers are subject to a wage review to ensure that wage loss benefits reflect the worker's normal earnings pattern. A worker may be entitled to medical aid benefits as a result of a workplace injury regardless of whether they can demonstrate a loss of earnings.

Will the changes to WCB affect safety requirements on the farm?

No, all farm operations have been under the Occupational Health and Safety Act since 2007. You can refer to the Farm Safety Code of Practice for requirements under the OHS Act.