



## WORKSAFE BC INFORMATION

If you hire workers in B.C. and are eligible for WorkSafeBC coverage, you are required to register for coverage. This coverage protects you from lawsuits related to worker compensation for work-related injuries and illnesses in BC.

To determine if you are eligible for coverage, you must submit an application which you can either do online or by mail or fax. You can find information on the different registration options here: <https://www.worksafebc.com/en/insurance/apply-for-coverage>

When you apply for coverage you will need the following information available:

- Legal name and contact information for the person completing the application
- Legal name and contact information for the IF Agent or Microboard hiring the workers
- CRA Business Number
- Incorporation Date and Number (Microboards only)
- The name and WorkSafeBC account number (if known) of any current or previous WorkSafeBC accounts you have had
- The start date of your first worker
- The number of employees being hired
- The start date of operations (generally this is your contract start date)
- Details of any business vehicles used for work purposes
- Estimated payroll
- Address in BC where the work will be performed

The cost of your coverage is based on your industry's base premium rate, your assessable payroll, and your net experience rating.

### **Determining your Classification Unit**

When you register with WorkSafe BC they will want to know what kind of work your caregivers/employees will be doing. Briefly, describe the job using your job description as a guide. The job must be described accurately or an incorrect assessment rate could be given to you. If WorkSafeBC does an audit and finds the rate is too low they may force you to back pay the amount owed and/or fine you. If you change your job description significantly you should notify WorkSafeBC to ensure that you are being assessed at the correct rate. If a person you support can be violent, special precautions must be taken. Please ask your Vela Facilitator for more information if this is the case.



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Based on your information you will be placed into a Classification Unit for the type of work you provide. The two most common classification units assigned to Vela Microboards and IF Agents:

- Classification Unit #764029 – 2023 Base Rate 1.46%: Hiring or Providing Companion Services or Domestic Childcare. This form states: This also includes non-profit client support groups or societies established by family members, friends, physicians or others for the purpose of managing and directing the care of an individual.
- Classification Unit #766006 – 2023 Base Rate 2.89%: Community Health Support Services. This classification would provide better coverage for an Individual that uses a wheelchair, hospital bed and/or power lift and is typically reserved for Agencies.

The assessment rate can be found in the top right hand section of the header. Other classification units can be found on the WorkSafeBC web site by doing a search.

### **Making your WorkSafeBC Payments**

If WorkSafeBC wants you to pay only once a year, (instead of monthly or quarterly), be sure to set the correct amount aside each month so that it is not a big surprise at the end of the year when a form arrives in the mail. Always pay on time, there is a penalty if you're late. It can be paid where you bank, or online using Fast File and Pay. If you choose online payment ask if you will receive a notice for payment.

### **Making a Claim**

If you have a claim the employer AND employee forms can be:

- picked up at your local WorkSafeBC office;
- mailed to you from your local office; or
- download them from the WorkSafeBC website