General FAQ

What is Workers' Compensation?

Workers' compensation is insurance for both workers and employers that covers work related injuries. Workers' compensation is the law.

In the Northwest Territories and Nunavut, the Workers' Safety and Compensation Commission (WSCC) is responsible for providing workers' compensation. The WSCC administers the *Workers' Compensation Act(s)*, the *Safety Acts and Regulations*, the *Mine Health and Safety Acts and Regulations*, and the *Explosives Use Acts and Regulations*.

Is there a maximum amount of earnings I need to report per worker?

Yes.

This is called YMIR which stands for Yearly Maximum Insurable Remuneration. YMIR is set each year by the WSCC Governance Council and is the maximum amount of payroll you need to declare per worker on your Employer Payroll Statement.

YMIR is also used to determine the maximum amount of compensation that will be paid to an injured worker in a given year.

YMIR for any given year can be found in our Rate Guide.

What is a deemed worker?

A deemed worker is an individual who has not proven to be self employed. They are deemed a contract worker to the employer that hired them and that employer is liable for assessments on the labor portion of their contract.

I am renewing my business license do I need a compliance letter?

In the Northwest Territories, if you are renewing your business license with the municipal government you don't need a compliance letter. But if you are renewing a GNWT business license you will need to request a Proof of Registration by calling our office in Yellowknife at 1-800-661-0792.

In Nunavut, a Certificate of Compliance is required in order to get a business license. You can request a certificate by calling the Iqaluit office at 1-877-404-4407.

Does the Inter Jurisdictional Trucking Agreement cover the ice road?

No.

Inter Jurisdictional Trucking only covers the driver from another jurisdiction to drop off and pick up merchandise within the NWT. Truck Drivers for the Ice road will have to register with the WSCC.

Are WSCC Benefits taxable?

No.

WSCC benefits received by an injured worker are not taxable in Canada and should not be reported on a worker's annual T-4 statement of earnings. Benefits are included in the total income for some calculations and the WSCC will issue a T-5007 information slip that workers should include in their tax return.

Are my workers covered if they work outside of the NWT and Nunavut?

It depends.

To extend coverage to workers outside of the NWT and Nunavut:

- their usual place of employment must be in the NWT and/or Nunavut;
- their employment must require them to perform work activities both inside and outside the NWT and/or Nunavut; and
- their employment outside of the NWT and/or Nunavut must not exceed six months.

If you need coverage for periods longer than six months, you have to apply for an extension. Extensions are granted for six month periods and can be successive. Longer periods of coverage are available in circumstances the WSCC considers reasonable.

Remember, registration requirements can vary between jurisdictions. If your workers work outside the NWT and Nunavut, even if it is only for a short period of time, you should contact the Workers' Compensation Board of that province or territory to ensure you are in compliance with their Acts.

What if I disagree with a WSCC decision?

You can have it reviewed by the Review Committee. To request a review follow these steps:

1) Send a letter to the Review Committee Registrar and include the following information:

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

Mail your letter to:

Review Committee Registrar
Workers' Safety and Compensation Commission
PO Box 8888
Yellowknife, NT X1A 2R3

The Review Committee Registrar will:

- send you a letter of receipt;
- confirm the type of hearing granted; and
- schedule your hearing date.

The Review Committee will:

- hold the hearing within 30 business days of receiving your request;
- make a decision within 20 business days of the hearing; and
- send you the final decision.

Can I pay my worker instead of having him/her file a claim?

No. It is against the law.

An agreement where you pay a worker directly instead of having him/her file a claim goes against the provisions of the *Workers' Compensation Act(s).*

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How does the claims process work?

The claims process determines what WSCC benefits your workers are entitled to when 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 4 steps:

- Information Gathering: a claim is filed with the WSCC.
- Claim Entitlement: the WSCC makes a decision on the claim.
- Benefit Calculation: if the claim is accepted, benefits are calculated.
- Ongoing Communication: the injured worker works closely with a WSCC Adjudicator or Case Manager throughout their recovery.

Information on WSCC legislation

Information on WSCC policies