

Personal Optional Coverage

What is Personal Optional Coverage?

Most workers automatically receive coverage through the Workers Safety and Compensation Commission (WSCC) of the Northwest Territories and Nunavut through their employers. If they get hurt at work, or become sick because of work, we provide benefits for them. People who do not receive coverage by the WSCC can buy Personal Optional Coverage, to get the same benefits as other workers.

Benefits may include:

- ▶ compensation for lost work income up to the amount of coverage accepted;
- ▶ payments for health care;
- ▶ medical and job rehabilitation; and
- ▶ a permanent disability award (if the incident left the worker permanently disabled).



Who does not automatically receive coverage by the WSCC?

You do not automatically receive coverage if you are:

- 1 a director of a corporation;
- 2 a business owner with workers; or
- 3 self-employed with no workers.

If you do not have coverage, you can buy Personal Optional Coverage. If you choose not to buy coverage and get hurt at work, we cannot accept your claim.

To apply for coverage:

For less than three months:

- ▶ Fill out and submit the Personal Optional Coverage form. You can get it from Employer Services, or at www.wsc.nt.ca or www.wsc.nu.ca.
- ▶ Coverage starts when we receive your completed form and full payment.

For more than three months:

- ▶ Fill out and submit the Personal Optional Coverage form. You can get it from Employer Services, or at www.wsc.nt.ca or www.wsc.nu.ca.
- ▶ Coverage starts when we receive your completed form.
- ▶ If your assessment is less than \$1,000, you must pay immediately.
- ▶ If your assessment is more than \$1,000, we can arrange a payment plan. The first installment of the plan is due immediately.

Frequently asked questions:

How much will coverage cost?

Your cost depends on your industry's classification rate. Contact Employer Services for the rate for your industry.

How much coverage should I get?

You should request coverage as close to your annual income as possible. Include wages you earn outside the NWT or Nunavut. If injured, your compensation depends on how much coverage you asked for.

While coverage is optional, the amount you can apply for is not. The minimum amount is the average for the industry you're working in, and the maximum is set by the Governance Council of the WSCC as the Year's Maximum Insurable Remuneration (YMIR). If you can prove that your earnings are less than the industry average, we can allow for an exception. You can prove this by providing T4 slips to the WSCC.

What amount do I ask for if I'm just starting my business? What if I don't have a previous year's T4 slip?

You must take out coverage for your industry's average annual income. Employer Services can tell you the average income for your industry.

