



The Employers' Adviser

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A quarterly newsletter of the Employers' Advisers Office, Compensation Advisory Services, Ministry of Skills Development & Labour, Government of British Columbia. The Employers' Advisers Office provides advice, assistance, representation and training on all aspects of Workers' Compensation.

Please forward this to the individual managing your WCB issues.

For further information on the Employers' Advisers Branch or to subscribe/unsubscribe to this newsletter call (604) 713-0303 or 1-800-925-2233.

WCB Assistance a Phone Call Away

Staffed with WCB specialists, the Employers' Advisers are ready to assist employers in all areas of Workers' Compensation



- Claims
- Assessments
- Occupational Health & Safety
- Appeals

Assistance, advice, education and representation where there is merit are only a phone call away at no cost to you:



Free WCB Seminars

Call 1-800-925-2233

WCB Announces 2005 Rates

The 2005 aggregate base rate is projected to be \$1.975 per \$100 of assessable payroll, compared to \$2.059 in 2004.

In 2005, lower base rates are projected for hospitals, long term care facilities, public school districts, universities, poultry processing, auto and aircraft assembly, auto dealerships, and financial institutions. Each of these industry groups will see a 20% reduction in their WCB premium rates.

Industries whose rates are projected to increase include logging, industrial construction and shake or shingle mills. Premiums are driven by injury costs. Overall, approximately 56% of employers will have no change or a reduction in their 2005 premium rate and 44% of employers' rates will experience an increase.

Who Qualifies as a Residential Employer?

Do you employ domestic workers at your home? Perhaps you're thinking about renovating your home — or building a new one. If so, you should know that the law protects you and the people you hire in the event of a work-related injury. When you hire someone to work at your home to meet your personal or domestic needs, you are considered an employer. It doesn't matter whether you hire the worker on a full-time, part-time, or casual basis.

You may be a residential employer if you hire:

- Nannies, companions, or other personal caregivers
- Domestic workers such as household cleaners
- Construction or repair workers or contractors
- Gardeners or landscapers



You are *not* a residential employer when you hire a worker:

- For an average of less than eight working hours per week
- For a specific job to be completed in less than 24 working hours
- To care for children before and after school hours for an average of less than 15 hours per week
- Through an agency registered with the WCB, where you pay the agency directly
- Who is independently registered with the WCB

Most British Columbians who hire workers to provide services at their homes are now covered by the *Workers Compensation Act*. How are homeowners protected? Homeowners who are residential employers cannot be sued by their workers for the costs of work-related injury or disease. If a worker at your home is injured while on the job, the Workers' Compensation Board of British Columbia pays for all the worker's medical and wage-loss costs. In return for this protection, residential employers are required by law to:

- Provide a safe and healthy work environment
- Register with the WCB
- Pay employer assessments

Registration guarantees protection. The law requires the WCB to compensate injured workers — even when employers have not registered with the WCB. If a residential employer does *not* register with the WCB and pay assessments, the results could be costly. The WCB may charge the employer for all compensation costs and unpaid assessments. Contact the Employers' Advisers office nearest you or 1-800 925-2233 if you have questions.