# **OEA** Office of the Employer Adviser

## BCE | Bureau Du Conseiller Des Employeurs

The Office of the Employer Adviser has helped Ontario employers with their workplace safety and insurance claims and related costs since 1985. We provide expert legal advice to any size employer about their WSIB issues and represent primarily employers who employ fewer than 100 workers. For more information, please visit our website at <u>employeradviser.ca</u>

Welcome to the Office of the Employer Adviser (OEA) Spring 2025 Newsletter. Important changes continue in the workplace safety and insurance system – staying informed is key! Topics covered in this newsletter:

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## About the Office of the Employer Adviser

The OEA has helped Ontario employers with their workplace safety and insurance claims and costs since 1985. We provide expert legal advice to Ontario employers and represent primarily employers with fewer than 100 employees before the Workplace Safety and Insurance Board (WSIB) and the Workplace Safety and Insurance Appeals Tribunal (WSIAT). Our team also supports employers with unlawful reprisals under the Occupational Health and Safety Act before the Ontario Labour Relations Board.

You will not be charged a fee for our services because OEA is funded through employer premiums or administrative fees you pay to the WSIB.

If you have questions about claims, your premium rate, reporting insurable earnings to the WSIB or how to read a premium rate extended statement, <u>give us a call or send us an email</u>.

## OEA Webinar series – Free, Register Today!

The OEA is hosting a series of free webinars about key topics in the WSIB process. Join us for these informative sessions by registering below!

#### Introduction to Workplace Safety and Insurance – Claims

Thursday May 15, 2025, 12:30 pm

This is an introductory level presentation that provides Schedule 1 and Schedule 2 employers with a general understanding of how Ontario's workplace safety and insurance (workers' compensation) system works. This webinar includes an overview of the criteria the WSIB uses to determine whether an injury, illness, or disease is work-related and the required reporting obligations. We also review return to work, re-employment and cooperation obligations while sharing tips to identify suitable and available work to accommodate injured or ill workers.

Webinars - Ontario OEA | BCE Ontario

## Completing the Form 7

### Thursday May 22, 2025 at 12:30 pm

In this webinar, our expert team will review each section of the Form 7 to better understand what information the WSIB is seeking and how best to complete the form to ensure good claims management.

<u>Webinars - Ontario OEA | BCE Ontario</u>

## Section 50 Unlawful Reprisals

### Thursday May 29, 2025, at 12:30

This webinar explains the legal process involved in Section 50 unlawful reprisal allegations at the Ontario Labour Relations Board, the burden of proof and how best to represent employers in these proceedings with the OEA's assistance.

<u>Webinars - Ontario OEA | BCE Ontario</u>

#### **Claims Management Tips**

*Thursday June 5, 2025 at 12:30 pm* Learn best practices to help manage all stages of WSIB claims and avoid costly mistakes.

<u>Webinars - Ontario OEA | BCE Ontario</u>

#### A Practical Guide to Return to Work

Thursday June 12, 2025, at 12:30 pm

This webinar will provide an in-depth look into WSIB return-to-work obligations and key steps for implementing a return-to-work program that is based on the WSIB's Health and Safety Excellence Program requirements.

Webinars - Ontario OEA | BCE Ontario

#### Appeals Process Refresher

Thursday June 19, 2025, at 12:30 pm

By May of 2024, significant changes were made to the appeal process at the WSIB and WSIAT. This webinar will review the different levels of appeal and the steps involved, while highlighting the recent changes to the appeal process at the WSIB and WSIAT. <u>Webinars - Ontario OEA | BCE Ontario</u>

## Second Surplus Rebate Announced for Eligible Schedule 1 Employers

The WSIB announced a second surplus distribution to eligible Schedule 1 employers that will take place in Spring 2025. Eligibility criteria and related details will be available from the WSIB shortly. Earlier, in February and March of this year, the WSIB distributed rebates as a credit to an eligible Schedule 1 employer's WSIB account. To be considered eligible, businesses needed to meet the mandatory criteria:

- An active WSIB account on November 1, 2024,
- Premium obligations in 2023,
- Not convicted of an offence under the Workplace Safety and Insurance Act or the Occupational Health and Safety Act during a certain period
- No traumatic workplace fatalities attributed to a business during a certain period.
- Businesses affiliated through common ownership were not eligible if an affiliated business was ineligible due to the "convictions" and "traumatic fatality" criteria. The full list of the eligibility criteria can be found on the <u>WSIB's website</u>.

Information about individual business eligibility for the first rebate was available in February 2025. Businesses with up-to-date premium payments and reporting can request a rebate amount to be issued by cheque.

WSIB decisions about the rebates and distribution, including eligibility and the rebate amount, are final. The Workplace Safety and Insurance Act, 1997, provides that there is no right of reconsideration or appeal regarding a distribution determination.

## **Tip: Premium Rate Extended Statement**

A WSIB Premium Rate Extended Statement shows how your individual premium rate was calculated, including adjustments that were made based on your claims experience and a breakdown of your claims costs.

This helpful statement is available through <u>online services</u> and by accessing "View your statement".

Employers' individual risk-adjusted 2025 premium rate(s) were set using claims and insurable earnings data as of April 30, 2024.

A list of the class and subclass premium rates for 2025 is available on the <u>WSIB's website</u>. The maximum insurable earnings ceiling for 2025 is \$117,000, an increase from \$112,500 in 2024.

#### **Premium Rate Transition Updates**

### Non-profit organizations transition into the rate framework

Special rules continue to apply for risk band movements for notfor-profit organizations (NPOs) outlined in <u>OPM 14-01-11</u>. Generally, employers move a maximum of three (3) risk bands up or down each year towards their projected risk band. Each move between risk bands represents an approximate 5% rate change.

During 2025 to 2027, NPOs may move a maximum of one (1) risk band upward or three (3) risk bands downward from their prior year risk band towards their projected risk band. The special rules setting premium rates for not-for-profit organizations will end in 2029.

## Temporary Employment Agencies – new classification for supplied administrative, clerical and knowledge-based labour

Starting January 1, 2025, the WSIB introduced a new classification applicable to Temporary Employment Agencies (TEAs) to report their supplied administrative, clerical and knowledge-based labour (<u>OPM 14-01-08</u>). The 2025 class rate for this new category is \$0.18 for every \$100 of insurable payroll (Class L).

TEAs will continue to report all other types of labour they supply based on the classification of their client employer. Internal office staff who aren't supplied to clients are reported under a different classification, temporary help services.

The WSIB requires TEAs to report a material change in circumstances, which includes when an agency begins to supply workers to perform a type of labour to a premium rate class in which the TEA is not currently classified. The WSIB expects TEAs to obtain information from client employers that is necessary to classify the type of labour supplied, and if asked, provide it to the WSIB.

### **WSIAT Medical Discussion Paper Updates**

The WSIAT has posted updates to three <u>Medical Discussion Papers</u>. Revised resource documents are available about Headaches, Chronic Obstructive Pulmonary Disease (COPD) and Diabetes Mellitus.

## Tip: WSIB Form 7 Changes

The WSIB revised the <u>Employer's Report of injury/disease</u>. If you have saved a copy to your device, update it with the revised version.

Of note, the Form 7 was revised to reflect changes to reporting overtime for short-term average earnings. All overtime worked in the four-week earning period before an accident is now included in the short-term earnings calculations (<u>OPM 18-02-02</u>). The previous policies included overtime in certain situations and differentiated between mandatory and voluntary overtime. The policy change was effective December 5, 2024. Related changes were also made to the long-term average earnings policy.

Reminder: The WSIB must receive an employer's completed Form 7 within 3 business days after learning of its reporting obligation. The policy update took effect in September 2023. Documents may be filed using the WSIB's online services.

## WSIB's Operational Policy Archive

WSIB's <u>historical operational policies</u> are now available on-line, which can help workplace parties find policies related to older claims or account issues. Policies that were revised on December 5, 2024, were uploaded to the WSIB website as part of the initial phase. The WSIB expects the next phase to be completed in early 2025 with plans to include WSIB policies back to 2014. General information about archived policies can also be found in the WSIB's Operational Policy Manual User Guide.

## Tip: Time Limits extended following the Canada Post strike

The WSIB extended the time limit to object to any decisions made between November 10 to December 20, 2024, by 60 days. This extension includes return-to-work decisions and all other decisions. The WSIAT also extended limitation periods and procedural timelines. The revised deadlines will reflect the amount of time that remained in the time limit on November 15, 2024. Parties to appeals are expected to calculate and meet their revised time limits. Information about how the WSIAT generally calculates time is set out in the WSIAT's <u>Practice Direction #35 – Calculation of Time</u>.

#### **Connect with OEA**

Thank you for connecting with Office of the Employer Adviser! Remember to bookmark our website at <u>employeradviser.ca</u> and follow us on social media, at <u>LinkedIn</u> and <u>X (Twitter).</u>

