Workers’ Compensation Coverage in Work Integrated Learning (WIL) Reference Guide

Work Integrated Learning (WIL) Office
Student Life
September 2013
Purpose

This guide provides information on Worker Compensation coverage for MacEwan University students, who are in Work Integrated Learning (WIL) placements. Intended users include students, faculty and/or administrative personnel.

WIL is defined as per Policy C2060 Work Integrated Learning as “experiential learning activities that integrate theoretical learning with its application in the workplace in many forms to include: practicum, field placements, clinical placements, internships and directed field study”.

WCB coverage for students, who are participating in WIL, will depend on number of factors including:

- definition of the student (for the purpose of WC Coverage)
- type of program (distance or on campus)
- type of WIL placement (paid or unpaid)
- residency status of the student
- location of the University and student’s placement site.

Information within is organized into five main sections:

I. Alberta Student
II. Distance Education Student
III. Worker Compensation Coverage by Province
IV. Process for Distance Education Students
V. Situational Analysis Chart
VI. Student Acknowledgment Form

The guide provides specific information applicable to each of the two types of students (Alberta Students and Distance Education Students). It concludes with a Student Acknowledgement Form.
Part I. ALBERTA STUDENT

Any student registered in and physically attending an academic program or course at MacEwan University is considered an Alberta student. Students who are normally residents of Alberta, students who are normally residents of other provinces but are physically attending MacEwan University, and international students who are physically attending MacEwan University are also defined as Alberta students.

ALBERTA STUDENT COVERAGE

WCB Alberta is a statutory corporation created by the Alberta Government under the Workers’ Compensation Act to administer a system of workplace insurance for the workers and employers of the province of Alberta. Under the Workers’ Compensation Regulation, Alberta Students are deemed workers of the Government of Alberta and are covered by WCB-Alberta (Workers’ Compensation Board – Alberta) while in the course of their WIL placement.

For more information Please refer to the Student Coverage Fact Sheet.

DISTANCE LEARNER – RESIDENT OF ALBERTA

Any student residing in Alberta who is completing his or her course(s) from a location physically away from MacEwan University in an online format or through print based materials in combination with web support, e-mail or fax correspondence with instructors, is considered a Distance Learner - Resident of Alberta.

A student classified as a Distance Learner - Resident of Alberta and wishing to complete his/her WIL placement in Alberta may or may not be covered by WCB-Alberta depending on the status of the host organization as an employer under the Workers’ Compensation Act.

A Distance Learner – Resident of Alberta participating in a WIL placement in Alberta, may be covered by WCB-Alberta as a worker of the employer with whom he/she is conducting a WIL placement with, if:

- The organization, providing the placement, is in an industry where WCB-Alberta coverage is mandatory. An example of this could be in the provincial health care sector where employee coverage is mandatory.

- The practicum is with an Alberta employer operating in an industry where coverage is voluntary, and the employer has voluntarily purchased coverage that includes all employees. An example of this could be an accounting firm which has voluntarily purchased coverage for all employees.
Please note that the decision about student coverage rests *solely with WCB-Alberta*. Each claim is adjudicated on its own merits by WCB-Alberta. Please contact the Work Integrated Learning Coordinator, Stephanie Rosse, for more information about how to obtain an opinion on coverage status via studentwcb@macewan.ca.

**Part II. DISTANCE EDUCATION STUDENT**

Any student who is living outside of Alberta and is enrolled in a MacEwan University Distance Education program including a WIL placement to be completed as part of the program is considered a Distance Education Student.

**WCB COVERAGE FOR DISTANCE EDUCATION STUDENT**

*Distance Education Students are not covered by WCB-Alberta in WIL placements* because they do not physically attend MacEwan University.

Alternative coverage Under MacEwan University through other worker’s compensation boards may be available to students in some provinces, but is not guaranteed due to provincial or territorial legislation. Please check worker’s compensation coverage status by province (Part III).

Health and Community Studies Programs at MacEwan University have a private insurance policy in place for some out of province student placements. These are mainly out of province placements that are not covered under MacEwan University. Program Chairs and instructors in Health and Community Studies should confirm student coverage with the Dean’s Office, Health and Community Studies. *Health and Community Studies distance education students need to verify information about WCB coverage from their appropriate academic program office.*
There are exceptional circumstances in which WCB-Alberta coverage may be extended to Distance Education Students. This is the case in Distance Education programs that require students to physically attend sections of a course or labs at the University for a short period of time. In these cases, WCB-Alberta will cover Distance Education students only while physically on campus or learning site attending the specific learning activity.

WCB COVERAGE FOR DISTANCE EDUCATION STUDENTS PARTICIPATING IN A WIL PLACEMENT IN ALBERTA

A Distance Education Student, who is participating in a WIL placement in Alberta, may be covered by WCB-Alberta as a worker of the employer with whom he or she is conducting his or her placement with, if:

- The Alberta organization providing the placement is in an industry where WCB-Alberta coverage is mandatory. An example of this would be in the provincial health care sector.

- The placement is with an Alberta employer that is operating in an industry where WCB coverage is voluntary, and the employer has voluntarily purchased coverage that includes all employees. An example of this could be an accounting firm which has voluntarily purchased coverage for all its employees.

WCB COVERAGE FOR DISTANCE EDUCATION STUDENTS PARTICIPATING IN OUT OF PROVINCE PLACEMENTS

Distance Education Students who wish to complete out of province placements may want to explore worker’s compensation coverage accessible on a provincial or territorial basis. The following section provides a summary of Worker’s Compensation coverage available by province or territory in Canada.
Part III. WORKER COMPENSATION COVERAGE by PROVINCE

BRITISH COLUMBIA

- NO EXISTING ACCOUNT

Distance Education Students, who are residents of British Columbia (BC) and who will be undertaking their WIL placement in BC, may be covered by the provincial Workers’ Compensation board. Any such learner planning to do their WIL placement in BC should email the WIL Coordinator at studentwcb@macewan.ca well in advance of their placement to investigate coverage status and possible coverage options. In the event that Workers’ Compensation coverage from BC cannot be contracted, it is the responsibility of the student to secure personal insurance to cover his or herself in lieu of BC Workers’ Compensation coverage.

Distance Education Students who are residents of British Columbia (BC) and who are undertaking their WIL placement in a province outside of BC, are NOT covered by BC Workers’ Compensation.

MANITOBA

- NO WCB AVAILABLE

Distance Education Students, who are residents of Manitoba (MB) and who are undertaking WIL placements in MB, are NOT covered by provincial Workers’ Compensation. WCB coverage cannot be purchased by MacEwan University under Manitoba’s Provincial legislation. It is the program’s responsibility to ensure that any student, prospective or current, who resides in MB and wishes to complete his/her placement in MB is given written notification of this coverage limitation. It is the responsibility of the student to secure personal insurance to cover his or herself in lieu of MB Workers’ Compensation coverage.
NEW BRUNSWICK

- **NO EXISTING ACCOUNT**

Distance Education Students, who are residents of New Brunswick (NB) and who will be undertaking their WIL placement in NB, *may be covered* by the provincial Workers’ Compensation board. Any such learner planning to do their WIL placement in NB should email the WIL Coordinator at studentwcb@macewan.ca well in advance of their placement to investigate coverage status and possible coverage options. In the event that Workers’ Compensation coverage from NB cannot be contracted, it is the responsibility of the student to secure personal insurance to cover his or herself in lieu of NB Workers’ Compensation coverage.

Distance Education Students, who are residents of NB and undertaking their WIL placement in a province outside of NB, are NOT covered by NB Workers’ Compensation.

NEWFOUNDLAND AND LABRADOR

- **NO WCB AVAILABLE**

Distance Education students, who are residents of Newfoundland and Labrador (NL) and who are undertaking WIL placements in NL, are **NOT** covered by provincial Workers’ Compensation. **WCB coverage cannot be purchased by MacEwan University under Newfoundland and Labrador’s Provincial legislation.** It is the program’s responsibility to ensure that any student, prospective or current, who resides in NL and wishes to complete his/her placement in NL is given written notification of this coverage limitation. It is the responsibility of the student to secure personal insurance to cover his or herself in lieu of NL Workers’ Compensation coverage.

NORTHWEST TERRITORIES

- **NO EXISTING ACCOUNT**

Distance Education Students, who are residents of Northwest Territories (NT) and who will be undertaking their WIL placement in NT, *may be covered* by the provincial Workers’ Compensation board. Any such learner planning to do their WIL placement in NT should email the WIL Coordinator at studentwcb@macewan.ca well in advance of their placement to investigate coverage status and possible coverage options. In the event that workers’ compensation coverage from NT cannot be
contracted, it is the responsibility of a student, to secure personal insurance to cover his or herself in lieu of NT Workers’ Compensation coverage.

Distance Education Students, who are residents of NT and who are planning to undertake their WIL placement in a province outside of NT, are NOT covered by territorial WCB.

**NOVA SCOTIA**

- **NO WCB AVAILABLE**

Distance Education Students, who are residents of Nova Scotia (NS) and who are undertaking WIL placements in NS, are NOT covered by provincial Workers’ Compensation. **WCB coverage cannot be purchased by MacEwan University under Nova Scotia’s Provincial legislation.** It is the program’s responsibility to ensure that any student, prospective or current, who resides in NS and wishes to complete his/her placement in NS is given written notification of this coverage limitation. It is the responsibility of the student to secure personal insurance to cover his or herself in lieu of NS Workers’ Compensation coverage.

**NUNAVUT**

- **NO EXISTING ACCOUNT**

Distance Education Students, who are residents of Nunavut (NU) and who will be undertaking their WIL placement in NU, **may be covered** by the provincial Workers’ Compensation board. Any such learner planning to do their WIL placement in NU should email the WIL Coordinator at studentwcb@macewan.ca well in advance of their placement to investigate coverage status and possible coverage options. In the event that workers’ compensation coverage from NU cannot be contracted, it is the responsibility of a student to secure personal insurance to cover his or herself in lieu of NU Workers’ Compensation coverage.

Distance Education Students, who are residents of NU and are undertaking their WIL placement in a territory or province outside of NU, are NOT covered by territorial Workers’ Compensation.
ONTARIO

• ACTIVE ACCOUNT

Distance Learners, who are residents of Ontario (ON) and are undertaking a WIL placement in ON, are covered by WSIB Ontario under MacEwan University’s active account. The program reports each ON placement to MacEwan University’s WIL Coordinator at studentwcb@macewan.ca on a quarterly basis. This reporting is done by completing the Template for Reporting Distance Education Students and forwarding it, as an attachment, to studentwcb@macewan.ca. This documentation ensures that quarterly fees for WIL students are paid in full and on time to ensure coverage compliance and continuance in ON.

Distance Education Students, who are residents of ON and are undertaking their WIL placement in a province outside of ON, are NOT covered by provincial Workers’ Compensation.

PRINCE EDWARD ISLAND

• NO WCB AVAILABLE

Distance Education students, who are residents of Prince Edward Island (PE) and who are undertaking WIL placements in PE, are NOT covered by provincial Workers’ Compensation. **WCB coverage cannot be purchased by MacEwan University under Prince Edward Island’s Provincial legislation.** It is the program’s responsibility to ensure that any student, prospective or current, who resides in PE and wishes to complete his/her placement in PE is given written notification of this coverage limitation. It is the responsibility of the student to secure personal insurance to cover his or herself in lieu of PE Workers’ Compensation coverage.

Dependent on an individual’s circumstances, there may be some coverage options available to the student as a "Learner" under the PE Worker’s Compensation Act. Each individual, who feels he or she may qualify, is personally responsible to contact the relevant PE worker’s compensation board to verify the current criteria for eligibility and ask for a personal eligibility coverage assessment.
**QUEBEC**

- **NO EXISTING ACCOUNT**

Distance Education Students, who are residents of Quebec (QC) and who will be undertaking their WIL placement in QC, may be covered by the provincial Workers’ Compensation board. Any such learner planning to do their WIL placement in QC should email the WIL Coordinator at studentwcb@macewan.ca well in advance of their placement to investigate coverage status and possible coverage options. In the event that workers’ compensation coverage from QC cannot be contracted, it is the responsibility of a student to secure personal insurance to cover his or herself in lieu of QC Workers’ Compensation coverage.

Distance Education students, who are residents of Quebec and undertaking their WIL placement in a province outside of Quebec are NOT covered by WCB.

**SASKATCHEWAN**

- **NO WCB AVAILABLE**

Distance Education students, who are residents of Saskatchewan (SK) and who are undertaking WIL placements in SK, are NOT covered by provincial Workers’ Compensation. WCB coverage cannot be purchased by MacEwan University under Saskatchewan’s Provincial legislation. It is the program’s responsibility to ensure that any student, prospective or current, who resides in SK and wishes to complete his/her placement in SK is given written notification of this coverage limitation. It is the responsibility of the student to secure personal insurance to cover his or herself in lieu of SK Workers’ Compensation coverage.

**YUKON**

- **NO WCB AVAILABLE**

Distance Education students, who are residents of Yukon (YT) and who are undertaking WIL placements in YT, are NOT covered by provincial Workers’ Compensation. WCB coverage cannot be purchased by MacEwan University under the Yukon’s Provincial legislation. It is the program’s responsibility to ensure that any student, prospective or current, who resides in YT and wishes to complete his/her placement in YT is given written notification of this coverage limitation. It is the responsibility of the student to secure personal insurance to cover his or herself in lieu of YT Workers’ Compensation coverage.
INTERNATIONAL LOCATIONS

• NO WCB AVAILABLE

No WCB is available for Distance Education Learners who are residents of countries outside of Canada.

It is the program’s responsibility to ensure that any student, prospective or current, who is a resident of a country outside of Canada and wishing to pursue WIL placement in any country outside of Canada is given written notification of this coverage limitation. It is the responsibility of the student to secure personal insurance to cover his or herself in lieu of Workers’ Compensation coverage.

Please note:

• When WCB coverage is listed as available to Distance Education Students in a specific province, it is only applicable when the learners are *physically attending their placement at the approved placement site*. The coverage does not extend beyond the placement site.

Part IV. PROCESS for DISTANCE EDUCATION STUDENTS

Distance Education Students, who are undertaking WIL placements as part of their program must complete and submit the *Acknowledgment of Workers’ Compensation or No Workers’ Compensation Coverage Form* to their program area depending on their coverage status (see Part II and Part III)

The *Acknowledgment of Workers’ Compensation or No Workers’ Compensation Coverage Form* is available from the WIL Coordinator at studentwcb@macewan.ca.

Students will not be allowed to commence their WIL placement unless a signed and dated form is submitted to the Program.
**DEFINITIONS**

**Alberta Student** - Defined as a student who is registered in and attending MacEwan University. This includes students who are normally residents of Alberta, students who are normally residents of other provinces but are physically attending MacEwan University and international students who are physically attending MacEwan University.

**Distance Learner** - Defined as a student who is completing their course(s) from a location away from the campus through print based materials in combination with web support, email and fax correspondence with instructors. Distance Learners are NOT covered by WCB as they do not physically "attend" university.

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### Scenarios involving WCB Alberta for MacEwan University Distance Education students undertaking WIL

<table>
<thead>
<tr>
<th>Scenario</th>
<th>UNPAID WORK</th>
<th>PAID WORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Permanent Alberta Resident, Alberta Student, Alberta Practicum/work experience</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>2. Permanent Alberta Resident, Alberta Student, Out of Province Practicum/work experience</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>3. Permanent Alberta Resident, Alberta Student, Out of Country Practicum/work experience</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>4. Out of Province Resident, Alberta Student, Alberta Practicum/work experience</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>5. Out of Province Resident, Alberta Student, Out of Province Practicum/work experience</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>6. Out of Province Resident, Alberta Student, Out of Country Practicum/work experience</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>7. Out of Province Resident, Alberta Student, Practicum/work experience in Resident Province</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>8. Out of Country Resident, Alberta Student, Alberta Practicum/work experience</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>9. Out of Country Resident, Alberta Student, Out of Province Practicum/work experience</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>10. Out of Country Resident, Alberta Student, Out of Country Practicum/work experience</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>11. Alberta Resident, Distance Learner, Alberta Practicum/work experience</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>12. Alberta Resident, Distance Learner, Out of Province Practicum/work experience</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

### Scenarios involving WCB Ontario (WSIB) for MacEwan University students undertaking WIL

<table>
<thead>
<tr>
<th>Scenario</th>
<th>UNPAID WORK</th>
<th>PAID WORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Ontario Resident, Distance Education student, Ontario Practicum/Work Experience</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>2. Non-Alberta and Non-Ontario Resident, Distance Education student, Ontario Practicum/Work Experience</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Where the chart indicates that students are covered by WCB-Alberta in other provinces/other countries while engaged in their practicum/work experience, it should be noted that coverage only applies when the student is not expected to establish and maintain WCB coverage in the practicum jurisdiction. For example, if the student is going to a practicum in Saskatchewan, it is the responsibility of the student's department to contact WCB in Saskatchewan to ensure that their legislation does not require that the student apply separately in Saskatchewan for their WCB (this is legislated in some provinces and is often dependent on circumstances. Most provinces have a WCB website where you can email them directly with the question.)
Acknowledgement of Workers’ Compensation Coverage Status Outside of Alberta

All MacEwan University students, intending to complete a work integrated learning (WIL) placement in a location outside of Alberta, must complete this form. Please consult the *Workers’ Compensation in Work Integrated Learning Reference Guide* before filling in this form to determine your coverage for a specific out-of-province placement. Coverage depends on specific provincial or other legislation and provision of workers’ compensation for out-of-province students. Students **may or may not** be covered by WCB. This form is submitted to and retained by the relevant academic program office and Work Integrated Learning Office.

1. Name of Student: __________________________________________________

2. Address of Student: ________________________________________________

3. Citizenship: ______________________________________________________

4. Province of Residency: _____________________________________________

5. MacEwan University ID number: _____________________________________

6. MacEwan Email Address: ___________________________________________

7. Educational Program: _______________________________________________

8. Intended WIL Host Organization: _____________________________________

9. Intended WIL placement location (*check one only*):

   - British Columbia
   - Saskatchewan
   - Manitoba
   - Ontario
   - Quebec
   - New Brunswick
   - Prince Edward Island
   - Nova Scotia
   - Newfoundland and Labrador
   - Yukon
   - Nunavut
   - International (Out-of-Canada includes the United States of America)
10. Coverage Status for Intended WIL location (#7 checked choice), as per the Workers’ Compensation in Work Integrated Learning Reference Guide

☐ Yes, I am covered
☐ No, I am not covered

I understand that if I am not covered under terms explained in the Workers’ Compensation in Work Integrated Learning Reference Guide, I must arrange and pay for my own alternate compensation coverage.

____________________   __________________   ___________________
Student Name
(Print Name)           Student Signature               Date of Signature

____________________   __________________   ___________________
Witness Name
(Print Name)           Witness Signature              Date of Signature