

# WorkSafeBC Coverage for Work-Related Injury or Illness for VCH Medical Staff

## Possible Scenarios...



### 1. Fully salaried at a health authority or contractor, exclusively T4A from health authority

You are fully covered (healthcare costs and related benefits) for a work-related injury or illness, but income coverage only to the maximum level offered

### 2. Partial salary but also earns fee-for-service

You are covered for all benefits (if the injury or illness was associated with your salaried position) and only have income protection for the salaried portion of your income, unless you also purchased personal optional protection coverage



### 3. Income received to an incorporated entity, with no employees except you

You are not covered by WorkSafeBC unless you registered your corporation with WorkSafeBC or have purchased personal optional protection coverage



### 4. Income received to an incorporated company with employees

By law, you must register with WSBC



### 5. Income through a corporation, no employees but supervises residents

As employees of VCH, residents are covered; consider purchased personal optional protection coverage for yourself



## What If You Have Private Insurance?

If you are covered by the Health Authority as an employee/exclusive contractor, or you have purchased POP, your private insurance may have a subrogation clause requiring the primary insurer (WSBC) to cover you up to maximum (\$109K) then your own insurance covers the rest.



If you have not opted for POP and are not otherwise covered (as an employee or exclusive contractor), you may still be able to get full coverage for your work-related injury/illness from your private insurer but do check with your own insurer, as plans may differ.

## About Personal Optional Protection

Some health care services, such as assessments and treatments, for reported work-related injury or illness may not be covered by MSP for independent contractors. Personal optional protection coverage can help with medical and surgical costs. For example, you may be charged for health care costs if you sustain a needle stick injury and visit the emergency department for assessment, blood tests or receive a post-exposure prophylaxis kit\*



### Coverage Amount

Coverage (only for work-related injuries or illnesses) includes payments for health care, access to specialized rehabilitation programs and expedited care as well as income loss if you can't work due to a work-related injury or illness, up to a maximum for insurable earnings of \$108,400 in income per year, which is \$9,033 per month.

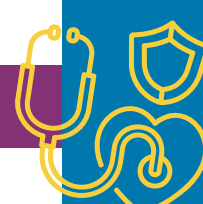


### Benefits

- Pays for health care, wage-loss, and rehabilitation benefits
- Includes no waiting period for wage-loss coverage

### Register

- Click here if you are an incorporated physician *and* hire workers (required by law)
- Click here to apply for personal optional protection coverage



## Download the Physician Guide to WorkSafeBC Registration and Insurance Coverage

For more information, contact the Medical Practitioners Occupational Safety and Health (MPOSH) service at [mposh.vch@ubc.ca](mailto:mposh.vch@ubc.ca)

\* Employers that provide occupational health services to medical staff are likely to absorb these costs. However, if the required treatment exceeds what the occupational health service provides, you might not be covered. VCH recommends that non-salaried medical staff consider purchasing personal optional protection coverage through WorkSafeBC.