



ADMINISTRATION & FINANCE DIVISION

TO: Mayor Avis & Members of Council
FROM: Aaron Petrin, Human Resources Manager
DATE: August 4, 2015
SUBJECT: WSIB Coverage for Elected Officials

BACKGROUND

On May 19, 2015 the Administration & Finance Executive Committee reviewed information pertaining to loss of earnings coverage for members of Council under the *Workplace Safety and Insurance Act, 1997* (hereinafter referred to as 'the Act').

As individuals appointed to act as officers of the Corporation of the Town of Fort Frances (hereinafter referred to as 'the Corporation'), members of Council are considered to be executive officers by virtue of the Act. As such, the individuals holding office in these positions are not automatically covered under the Act, unless they apply for optional insurance.

Although a workplace injury or an occupational disease sustained in the employ of the Corporation may not result in a direct loss of earnings for members of Council, in the event of concurrent employment, a member of Council could lose earnings with other employers as a result.

In absence of optional insurance, a concurrent loss of earnings due to accident or illness sustained during the employ of the Corporation could result in a claim for third party rights of action. However, entitlement to WSIB benefits is in lieu of all rights of action (statutory or otherwise) that a worker, a worker's survivor or a worker's spouse, child or dependent may have against the Corporation.

The Administration & Finance Executive Committee requested WSIB and critical illness insurance quotes to quantify several options available to members of Council.

On August 4, 2015 the Administration & Finance Executive Committee reviewed estimates for WSIB optional insurance and critical illness insurance requested on May 19, 2015. It was determined that critical illness insurance would not adequately insure against work-related injury or illness sustained during duties related to their employment with the Corporation. Furthermore, critical illness and disability insurance coverage would end at age 65 with our carrier, Sun Life.

Therefore, the Administration & Finance Executive Committee determined that WSIB optional insurance would provide adequate loss of earnings coverage for members of Council who elect to apply for optional insurance, and who are eligible for such coverage under the Act.

RECOMMENDATION

The Administration & Finance Executive Committee recommends that the Corporation provide optional insurance coverage for members of Council who have elected to apply for such insurance, and who are eligible for such coverage under the Act.

Council Approval of this report will agree to the recommendation of the Administration & Finance Executive Committee that the Corporation of the Town of Fort Frances will provide optional insurance for members of Council who have elected to apply for such insurance, and who are eligible for such coverage under the *Workplace Safety and Insurance Act, 1997*.