

Teacher Injuries on School Sites

A recent inquiry from a member prompted an investigation by the Local into the process teachers follow, and the compensation available to them, when injured on school property. The CBE maintains an insurance policy for teachers injured at the workplace under the Urban School Insurance Consortium's *Enriched Blanket Student Accident Insurance*. Teachers will recognize this company from the optional extended student insurance coverage forms handed out to students at the start of each year. Teachers **are** covered by the CBE through this policy as part of a Risk Management strategy. This is in addition to the coverage available to teachers through their Group Benefits plan. A copy of the brochure outlining this coverage is available at the Local 38 website: <http://local38.teachers.ab.ca/>

Non-WCB Injuries

Most teachers will follow the non-WCB injury process. The first step when an injury occurs at the workplace is, of course, to administer first aid and seek any necessary medical assistance. After this, the teacher (or, if the teacher is incapacitated, the school administrator) must fill out and submit a non-WCB accident report to CBE Risk Management within 24 hours. Find the form at: <http://bit.ly/CBEnonwcb>

After your physician recommends treatment, obtain the medical services, pay for them, and submit an application to the Blanket Student Accident Insurance Coverage for reimbursement: <http://bit.ly/BSAIF>. Despite being labeled as a "Student" accident form, it is also intended for teacher use. All benefits under this Risk Management plan should be exhausted first as related to the accident and if further treatment is still warranted, then a teacher can use their Group Benefits plan provisions including Health Care Spending Account. To view the benefits coverage under the Risk Management plan, visit the Local 38 website. For further information, teachers may contact Emily Lukacik in Risk Management by phoning 403-817-7407.

WCB Injuries

Only select teachers are covered under WCB provisions. Those teaching in the Career & Technology Studies stream are covered by WCB in the performance of duties while teaching a CTS class as well as in some other scenarios. CTS includes the traditional industrial education and home economics classes but also includes practical arts classes that have been replaced by CTS (ie: horticulture, graphic arts, beauty culture, fashion studies, etc.).

Substitute Teachers are covered by WCB only if they are hurt while teaching/covering for classes in the Career & Technology Studies stream. Administrators are covered by WCB During the performance of administrative duties or while teaching a CTS class. If any teacher is teaching an academic class and becomes injured, they would not be covered by WCB.

WCB injuries necessitate a different process – after administering medical care, the teacher would fill out a CBE WCB-RELATED accident form, <http://bit.ly/CBEWCB>, within 24 hours, followed by a WCB injury report: <http://bit.ly/WCBreport>. The teacher should access and exhaust benefits

through the WCB before utilizing the CBE Group Benefits plan provisions. Follow-up for these claims are done through the Employee Health Resource Centre's WCB Coordinator, (403-777-7788). Teachers suffering damage or destruction to clothing, eye-glasses or personal property as a result of maintaining order and discipline among students are covered under clause 19.11.2 of the *Collective Agreement*. Teachers on the accumulative sick leave system who are injured at work or while performing duties in which the teacher is acting as the school authority shall be eligible to receive additional sick leave so that there will be no interruption of salary for the remainder of the elimination period for the Extended Disability Plan.