

# A Few Good Reasons To Partner With WCTL



## Contingency Fee

Simply put...No Cost Recovery?  
No Cost to you...

## Fair & Equitable Commission Structure

**Commission:** 25% of the total Cost Relief finding (compared to 50% commonly charged by other firms)

WCTL does not issue its invoice until such time the Client has received a refund, off-set, or deduction from WCB.

WCTL also provides its clients with the option to pay a discounted commission on future years' cost savings.

## Minimal Disruption

Just provide WCTL with the proper authorization and leave the rest to us.

## Transparency and Full Disclosure

WCTL provides copies of all Cost Relief Applications and Working Papers.

## Experience & Expertise

WCTL has the case management, medical and legal resources and technology necessary to ensure successful Cost Relief outcomes.

## Privacy & Confidentiality

All work performed by WCTL is kept in strict confidence in accordance with applicable privacy laws.



# Who Are We?

Work Comp. Tech (WCTL) was founded in 1993 and acquired by Windley Ely (WE) in 2016. The WE group is now the largest medically supported, full service disability claims management firm in Canada. The group is at the forefront of creating progressive disability management solutions that help employers achieve optimal outcomes in today's challenging workplace.

## Work Comp. Tech (WCTL)

**A Division of Windley Ely Inc.**

Suite #503, 322 - 11th Avenue S.W.  
Calgary, AB T2R 0C5

Toll Free: 1 (800) 562.7001  
E-mail: [info@wctl.com](mailto:info@wctl.com)

*North America's Leading Provider of 'Point of Injury'  
Disability Solutions*

VANCOUVER | CALGARY | LONDON  
OTTAWA | MONTREAL

# Have you paid too much in WCB Alberta Premiums?



## Cost Relief Services *Let WCTL Help*



*Innovative Disability  
Management Solutions*

A DIVISION OF

**WE** WINDLEY ELY

[WWW.WCTL.COM](http://WWW.WCTL.COM)



*Innovative Disability  
Management Solutions*

A DIVISION OF

**WE** WINDLEY ELY

[WWW.WCTL.COM](http://WWW.WCTL.COM)

# What is Cost Relief in Alberta?

Provisions that are available under WCB Alberta (WCB) Policy that allow Employers to remove or reverse costs from their Experience Rating account.

## The most common circumstances under which Cost Relief is granted are;

- Pre-existing medical conditions have extended the duration of a work related injury/illness.
- Third party cost transfers (actions of a third party caused or contributed to the employee's injury).
- Surgery wait times have extended claim durations.
- Specific injuries/illnesses qualify for Cost Relief (hearing loss, epilepsy, etc.)

## Alberta policy puts the on us on the Employer to;

- Initiate the application for Cost Relief.
- Provide sufficient evidence to support the application for Cost relief.

Cost Relief can be applied for on a Current or Historical basis (going back 5 years)

“When I understood the financial impact of Cost Relief on our Annual WCB premiums, I started to listen.”

“What's more .... WCTL requires no payment until such time that we've received our Cost Relief credit/offset from WCB.”

# WCTL vs. Self Managed Programs

WCTL is highly successful in appealing for Cost Relief due to its collective expertise;

**Case Managers:** Identify cost relief opportunities based on current WCB policy and legislation.

**Occupational Physicians and Specialists:** Provide the medical expertise and document the Cost Relief application.

**Lawyers:** Represent all matters on appeal. (WCTL bears all related costs)

“ **Self managed Programming lacks the medical and legal expertise required to document a successful Cost relief application.** ”

# WCTL vs. Self Managed Programs

## The WCTL Advantage ....

1. WCTL uses **occupational physicians and specialists** to document the Cost Relief applications which greatly increases the rate of success.
2. WCTL bills at a significantly **lower commission rate.**
3. Whereas other companies typically delay the file review until the maximum 3 years of costs have been incurred on the claim file, WCTL will review claims on a more current basis. By delaying the review, other companies allow the claims costs to accumulate in order to maximize their commissions.
4. Managing Cost Relief on a current basis allows WCTL's medical team to request further medical evidence to build a compelling case for Cost Relief as opposed to relying solely on what's documented in the WCB file.



# The Process



**Step 1.** Review the Client's experience rating statements for the qualifying years to identify specific files for review. During this phase WCTL looks at both the nature of injury and the dollar value of the claim to determine which files should be requested from the WCB and reviewed.



**Step 2.** File copies can be requested directly from the WCB either manually or electronically. Selected files are then referred to WCTL's medical, legal and case management teams for review and documentation.



**Step 3.** WCTL's team prepares a written application incorporating all relevant facts to support its medical and legal argument.

**Step 4.** WCTL provides a copy of the written application to the Employer and makes its submission to the WCB.

**Step 5.** The WCB will either grant or deny the Cost Relief application.

**Step 6.** In the event that the application is denied, WCTL will appeal the decision. (WCTL bears all appeal costs)

*(Due to WCTL's comprehensive medical and legal preparation of its submissions, the majority of applications are successful without the need for appeal).*

**Step 7.** At the end of the cost relief review, WCTL reconciles the WCB's calculation of refund to the cost statements to ensure accuracy.