



WORKERS' COMPENSATION FUND CONTROL BOARD



COMPENSATION
BENEFITS

WHY COMPENSATION



Workers' Compensation Fund Control Board (WCFCB) is a Social Security Institution mandated by Act No. 10 of 1999 of the Laws of Zambia, to compensate workers who get injured or contract diseases or die in the course of duty.

Under this Act, Workers' Compensation Fund Control Board is mandated to compensate workers for disabilities suffered as a result of accidents occurring or diseases contracted in the course of employment, and to administer a Fund from which compensation and operational expenses are defrayed.

■ NON-CASH BENEFITS



MEDICAL AID

The Board through its Rehabilitation Section in the Directorate of Compliance and Benefits provides mobility aid to permanently disabled workers such as artificial limbs, surgical shoes, crutches, wheel chairs and hearing aids. The Board works in close collaboration with the Italian Hospital in Lusaka and Arthur Davison Hospital in Ndola to manufacture and supply artificial limbs to disabled workers.

REHABILITATION SERVICES

Rehabilitation benefits pay for medical and therapeutic care (such as physical therapy) necessary to help you cope with and recover from your injury or illness.



VOCATIONAL TRAINING



The Board provides vocational training to pensioners in various courses such as accounting, industrial sewing, metal work, carpentry, typing to mention a few, through sponsorship at Vocational Rehabilitation Centre and other providers in the country.

RETURN TO WORK

WCFCB has embarked on an aggressive rehabilitation and Return to Work (RTW) program, to try and return the injured worker back to work as early as possible. Injured workers are being trained in alternative skills to help them get reintegrated in gainful and sustainable employment. RTW programs may take the following forms;

- Return to original work after rehabilitation
- Return to a different job after attaining an alternative skill
- Return to the same job but modified to suit worker capability



CONSTANT ATTENDANCE ALLOWANCE



This is an allowance paid to the care giver of a highly disabled pensioner requiring constant attendance. The amount payable is prescribed by the Minister from time to time. It is currently at K1,000 per month.

PERIODICAL MEDICAL EXAMINATION

The Board facilitates medical examinations to determine progress of lung diseases among its beneficiaries at the Occupational Health and Safety Institute (OHSI) in Kitwe.



■ CASH BENEFITS



LIFE PENSION

The Board awards life pension, a benefit drawn monthly until death, to workers for static or permanent injuries or diseases assessed by 10 percent degree of disablement.

PERIODICAL PAYMENT

The Board provides periodical payments subject to minimum of eighteen months to workers, during the period of hospitalisation or treatment. Where the employer continues to pay a salary for services not rendered as a result of hospitalisation, the Board reimburses the employer lump sum equivalent to 50% of assessable earnings of the worker per month.



LUMPSUM PAYMENT



The Board provides lump sum payments (one off payment) to workers injuries assessed by a Medical Assessment Board at 10% or less degree of disability. A Medical Assessment Board consists of a registered medical practitioner, employee's representative, injured employee and a Board official.

WIDOWER'S PENSION

Surviving spouses of workers are granted widow's or widower's pension. This benefit is drawn monthly until death or re-marriage. In the event of re-marriage, the spouse is granted gratuity at 24 times her entitlement. Where a disabled worker in receipt of monthly pension dies, the surviving spouse is granted monthly pension at 80 percent of the amount payable to the deceased worker.





CHILDREN'S ALLOWANCES

These are allowances paid to children of the deceased worker/pensioner up to the age of 18 or up to completion of full time education.

COMMUTATION

This is the commutation of the monthly pension with a view to yielding a lump sum amount for investment in a business venture and/or acquisition of assets.

This is also a method of having access to pension advance for the purpose of meeting short term needs (Part Commutation).



MEDICAL REIMBURSEMENT

The Board provides medical refunds to employers on all expenses incurred as a result of hospitalisation and treatment of workers disabled by occupational accidents and diseases at public and private health institutions within the country. The refund is done upon submission of necessary documentation and receipts to the commissioner.

In circumstances where there are no specialised health facilities locally, upon recommendation by medical experts, employers can seek approval from the Commissioner to evacuate injured worker abroad to receive treatment. Without approval by the Commissioner no reimbursement of costs is done to the employer.

COMPLIANCE



All existing employers are required to:

- ✓ submit the annual returns not later than the 15th of January every year.
- ✓ Assessments are payable 30 days from the date of assessment

New employers are required to register with the Board within fourteen days of commencement of business.

Documents required for registration purposes include;

- ✓ PACRA Certificate
- ✓ ZRA Tax Payer Identification Number (TPIN) or Tax Clearance Certificate

Documents to be completed by the employer together with the documents mentioned above include;

- ✓ Registration Forms (Form 15)
- ✓ Statement of Earnings /Annual Return (Form 14)
- ✓ Employer Enrollment form
- ✓ Registration forms can be obtained from the 21 branches spread across the country or under the Downloads page on the website.

CONTACT US

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The Commissioner

Workers' Compensation Fund Control Board
Corner Broadway/ Moffat Road/Ndola - Zambia
P. O. Box 71534
Tel: +260-212-613474
Fax: +260 -212-612072

Chipata

Branch Manager
Napsa Building
P. O. Box 510375
Tel: 260-216-222060/222093

Kafue

Branch Manager
National Housing Authority
P.O. Box 360111
Tel: 260-211-322403/311764

Kitwe

Senior Branch Manager
Afon House
P. O. Box 227229
Tel: +260-212-222974/222211

Lusaka

Cusa House
Senior Branch Manager
P. O. Box 38151
Tel: +260-211-221971/228765

Mansa

Branch Manager
Napsa Building
P. O. Box 710268
Tel: 260-212-821788/821535

Monze

Branch Manager
Napsa Building
P. O. Box 660260
Tel: 260-213-250568/250586

Ndola

Senior Branch Manager
Compensation House
P. O. Box 71672
Tel: 260-212-613006/612453

Chingola

Branch Manager
Compensation House
P. O. Box 40681
Tel: 260-212-311513/313543

Choma

Branch Manager
Butala House
P. O. Box 630268
Tel: 260-213-220120/220674

Kasama

Senior Branch Manager
Compensation House
P. O. Box 410167
Tel: 260-214-221428/612453

Livingstone

Senior Branch Manager
Mosi-o-tunya House
P. O. Box 110128
Tel: 260-218-821553/821283

Lusaka - Mount Branch

Mount Building
Senior Branch Manager
P. O. Box 30186
Tel: +260-211-252 399

Mkushi

Branch Manager
Napsa Building
P. O. Box 840016
Tel: 260-215-362339/362267

Mongu

Branch Manager
Provident House
P. O. Box 910171
Tel: 260-217-221645/221451

Chinsali

Branch Manager
Napsa Building
P. O. Box 480146
Tel: 260-21

Kabwe

Branch Manager
Mukuni House
P. O. Box 80133
Tel: 260-215-22919/223729

Kitwe OHSI

Senior Branch Manager
Silicosis Building
P. O. Box 227229
Tel: +260-212-222133

Luanshya

Branch Manager
Kafubu House
P. O. Box 90597
Tel: 260-212-511368/510071

Mazabuka

Senior Branch Manager
Napsa Building
P. O. Box 670234
Tel: 260-213-230467/230478

Mpika

Branch Manager
Napsa Building
P. O. Box 450133
Tel: 260-214-370092

Mufulira

Branch Manager
ZISC Building
P. O. Box 10698
Tel: 260-212-412665/412542

Solwezi

Senior Branch Manager
Provident House
P. O. Box 60299
Tel: +260-213-321686/321166



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