

From: [REDACTED]
To: "info@wcbactreview.com" <info@wcbactreview.com>
Date: 29/01/2017 5:08 PM
Subject: My Concerns ithw the WCB Act

WCB Act Review Committee

Dear Committee,

I am writing you to voice my concerns regarding the WCB act.

There are several points of unfairness with the current legislation.

WCB benefits were calculated differently prior to the current legislation.

Then benefits were simply 80% of wages or income and not taxed nor entered on your tax return.

Since then it has been ravaged by the application of various claw backs.

-firstly the full amount is used to calculate what an employee would have paid in income tax on his gross income. Their benefit is then reduced by that amount.

-then the amounts for EI and CPP are deducted

-Then 20% is taken off the net after taxes. Which is worse then if it were deducted first.

The result of this is that the resulting benefit is much lower then if the full amount paid and were taxed normally.

There would be tax reducing options available then.

You could contribute to RRSP's, RESPs, and use more tax deductions such as:

Medical expenses

Moving expenses

Working Tax Benefit

Making it worse the WCB benefit is entered on your tax return,

So credits against other income (such as interest) are reduced.

As well a lot of credits are reduced or wiped out completely.

Examples are

Refundable Medical Expense supplement

Manitoba personal credit

Resident Homeowner's Property tax credit

Lastly benefits were payable for life but now are cut off at the age of 65. Many people especially those self employed work well past that. Also few workers are able to quit working at 65 and live off of just their pension.

They continue to work to supplement their income. Full WCB benefits should be paid till at least 70 years of age and partial benefits after that.

I believe anyone looking into this would conclude that all these changes were not to implement fairness but to pay the least benefits.

Sincerely,

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