

From: [REDACTED]
To: <info@wcbactreview.com>
Date: 30/01/2017 9:05 AM
Subject: My comments on the WCB Act

WCB Act Review Committee

Dear Committee,

I am writing you to tell you of the unfairness of the WCB act.

There are several points of unfairness with the current legislation.

WCB benefits used to be calculated differently in the past.

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

Since then it has been gouged by the using 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 and taken off.

Then 20% is taken off the net after taxes. Which is worse then if it were deducted at the beginning. 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 put on your tax return,

So credits against my 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. My husband was self employed and would have worked well past that. Now he won't be able to work again and after he is 65 the pensions he will receive won't be enough to live without hardships.

Full WCB benefits should be paid till at least 70 years of age and partial benefits after that.

Anyone can see that all the current act did not implement fairness but did its best to pay the least benefits.

Sincerely,

