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To help in updating WCB Act I have concerns in which I feel could be improved or implemented with changes to the Act.

Brief Summary of Myself

Injury in 1960 40+ years ago. Worked for 25 years last 10 years with Manitoba Telephone System. I have had numerous operations without much improvement. The last operation in 1990 which was a failure, I have been on wage loss disability since

1 At age 65b wage loss replacement ends.

WCB Act 39-2 of Act- Wage Loss benefits ends at age 65.

My income at the age of 65 will be approx. CASS\$460.00, CPP \$800.00 for a total of approx. 1260.00

Without my injury I could have worked long enough to have received a buy-out from MTS at age 60 (30 years of service) of \$60,000 plus a pension of \$2000 a month. Plus at age 65 OAS and CPP which could have amounted to over 3000.00 per month compared to \$1200 per month.

If I had been making a lower wage, without pension and without injury. I would have had to work well beyond age 65 to maintain a living. At age 65, in my case as well as others it not the time to discontinue benefits as it will result in financial hardship.

Because of injury I was denied opportunity to even have a part-time or weekend job to make extra income to insure a better retirement . At MTS at age 65 (uninjured) I would have had the option to work longer towards improving my pension.

The opportunity to save towards my retirement while receiving WCB benefits is impossible because along with my disability, extra costs (not covered) because of my injury I have to hire people to do day to day maintenance of the yard, house car etc.

Also to save for the future on WCB Benefits is also difficult due to disputes between WCB doctors and Family doctors or specialists disagreeing which can result in no income for up to 6 months which means re-mortgaging and falling behind on monthly expenses which results in having to catch up financially.

I would have been a 30 year plus employee without injury at age 65 with an appropriate pension. I feel this should have some bearing on making changes to the Act.

I also find that the medical staff and doctors hired by WCB seem to have more say in the treatment of workers than your own family doctor or specialist.

WCB doctors are not treating the worker and most times do not even see the worker and make decisions based on written reports which can greatly affect the worker. The final say has to be left to the treating Doctor or Specialist.

Independent Living Allowance Benefits

An allowance is to be considered after a maximum of 6 months and a specific criteria is met e.g. assistance towards snow removal, lawn care and home repairs. I find this 6 month period and amount inappropriate.

A worker on long term receives benefits for wage loss which takes care of 8 hours of the day. 16 hours are not compensated when the activities of normal to injured are looked at. I find a lot of income is being used to hire outside help. The \$100 a month is also inadequate when living outside city limits. When you hire someone most of the \$100 is used up on traveling mileage and the rest comes out of your own wage loss benefits.

These living allowance benefits are of great help when used for the handicapped but should be of long term if criteria are met and of a greater dollar amount.