

WCB INSIDER

April 2018

The WCB Offers Multiple Payment Options

In an effort to ensure making premium payments are as convenient as possible for employers, the WCB offers a FlexPay option. FlexPay is an enhanced payroll reporting and payment system for all customers.

FlexPay offers:

- Easy online payments with more options for when and how payments are made
- Online payroll reporting
- Convenience of 24/7 online access
- No additional cost

All customers will enjoy a number of advantages with FlexPay:

- Save time and paperwork by reporting your estimated annual payroll once a year.
- Revise your estimated payroll throughout the current year.
- Experience greater flexibility in payment schedules, including one or multiple payments.
- Choose from additional payment methods including:
 - pre-authorized payments
 - debit card or credit card
 - online, by phone or in person
 - cash/cheque

More information can be found at <https://www.wcb.mb.ca/flexpay-frequently-asked-questions>



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Workers Compensation
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Assessment Services Here to Help

The Assessment Services Department handles employer needs and concerns related to registering with the WCB, assigning industry classifications to employers, setting premium rates, billing, collecting premiums, and appeals related to assessment services.

Contact Assessment Services:

- For general account information

- To determine the need to obtain WCB coverage and register your business
- For assistance in providing Annual Payroll information
- To obtain an Experience and Industry Rating (Bid) letter
- For account classification or reclassification questions

- To learn more about the calculation of your premium rate

Winnipeg: 204-954-4505

Within Canada and US toll-free:

1-855-954-4321, ext. 4505

Fax: 204-954-4900

Within Canada toll free fax:

1-866-245-0796

Email: assessmentservices@wcb.mb.ca

WCB FACTS 2018

ASSESSABLE PAYROLL

Each year, employers report payroll to the WCB which is used to calculate how much the employer is required to pay in premiums for their workers compensation insurance coverage.

Payroll includes workers' earnings, casual labour earnings and the labour reporting of contract workers' earnings. (For more information specific to contract workers, see the Calculation of Earnings for Contract Workers fact sheet on the WCB website). Employers are asked to report both their gross payroll and their assessable payroll. For most firms, these amounts are the same.

What is the difference between payroll and earnings?

For the purposes of the Workers Compensation Board of Manitoba, earnings refer to what each individual worker is paid for their work. Payroll refers to the total earnings of all covered workers combined (not including individuals with Personal Coverage) and may include earnings for individuals who are not issued a T4 slip by the business.

What is the difference between gross payroll and assessable payroll?

The amount that employers report, per worker, is subject to a cap, or maximum assessable earnings level. Employers are not charged a premium on the portion of a worker's earnings that exceeds the maximum assessable earnings. For example, if the maximum assessable earnings in 2018 are \$127,000, and all your workers earn less than that amount, then the gross payroll and the assessable payroll are the same amount.

If any individual worker(s) earn in excess of \$127,000 in 2018, then the employer should report those individuals' earnings only up to the maximum as assessable earnings.

The total amount is considered the gross payroll and the capped earnings are considered the assessable payroll.

Example of how to apply the maximum assessable earnings level:

A firm has two workers in 2018. It is anticipated one worker will earn \$130,000 and the

Alternative Assessment Procedure FAQ

Collateral Benefits FAQ

benefits?

Additional benefits to receive for a Canada Pension Plan, the Employment Insurance plan, and:

Benefits have to do with benefits?

Along with your workers' earnings, your workers' benefits will be deducted from your wage loss earnings after the injury, depending on whether you are on a taxable or non-taxable plan. The reason collateral benefits are deducted is to ensure that you receive the full amount of your net actual loss of earnings.

What if I am entitled to top-up benefits from my employer?

From your workers compensation benefits as long as the top-up does not exceed 100% of your net actual loss of earnings.

Top-up benefits if they are just deducted from my WCB

Benefits are deducted from your compensation benefits only when the total benefits add up to more than 100% of your net actual loss of earnings.

What is considered a collateral benefit?

You are not required to report:

- Income from a mortgage or loan payments
- Rental income or rental income
- Income from an employer
- Income from a spouse

Some of the benefits you are receiving is a collateral benefit, call your Adjudicator.

© The legal advice, and should not be relied

2018 Fact Sheets Available in Eight Languages

The WCB has updated its Fact Sheets, covering all the specialized information you might need in your dealings with us. From information on assessable payroll and calculation of benefits to coverage for contract workers and return to work, our Fact Sheets provide detailed information on every aspect of the WCB's business.

The Fact Sheets are available on our website in English, French, Tagalog, Spanish, German, Mandarin, Punjabi and Russian.

We've also reformatted some of our Fact Sheet content into FAQs in order to streamline information. The FAQs are available in English on our website.

The full listing of our Fact Sheets can be found at <https://www.wcb.mb.ca/fact-sheets>.

Return undeliverable copies to:
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