

Experience the MCIM Difference

Quick Reference Guide *FLORIDA* A Rated State

- Wage Calculation – Average Weekly Wage (AWW) is computed at 66.67%, based on 13 weeks immediately preceding the injury.
- Waiting Period – 1st payment is due 14 days after the disability begins. There is a 7-day waiting period unless more than 21 days of disability.
- Statute of Limitations – employer has 30 days to report a claim. The employee has up to two years to request benefits.
- Maximum Weekly Wage – 100% of the statewide average weekly wage.

<u>Date of Injury</u>	<u>Maximum AWW</u>
1/1/10	\$772

- Wage Limit – 104 weeks.
- Permanent Impairment Benefits – rating is assigned by the doctor after Maximum Medical Improvement (MMI) is achieved. Benefits are based on the permanent impairment rating assigned.
- Permanent Total Benefits – increased benefit over permanent impairment based on state defined severity, benefits end when injured worker turns 75.
- Maximum Death Benefit – not to exceed \$150,000.
- Maximum Burial Expense - \$7,500.
- Medical Treatment – employer directs treatment to First Health/Coventry Integrated Network. Provider's treatment is billed at fee schedule. The injured worker may request a one-time change in physician.

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- Preferred Provider Organization (PPO) – First Health/ Coventry Integrated Network.
- Independent Medical Examination (IME) – one for injured employee and one for insured – throughout the life of the claim.
- Medical Bill Payment – workers' compensation fee schedule and application of PPO contract.
- Vocational Rehabilitation – after MMI has been reached entitled to 26 weeks of training and education (included in the 104 weeks).
- Subrogation – employee has the right to file within the first year. During the second year, the employer and carrier have the right. After two years, the right reverts back to the employee.
- Settlement – full and final settlements are allowed – no time frame.
- Office of the Judges of Compensation – appointed by the Governor to 4-year terms.
- The Special Disability Trust Fund - discontinued 1-1-98 but continues to be maintained for prior claims by annual assessments.
- Fraud – mandatory fraud reporting with \$10 Million in written premium.



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