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Quick Reference Guide  A Wage State

- Wage Calculation – Average Weekly Wage (AWW) is computed at 66.67% of State Average Weekly Wage (SAWW) based on 52 weeks immediately preceding the injury.
- Waiting Period – 1st payment is due 14 days after the disability begins. There is a 3 day waiting period unless the disability lasts at least 14 days.
- Statute of Limitations – 3 years after injury/death or within 2 years of the last Temporary Total Disability (TTD) or medical bill, whichever is later.
- Maximum Weekly Wage 100% of the statewide average weekly wage.

Date of Injury	Maximum AWW	Maximum TTD
1/15/10	\$932.25	\$1,243.00

- Permanent Total Benefits – 66.67% of AWW for life. Cost of living adjustment beginning in the second year based on increase in the SAWW during the preceding year.
- Disfigurement – based on agreement up to 162 weeks at 60% of AWW, not less than 6 months after the date of injury.
- Maximum Death Benefit – life benefits for spouse or maximum \$500,000 or 25 years.
- Maximum Burial Expense - \$8,000.
- Medical Treatment – employee is entitled to choose two medical providers.
- Preferred Provider Organization (PPO) - HFN, Inc.

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- Independent Medical Examination (IME) – shall submit to an examination at reasonable times and places.
Medical Bill Payment – workers' compensation fee schedule or application of PPO contract.
- Vocational Rehabilitation – if injured worker is unable to perform work for which he or she has previous training or experience, the employee shall be entitled to vocational rehabilitation services.
- Subrogation – the employer is entitled to recover its lien less the pro rata expenses and attorney's fee.
- Settlement – settlements are allowed with the approval of the Commission 6 months from the date of injury.
- Illinois Workers' Compensation Commission – consisting of 10 members to be appointed by the Governor, by and with the consent of the Senate to 4-year terms.
- Rate Adjustment Fund – Permanent Total Disability (PTD)/ Death recipients are entitled to cost of living increases, benefits are paid each month, beginning on the second July 15th.
- Fraud – The Division of Insurance contains a Fraud and Insurance Non-Compliance Unit that is responsible for investigating fraud.



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