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Quick Reference Guide ^{INDIANA} A Rated State

- Wage Calculation – Average Weekly Wage (AWW) is computed at 66.67% based on 52 weeks immediately preceding the date of 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 – the right to compensation shall be forever barred unless within two (2) years after the occurrence of the injury or two (2) years from last date compensation was paid.
- Maximum Weekly Wage – may not exceed 500 weeks or \$310,000.

<u>Date of Injury</u>	<u>Maximum AWW</u>	<u>Maximum Benefit</u>
7/1/09	\$975.00	\$650.00

- Permanent Impairment Benefits – impairment benefits are calculated on a graduated scale, degrees of disability are assigned by the doctor, based on a scale of 100 degrees. The dollar benefit per degree is doubled for amputations.
e.g. 1-10 degree is \$1,340 per degree
- Maximum Death Benefit – 500 weeks, eligibility terminates upon marriage or death of dependent or attaining the age of 21 by a child dependent.
- Maximum Burial Expense - \$7500.
- Medical Treatment – employer directs the treatment.
- Preferred Provider Organization (PPO) - Indiana Health Network.

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- Independent Medical Examination (IME) – shall submit to an examination at reasonable times and places.
- Medical Bill Payment – based on geozip and usual and customary 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 a one-third attorney's fee.
- Settlements – full and final settlements are allowed – no time frame.
- The Workers' Compensation Board of Indiana – is composed of a chairperson and six hearing members appointed by the Governor and who holds office for 4-year terms.
- Second Injury Fund – every insurance carrier is required to contribute an assessed amount to the Fund based on premium amounts and indemnity losses in the calendar year preceding assessments.
- Fraud – there is no statute provision addressing fraud.



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