

# Experience the MCIM Difference

Quick Reference Guide  A Wage Loss State

- Wage Calculation – Average Weekly Wage (AWW) is computed at 80% of the employee's after-tax wages based on the highest 39 weeks of 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 14 days.
- Statute of Limitations – claim must be made within two years after the latter of the date of injury, the date the disability manifests itself, or the last day of employment.
- Maximum Weekly Wage – based on state average weekly wage with a maximum rate.

<u>Date of Injury</u>	<u>State AWW</u>	<u>Maximum Benefit</u>
1/1/10	\$828.73	\$746.00

- Specific Losses – rating is assigned by the state based on body part. e.g. a thumb is 65 weeks.
- Permanent Total Benefits – the conclusive presumption of total and permanent disability shall not exceed 800 weeks from the date of injury.
- Maximum Death Benefit – 500 weeks - eligibility terminates upon marriage or death of dependent or attaining the age of 18 by a child dependent.
- Maximum Funeral Expense - \$6,000.
- Medical Treatment – day 1-10 the employer directs, from day 11 the employee directs.
- Preferred Provider Organization (PPO) - Cofinity.

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- Independent Medical Examination (IME) – normal practice is not to have IME scheduled at less than 6 month intervals.
- Medical 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 lien against a third party recovery is valid against all kinds of damages in accordance with the Franges Case Law.
- Settlements – settlements are authorized 6 months from the Last Day Worked (LDW).
- Workers' Compensation Agency – the director shall be appointed by the Governor, with the advice and consent of the senate, for a term of 3 years. The Governor appoints the magistrates, for terms of 4 years.
- The Funds – Second Injury Fund and Silicosis, Dust Disease and Logging Industry Compensation Fund, managed by a board of 3 trustees, funded by company assessments.
- Fraud – there is no statute provision addressing fraud.



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