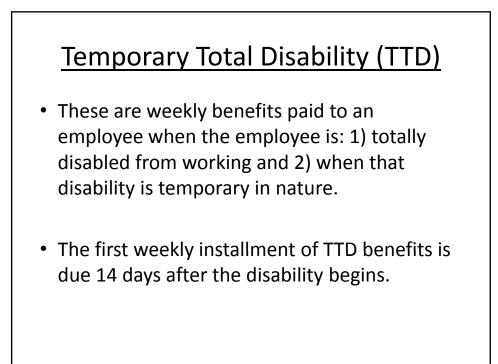
Coordination of Worker's Compensation Benefits

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June 9, 2011



Example of TTD

 An employee slips in some spilled oil, falls and breaks her wrist. With her broken wrist, the employee cannot perform her regular job or any other job that her employer has available. Accordingly, she is totally disabled. In addition, although her disability is total, it is temporary in nature because her wrist will heal. For the time that the employee cannot work because her broken wrist is healing, she is entitled to TTD benefits because she is (1) totally disabled, and (2) her condition is temporary in nature.

TTD Rates				
Date of Injury	Maximum Average Weekly Wage	Maximum TTD Benefit		
7/1/07 to 6/30/08	\$930.00	\$620.00		
7/1/08 to 6/30/09	\$954.00	\$636.00		
7/1/09 and after	\$975.00	\$650.00		

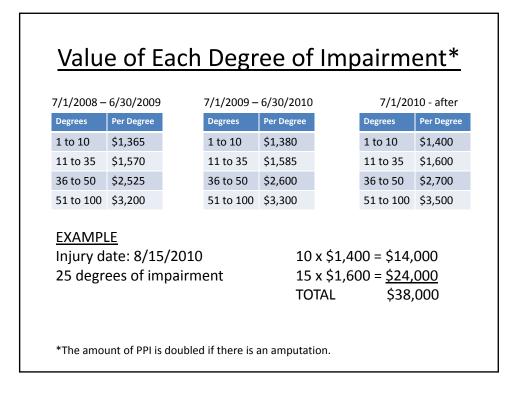
TTD rates are 66 2/3 percent of the employee's average weekly wage. AWW is calculated as total pay during the 52 weeks prior to the date of the accident divided by 52.

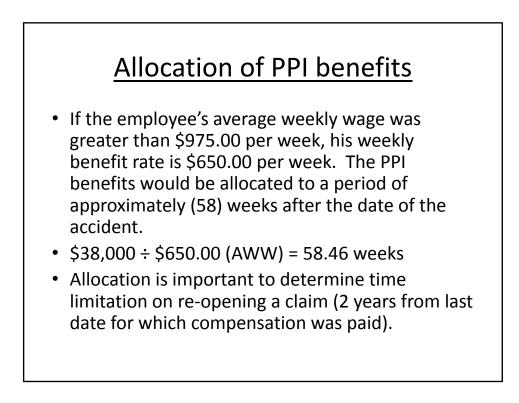
Permanent Partial Impairment

- PPI benefits are intended to compensate injured employees for any permanent bodily loss or loss of use that they sustain as a result of a workplace injury.
- PPI benefits have nothing to do with an employee's ability to do his or her job. The impairment rating expresses solely the doctor's judgment concerning the employee's loss of bodily use or function.
- The percentage of impairment as assessed by the physician is translated into degrees which have assigned statutory values.

Degrees of Permanent Partial Impairment

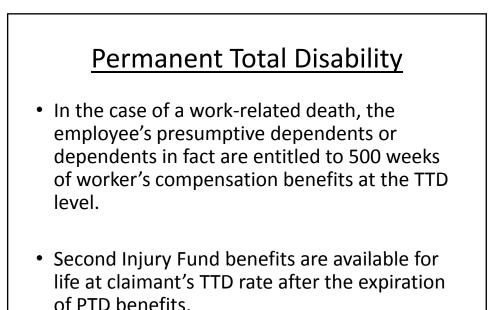
Type of Loss	Degrees	Type of Loss	Degrees
Hand below the elbow	40	Ring (third) finger	6
Arm above the elbow	50	Little finger	4
Foot below the knee	35	Big toe	12
Leg above the knee	45	Second toe	6
Loss of one eye	35	Third toe	4
Loss of hearing (one ear)	15	Fourth toe	3
Loss of hearing (both ears)	40	Little toe	2
Body or whole person	100	Loss of one testicle	10
Thumb	12	Loss of both testicles	30
Index (first) finger	8		
Middle (second) finger	7		





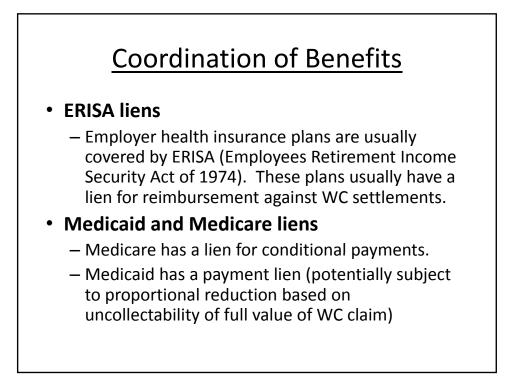
Permanent Total Disability

- Total and permanent disability does not mean that an employee simply cannot return to his or her pre-injury job. To qualify for total and permanent disability, the employee must be unable to perform any gainful employment given claimant's functional capacity, education and work experience.
- In cases of total and permanent disability, worker's compensation provides 500 weeks of benefits at the TTD rate.



Non-WC Medical/Disability Benefits

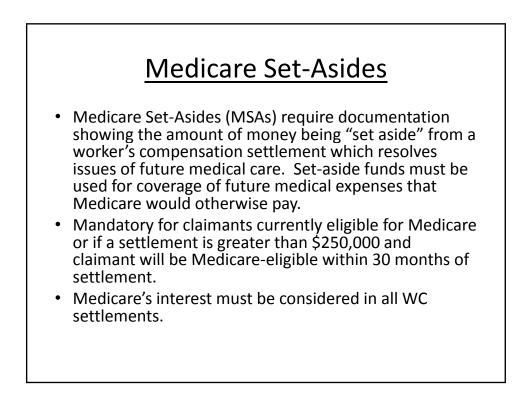
- Group medical and short term and long term disability benefits are often provided through an insurance policy provided by employer.
- Social Security Disability (SSD) benefits are available to individuals with permanent total disability.
- Medicare benefits are available 24 months after entitlement to SSD.
- Medicaid benefits are available for individuals with limited income and assets.



Coordination of Benefits

• Social Security Disability

- When an entitled SSD beneficiary is also receiving workers' compensation, the law provides for a reduction in SSD benefits.
- The reduction is made in the SSD benefit when the total amount of the WC and SSD benefit payments exceed 80% of worker's "average current earnings" (ACE) before becoming disabled. (ACE is the highest income year in 5 years before date of disability.)



Maximizing WC Recovery

- Calculate WC and non-WC benefits
- Calculate liens
- Win/Win Solutions
 - Lowest acceptable MSA
 - Compromise liens (private and governmental)
 - Compromise outstanding medicals