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IOWA – 2005

Workers' Compensation

Table of Benefits

Maximum/Minimum Compensation Benefits

Injury Occurring Between	Maximum for TTD, HP, PTD and Death Benefits	Maximum for PPD Benefits	State Average Weekly Wage	35% of State Average Weekly Wage
7/1/85 – 6/30/86	\$598.00	\$550.00	\$298.86	\$105.00
7/1/86 – 6/30/87	\$613.00	\$564.00	\$306.57	\$107.00
7/1/87 – 6/30/88	\$632.00	\$582.00	\$316.20	\$111.00
7/1/88 – 6/30/89	\$660.00	\$607.00	\$330.11	\$116.00
7/1/89 – 6/30/90	\$684.00	\$629.00	\$341.89	\$120.00
7/1/90 – 6/30/91	\$703.00	\$647.00	\$351.36	\$123.00
7/1/91 – 6/30/92	\$733.00	\$674.00	\$366.42	\$128.00
7/1/92 – 6/30/93	\$755.00	\$695.00	\$377.50	\$132.00
7/1/93 – 6/30/94	\$797.00	\$733.00	\$398.64	\$140.00
7/1/94 – 6/30/95	\$817.00	\$751.00	\$408.36	\$143.00
7/1/95 – 6/30/96	\$846.00	\$778.00	\$422.83	\$148.00
7/1/96 – 6/30/97	\$873.00	\$803.00	\$436.32	\$153.00
7/1/97 – 6/30/98	\$903.00	\$831.00	\$451.58	\$158.00
7/1/98 – 6/30/99	\$947.00	\$872.00	\$473.67	\$166.00
7/1/99 – 6/30/00	\$996.00	\$916.00	\$497.97	\$174.00
7/1/00 – 6/30/01	\$1031.00	\$948.00	\$515.48	\$180.00
7/1/01 – 6/30/02	\$1069.00	\$984.00	\$534.72	\$187.00
7/1/02 – 6/30/03	\$1,103.00	\$1,014.00	\$551.29	\$192.95
7/1/03 – 6/30/04	\$1,133.00	\$1,042.00	\$566.48	\$198.00
7/1/04 – present	\$1,173.00	\$1,079.00	\$586.41	\$205.00
7/1/05 – present	\$1,226.00	\$1,128.00	\$613.05	\$215.00

CALCULATION OF AVERAGE WEEKLY WAGE*

Hourly employees: Computed by dividing by 13 the wages, including overtime hours at the straight time rate, earned from employer for the 13 consecutive calendar weeks immediately preceding the injury.

**This is a general guideline for hourly employees only. Many exceptions exist and we recommend consulting with counsel to discuss specific fact situations.*

Week Expressed as Decimal

1 day = .143 x weekly rate
2 days = .286 x weekly rate
3 days = .429 x weekly rate
4 days = .571 x weekly rate
5 days = .714 x weekly rate
6 days = .857 x weekly rate

Mileage

7/1/82 – 6/30/86 _____ \$0.24
7/1/86 – 6/30/96 _____ \$0.21
7/1/96 – 6/30/00 _____ \$0.24
7/1/00 – present _____ \$0.29
8/1/05 – present _____ \$0.405

SCHEDULED MEMBER BENEFITS

	<u>Weeks Payable</u>
Thumb_____	60
Index finger_____	35
Middle finger_____	30
Ring finger_____	25
Little finger_____	20
Hand_____	190
Arm_____	250
Great toe_____	40
Any other toe_____	15
Foot_____	150
Leg_____	220
Eye_____	140
Hearing, one ear_____	50
Hearing, both ears_____	175
Permanent disfigurement, face or head_____	150

Body as a whole (Industrial Disability) is expressed as a percentage and multiplied by 500 weeks.

COMPUTATION OF BENEFITS

Arm Injury Example

Date of accident	8/1/04
Arm injury, weeks	250
Percent of disability	10%
Average weekly wage	\$530.00
PPD rate	\$358.80
(based on married, 3 exemptions)	

	250		Weeks, arm injury		
	<u>x 10%</u>		Percent of disability		
	25		Weeks due for PPD		
	25		Weeks due		
	<u>x \$ 358.80</u>		Benefit rate (does not exceed maximum)		
	\$8,970.00		Gross value		

Body Injury (Industrial Disability) Example

Date of accident	8/1/04
Body injury, weeks	500
Percent of LOE	20%
Average weekly wage	\$2,289.00
HP rate	\$1,173.00
PPD rate (Maximum)	\$1,079.00
(based on single, 3 exemptions)	

	500		Maximum weeks payable		
	<u>x 20%</u>		Industrial Disability Rating		
	100		Weeks payable as industrial disability (not reduced for HP weeks paid)		
	100		Industrial Disability Weeks		
	<u>x \$1,079.00</u>		(Maximum PPD rate)		
	\$107,900.00		Gross value		