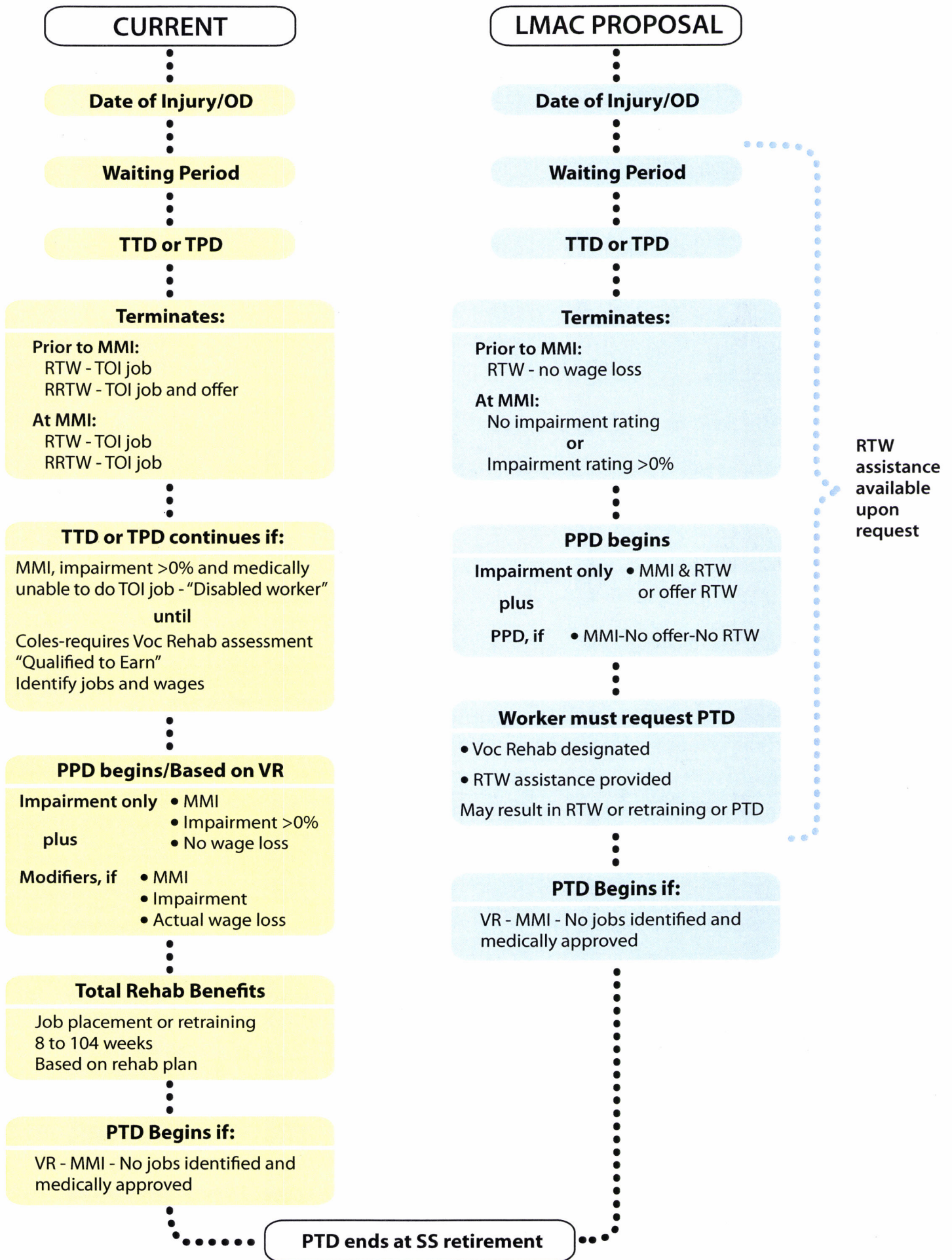


BENEFIT DELIVERY PROCESS



CURRENT PPD FORMULA

⋮

Impairment Only

6th Ed AMA Guides
 % x 375 = Number of weeks
 Number of weeks x PPD rate
 Max. Rate = 50% SAWW

⋮
plus
 ⋮

Modifiers

Age:

> 40 = 1%

Education:

< 12 yrs = 1%

Restrictions:

Heavy to light = 5%

Heavy to med = 3%

Med to light = 2%

Wage loss:

< \$2.00 an hr = 10%

> \$2.00 an hr = 20%

••• same •••

••• same •••

••• same •••

PROPOSED PPD FORMULA

⋮

Impairment Award

5th Ed AMA Guides
 % x 375 = Number of weeks
 Number of weeks x PPD rate
 Max. Rate = 75% SAWW
 (effective 7-1-2011)
 Max. Rate = 100% of SAWW
 (effective 7-1-2013)

⋮
plus
 ⋮

PPD Award

Age:

> 40 = 1%

Education:

< 12 yrs = 1%

Restrictions:

Heavy to light = 5%

Heavy to med = 3%

Med to light = 2%

Disability Factor:

Equivalent to Impairment %

KEY

AMA	American Medical Association
Coles Criteria	a) MMI; b) dr's determination of physical restrictions; c) dr's determination can RTW based on vocational rehabilitation assessment of employability; and d) notice to claimant of the dr's determinations
Disabled Worker	Has an Impairment and Precluded from Time of Injury Job
Impairment	Permanent Impairment Rating >0%
MMI	Maximum Medical Improvement/Medical Stability
PPD	Permanent Partial Disability Benefits
PTD	Permanent Total Disability Benefits
RRTW	Released to Return to Work
RTW	Return to Work
SAWW	State's Average Weekly Wage
TPD	Temporary Partial Disability Benefits
TRB	Total Vocational Rehabilitation Benefits
TTD	Temporary Total Disability Benefits
VR	Vocational Rehabilitation Services