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## WORKERS' COMPENSATION BENEFITS IOWA 2024

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BODY PART AFFECTED	WEEKS PAYABLE
Thumb	60
First (Index) Finger	35
Second Finger	30
Third Finger	25
Fourth (Little) Finger	20
Hand	190
Arm	250
Shoulder	400
Great Toe	40
Any Other Toe	15
Foot	150
Leg	220
Eye	140
Loss of Hearing, One Ear	50
Loss of Hearing, Both Ears	175
Permanent Disfigurement, Face or Head*	Up to 150
Body as a Whole/Industrial Disability	500

\*Awarded at the discretion of the Commissioner in addition to PPD.

### MAXIMUM WEEKLY BENEFITS:

DATES	TTD/HP	PPD	PTD/DEATH
7/01/23 to 6/30/24	\$2,199.00	\$2,023.00	\$2,199.00
7/01/22 to 6/30/23	\$2,081.00	\$1,915.00	\$2,081.00
7/01/21 to 6/30/22	\$2,005.00	\$1,845.00	\$2,005.00
7/01/20 to 6/30/21	\$1,864.00	\$1,715.00	\$1,864.00
7/01/19 to 6/30/20	\$1,819.00	\$1,673.00	\$1,819.00
7/01/18 to 6/30/19	\$1,765.00	\$1,623.00	\$1,765.00
7/01/17 to 6/30/18	\$1,720.00	\$1,583.00	\$1,720.00
7/01/16 to 6/30/17	\$1,688.00	\$1,553.00	\$1,688.00

### SCHEDULED INJURED PPD EXAMPLE:

Date of Accident	7/01/19
AWW	\$850.00
HP/TTD Rate	\$569.89
PPD Rate (Based on Married, 3 Exemptions)	\$569.89
Arm Injury, Weeks	250
Impairment/Disability Rating	10%
PPD Weeks Owed (250 Weeks x 0.10)	25 Weeks
Total PPD Owed	\$14,247.25 (25 Weeks x \$569.89)

### INDUSTRIAL DISABILITY EXAMPLE:

Date of Accident	7/01/19
AWW	\$850.00
HP/TTD Rate	\$569.89
PPD Rate (Based on Married, 3 Exemptions)	\$569.89
Back Injury, Max. Weeks	500
Industrial Disability	20%
PPD Weeks Owed	100 Weeks
Total PPD Owed	\$56,989.00 (100 Weeks x \$569.89)

### BURIAL ALLOWANCE

DATES	RATE
7/01/23 to 6/30/24	\$13,194.60
7/01/22 to 6/30/23	\$12,486.72
7/01/21 to 6/30/22	\$12,030.12
7/01/20 to 6/30/21	\$11,182.08
7/01/19 to 6/30/20	\$10,913.16
7/01/18 to 6/30/19	\$10,587.12

### WEEKS EXPRESSED AS A DECIMAL

1/7	0.143
2/7	0.268
3/7	0.429
4/7	0.571
5/7	0.714
6/7	0.857

### MILEAGE RATE

DATES	RATE
7/01/23 to 6/30/24	\$0.655
7/01/22 to 6/30/23	\$0.625
7/01/21 to 6/30/22	\$0.560
7/01/20 to 6/30/21	\$0.575
7/01/19 to 6/30/20	\$0.580
7/01/18 to 6/30/19	\$0.545
7/01/17 to 6/30/18	\$0.535
7/01/16 to 6/30/17	\$0.540
7/01/15 to 6/30/16	\$0.575
7/01/14 to 6/30/15	\$0.560
7/01/13 to 6/30/14	\$0.565
7/01/12 to 6/30/13	\$0.555
7/01/11 to 6/30/12	\$0.555
7/01/10 to 6/30/11	\$0.500

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## WORKERS' COMPENSATION BENEFITS IOWA 2024

### **COMPENSABILITY**

#### **ACCIDENT OR INJURY**

An injury in Iowa includes injuries which occur not through the natural building up and tearing down of the human body, but because of a traumatic or other hurt or damage to the health or body of an employee.

For an injury to be "arising out of" employment there must be a causal connection between the employment and the injury.

The injury arises "in the course of" the employment when the injury and the employment coincide as to time, place, and circumstances.

#### **CALCULATING BENEFITS**

The basis for most benefits in the Iowa Workers' Compensation system is the compensation rate. As a general rule, the compensation rate is 80% of the employee's weekly spendable earnings at the time of the injury. Spendable weekly earnings are gross weekly earnings less payroll taxes.

The compensation rate is based on the employee's average gross weekly earnings for the thirteen (13) weeks prior to the injury, marital status, and number of exemptions as of the date of the injury. The Division of Workers' Compensation publishes a rate book spreadsheet every year to determine the correct compensation rate.

#### **PENALTY**

If benefits are delayed or terminated without a reasonable excuse, the employee is entitled to a penalty of up to 50%.

### **TYPES OF BENEFITS**

#### **TEMPORARY TOTAL DISABILITY**

Temporary Total Disability ("TTD") benefits are paid for the time an employee is off work due to an injury. The benefits are payable until the employee has returned to work, is medically capable of returning to substantially similar employment, or reaches Maximum Medical Improvement ("MMI").

#### **IMPORTANT CONSIDERATIONS**

- No limit to number of weeks.
- Notice must be given at least 30 days before benefits are terminated.

#### **PERMANENT TOTAL DISABILITY**

Permanent Total Disability ("PTD") benefits are available when a worker is incapable of returning to any type of wage-earning employment.

#### **IMPORTANT CONSIDERATIONS**

- PTD benefits are payable until the employee is no longer permanently and totally disabled, which could be for life.

#### **PERMANENT PARTIAL DISABILITY**

Permanent Partial Disability ("PPD") benefits start when the employee reaches MMI and the extent of loss or percentage of permanent impairment can be determined.

PPD is calculated in Iowa using a three-variable equation:

$$[\text{Compensation Rate}] \times [\text{Number of Weeks for Body Part Affected}] \times [\text{Percentage of Disability}] = \text{Total Award of Permanent Partial Disability Benefits}$$

#### **IMPORTANT CONSIDERATIONS**

- PPD benefits for scheduled injuries are payable based on the functional impairment rating.
- Body as a Whole ("BAW") injuries are payable based on the employee's loss of earning capacity/industrial disability.

### **DEATH BENEFITS**

#### **ELIGIBILITY FOR DEATH BENEFITS**

When death results from the injury, the employer shall pay the dependents who were wholly dependent on the employee for support at the time of the injury, during their lifetime, compensation upon the basis of eighty percent per week of the employee's average weekly spendable earnings, commencing from the date of death.

#### **THE EXTENT OF DEATH BENEFITS**

- In typical situations, the surviving spouse is entitled to benefits for his or her lifetime, or until he or she remarries, at which time he or she will receive two years of benefits in a lump sum payment.
- Minor children are entitled to a proportional share of benefits until they reach eighteen (18) years of age, or twenty-five (25) if enrolled full-time in an accredited educational institution, or if the child is actually dependent.
- Other children or other dependents who were physically or mentally incapacitated from earning at the time of the employee's death are entitled to benefits for the duration of their incapacity from earning.
- The employer is responsible to pay reasonable burial expenses up to 12 times the Statewide Average Weekly Wage at the time of the employee's death.