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**WORKERS'
 COMPENSATION
 BENEFITS
 ARIZONA 2026**

BODY PART AFFECTED	WEEKS PAYABLE
Arm - Major (Dominant)	259.8
Arm - Minor (Non-Dominant)	216.5
Hand - Major (Dominant)	216.5
Hand - Minor (Non-Dominant)	173.2
Leg	216.5
Foot	173.2
Eye (Loss of Sight)	108.3
Hearing, Both Ears	259.8
Hearing, One Ear	86.6
Thumb	65.0
1st (Index) Finger	39.0
2nd (Middle) Finger	30.3
3rd (Ring) Finger	21.7
4th (Little) Finger	17.3
Great Toe	30.3
Each Other Toe	10.8

MILEAGE RATE	
YEAR	RATE
2025	\$0.670
2024	\$0.655
2023	\$0.625
2022	\$0.585
2021	\$0.560
2020	\$0.575
2019	\$0.580

WEEKS EXPRESSED AS A DECIMAL	
1/7	0.14
2/7	0.29
3/7	0.43
4/7	0.57
5/7	0.71
6/7	0.86

MAXIMUM WEEKLY BENEFITS:

YEAR	RATE/WEEK
2025	\$908.12
2024	\$871.64
2023	\$830.61
2022	\$795.69
2021	\$775.10
2020	\$752.07
2019	\$752.07

*Revised by the State

WORKERS' COMPENSATION BENEFITS:

Date of Accident	1/01/26
Rate Base Used/Month (AMW Cap)	\$6,131.00
Percent of Disability	66 $\frac{2}{3}$ % of AMW
TTD Paid/Month	\$4,087.33
Equivalent Weekly TTD	\$944



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WORKERS' COMPENSATION BENEFITS ARIZONA 2026

COMPENSABILITY

ACCIDENT OR INJURY

In Arizona, a compensable injury generally must be a “personal injury” caused by an accident or occupational disease arising **out of and in the course of employment**. While Arizona statutes do not contain a single formula, the injury must be causally connected to work – meaning there must be some causal relationship between employment conditions and the injury or disease for benefits to be owed.

- **Arising “out of” employment** refers to the causal connection between work conditions and the injury or occupational disease.
- **In the course of employment** refers to the time, place, and circumstances of the injury consistent with performing job duties.
- For mental conditions without an industrial physical cause, there are additional statutory requirements for compensability (e.g., unexpected, unusual, or extraordinary stress tied to employment).

CALCULATING BENEFITS

Arizona’s system uses **average monthly wage (“AMW”)** rather than average weekly wage. The AMW is determined according to statute and affects all indemnity benefits. There is a **statutory maximum AMW** that adjusts periodically.

- Benefits for temporary and permanent disability are typically expressed as a **percentage of the workers’ AMW** (e.g., 66⅔% for many indemnity benefits).

TYPES OF BENEFITS

TEMPORARY TOTAL DISABILITY

Benefits are paid when the employee cannot work at all due to a compensable injury.

- **Rate:** Generally **66⅔% of the AMW** during the period of disability.
- If there are dependents, an additional small monthly allowance may be payable under statute.
- Payments continue while the employee is disabled and until **Maximum Medical Improvement (MMI)** or return to work.

TEMPORARY PARTIAL DISABILITY

Benefits apply when a worker can perform some work but at reduced capacity.

- **Rate:** **66⅔% of the difference** between pre-injury wage and post-injury earning capacity.
- Typically paid when the worker returns in a light-duty position with a reduced wage.

PERMANENT TOTAL DISABILITY

Paid when a worker cannot ever return to gainful employment.

- Rate: **66⅔% of the AMW** for life.
- Certain specific catastrophic injuries are *presumed* to be permanent and total (e.g., loss of both eyes, loss of both hands or feet, certain spinal injuries).
- Otherwise, PTD is determined on the facts of how the injury affects the worker’s ability to earn.

PERMANENT PARTIAL DISABILITY

When an injury results in permanent impairment but not total disability.

Arizona treats PPD in two principal ways:

1. **Scheduled Injuries:** Statute lists of specific body parts with set compensation periods and rates (e.g., 55% of AMW for loss of a thumb for fifteen months).
2. **Unscheduled Injuries:** If the injury isn’t in the schedule, benefits are generally based on the **loss of earning capacity** – typically **55% of the difference** between the AMW and post-injury earning capacity.

DEATH BENEFITS

If a work-related injury or occupational disease results in death, Arizona law provides structured benefits under A.R.S § 23-1046:

- **Burial Expenses:** Up to **\$5,000** in burial costs in addition to other benefits.
- **Surviving Spouse and Children:**
 - If no children: **66⅔% of the AMW** to the spouse until remarriage or death, with a two-year lump sum at remarriage.
 - If there are children: spouse receives **35% of the AMW**, and children collectively receive **31⅔% of the AMW** divided among them until age 18 (or up to 22 if full-time students; or indefinitely if incapable of self-support).
 - If no spouse but children: children may divide **66⅔% of the AMW** under similar age rules.
 - Other dependents (e.g., dependent parents or siblings) may receive benefits in specified percentages under statute.