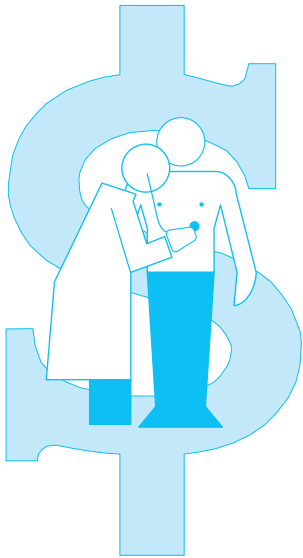


compUpdate



Benefits explained

“Why do you continue to pay benefits to an injured worker after he or she has returned to work?”

Good question, and one we receive frequently from our policyholders. Actually, it is one of several questions we get concerning benefits provided to injured workers. We hope to answer those questions in this issue of compUpdate.

So, why can a worker continue to receive benefits after returning to work? The quick answer: The worker could qualify for TPD or PPI.

TPD is Temporary Partial Disability and is provided if an employee returns to work at a different capacity for less pay, or is only working part-time during recovery. PPI is Permanent Partial Impairment and is paid after an injured worker has reached maximum medical improvement. A physician determines if the injured worker has some permanent loss of function of a body part. We will go into more detail on TPD and PPI later in this issue of compUpdate.

All benefits, income and medical, are established by law, not by individual workers compensation insurance providers. Benefits are detailed in Idaho Code Title 72, Chapter 4 and can be found on the Internet at <http://www3.state.id.us/idstat/TOC/72004KTOC.html>.

Income benefits

In order to receive income benefits, the time lost from work (disability) must be authorized by a treating physician. Income benefits are payable if an employee is disabled from work more than five calendar days. Benefits are payable from the sixth day after disability unless an employee is hospitalized over-

night or disability exceeds 14 days. Under these conditions, benefits are payable from the date of disability.

Various degrees of disability may result from job-related injuries. Some workers are back on the job just days after an accident, while others may never be employed again. Workers compensation benefits reflect these differences and are awarded in several categories according to the length and severity of injuries.

Benefit levels are based on a percentage of the worker's average weekly wage or the State Average Weekly Wage, which is an amount determined each year by the state Department of Labor. The most common types of disabilities are:

Temporary Total Disability (TTD): Benefits are paid during the period of recovery when an injured worker is authorized by a doctor to stay off work or until he or she reaches maximum medical improvement. Benefits are paid, usually every two weeks, when a worker is temporarily totally unable to return to work.

Temporary Partial Disability (TPD): This disability covers instances in which an injured worker's wage-earning capability is less due to medical restrictions resulting from an accident. Benefits are paid during the period of recovery when an employee is able to resume work in a

different capacity, or on a part-time basis at a reduced rate of pay. This benefit is payable at 67 percent of the decrease in the injured worker's wage-earning capacity. Documentation of the rate of pay and hours worked must be provided by the employer before payment can be paid. This benefit cannot exceed the income benefits of Total Temporary Disability, which is explained below.

Permanent Partial Impairment (PPI): Benefits are paid when an injured worker suffers a permanent loss of function of a body part. For example, the worker may have lost a finger or suffered a loss of motion. An injured worker must reach medical stability before this benefit is awarded. Determination of impairment is based on a medical assessment done by a physician. In cases that don't involve an amputation, a physician will examine an injured worker and generally do "range of motion" tests to determine the percentage of loss. Since this benefit is not awarded until after an injured worker has reached medical stability, in many instances the injured worker has returned to work. PPI benefits are not reduced by the amount an employee makes at his job.

Permanent Partial Disability (PPD): If a worker suffers a Permanent Partial Impairment and a decrease in wage-

Continued on back page

State Fund to issue \$24.7 million dividend

The State Insurance Fund had declared a dividend of approximately \$24.7 million, scheduled to be delivered in early January to nearly 26,000 eligible businesses and public entities.

The dividend is based on premium paid and losses incurred for those policies with inception dates between July 1, 1999, and June 30, 2000.

To be eligible to receive a dividend, a policyholder must have been insured for six months and have had a policy effective date between July 1, 1999, and June 30, 2000. The dividend amount received by a policyholder is based on the policyholder's premium size and loss experience.

The Fund has paid a dividend to policyholders every year since 1969.

Overall rate dips

Idaho will see an overall decrease in workers compensation rates in 2002 of approximately 1.1 percent. The slight drop comes after a 6.3 percent increase in 2001.

The State Insurance Fund has gained approval from the Department of Insurance for a 15 percent deviation, or across-the-board cut, from the standard rates approved for 2002.

The 2002 rates were proposed by the National Council on Compensation Insurance and approved by the Department of Insurance. The NCCI is a rating organization whose membership consists of workers compensation insurers.

Policyholders should not expect, however, to see their rates go down exactly 1.1 percent when their policies are renewed. Rates are set for approximately 600 classifications for various types of employments. The 1.1 percent decrease is an overall average decrease. Some policyholders' rates may decrease more than the average, while other policyholders may experience increases. The actual premium cost for individual policyholders also is affected by claims experience.

State Insurance Fund 2002 rates

Rates reflect a 15% across-the-board deviation from rates filed by the National Council on Compensation Insurance and approved by the Department of Insurance.

000500	FARM: NURSERY EMPLOYEES & DRIVERS	4.34
000800	FARM: GARDENING-MARKET OR TRUCK & DRIVERS	3.00
001600	FARM: ORCHARD & DRIVERS	6.36
003400	FARM: POULTRY OR EGG PRODUCER & DRIVERS	3.82
003500	FARM: FLORIST & DRIVERS	4.67
003600	FARM: DAIRY & DRIVERS	3.84
003700	FARM: FIELD CROPS & DRIVERS	5.37
004200	LANDSCAPE GARDENING & DRIVERS	6.85
005000	FARM MACHINERY OPERATION-BY CONTRACTOR & DRIVERS	5.73
007900	FARM: BERRY OR VINEYARD & DRIVERS	4.55
008300	FARM: CATTLE/LIVESTOCK RAISING NOC & DRIVERS	10.31
010600	TREE PRUNING, SPRAYING, REPAIRING & DRIVERS	11.19
011300	FARM: FISH HATCHERY & DRIVERS	3.96
012400	REFORESTATION & DRIVERS	8.39
013300	DISEASE LOADING ASBESTOS	0.62
017000	FARM: ANIMAL RAISING & DRIVERS	3.80
017900	DISEASE LOADING EXPOSURES NOC	0.62
025100	IRRIGATION WORKS OPERATION & DRIVERS	6.10
076600	NON RATABLE CHARGE	0.55
090800	DOMESTIC WORKERS-INSIDE-OCCASIONAL	139.00
090900	DOMESTIC WORKERS-OUTSIDE-OCCASIONAL	78.00
091200	DOMESTIC WORKERS-OUTSIDE	371.00
091300	DOMESTIC WORKERS-INSIDE	219.00
091400	MEMBERS IDAHO LEGISLATURE	36.00
091700	DOMESTIC SERVICE CONTRACTOR - INSIDE	4.39
116400	MINING NOC-NOT COAL-UNDERGROUND & DRIVERS	9.15
116500	MINING NOC-NOT COAL-SURFACE & DRIVERS	2.59
132200	OIL/GAS WELL SERVICING-NO DRILLING & DRIVERS	12.62
143000	SMELTING/SINTERING/REFINING LEAD & DRIVERS	6.60
143800	SMELTING/SINTERING/REFINING METALS-NOT IRON/LEAD-NOC & DRIVERS	2.73
145200	ORE MILLING & DRIVERS	2.38
146300	ASPHALT WORKS & DRIVERS	21.52
160500	EXCAVATION - ROCK & DRIVERS	15.62
162400	QUARRY NOC & DRIVERS	4.88
165400	QUARRY-CEMENT ROCK-SURFACE & DRIVERS	5.45
169900	ROCK WOOL MFG	2.82
170100	CEMENT MFG	3.84
171000	STONE CRUSHING & DRIVERS	7.51
174100	FLINT OR SPAR GRINDING & DRIVERS	4.00
174700	EMERY WORKS & DRIVERS	5.55
180300	STONE CUTTING OR POLISHING NOC & DRIVERS	7.46
200200	MACARONI MFG	6.09
200300	BAKERY & DRIVERS, ROUTE SUPERVISORS	2.95
201400	GRAIN MILLING-INCL FEED MFG	5.93
201600	BREAKFAST FOOD MFG	1.73
202100	SUGAR REFINING	3.04
203900	ICE CREAM MFG & DRIVERS	5.32
204100	CONFECTION MFG	3.58
206500	MILK PRODUCTS MFG NOC	6.75
207000	CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS	3.93
208100	BUTCHERING	7.46
208900	PACKING HOUSE-ALL OPERATIONS	7.30
209500	MEAT PRODUCTS MFG NOC	6.04
210500	FRUIT PACKING	5.00
211000	PICKLE MFG	4.45
211100	CANNERY NOC	3.35
211200	FRUIT EVAPORATING OR PRESERVING	2.69
212100	BREWERY & DRIVERS-INCL MALT HOUSE & DRIVERS	2.33
213000	SPIRITUOUS LIQUOR DISTILLERY INCL GRAIN ALCOHOL MFG	6.07
214300	FRUIT JUICE OR VINEGAR MFG	3.11
215000	ICE MFG	8.46
215600	BOTTLING-NOT CARBONATED/SPIRITUOUS LIQUORS & DRIVERS	5.13
215700	BOTTLING WORKS	4.21
222000	YARN OR THREAD MFG-COTTON	2.22
238000	WEBBING MFG	2.75
238800	EMBROIDERY MFG	4.47
241600	YARN DYEING/FINISHING-NO MFG	2.73
241700	CLOTH PRINTING	3.11
250100	CLOTHING MFG	2.78
250300	DRESSMAKING/TAILORING-CUSTOM EXCLUSIVELY	1.53
253400	FEATHER OR FLOWER MFG-ARTIFICIAL	3.67
257000	MATTRESS OR BOX SPRING MFG	6.39
257600	CANVAS GOODS MFG-NOC-SHOP	4.12
257800	BAG OR SACK MFG-CLOTH	3.35
258500	LAUNDRY NOC & RT SUPV. DRIVERS	4.24
258600	CLEANING/DYEING & RT SUPV. DRIVERS	3.13
258900	LAUNDRY/DRY CLEANING STORE-NEIGHBORHOOD & DRIVERS	2.16
265100	SHOE STOCK MFG	10.19
266000	BOOT OR SHOE MFG NOC	2.99
267000	GLOVE MFG - LEATHER OR TEXTILE	5.58
268300	LUGGAGE MFG	4.00
268800	LEATHER GOODS MFG NOC	2.57
270200	LOGGING OR LUMBERING NOC & DRIVERS	21.42
271000	SAWMILL	8.09
271400	VENEER MFG	6.10
272700	LOG HAULING & DRIVERS	21.42
273100	PLANING OR MOLDING MILL	5.34
273500	FURNITURE STOCK MFG	7.37
275900	PALLET/BOX OR BOX SHOOK MFG-WOOD	8.78
279000	PATTERN MAKING NOC	2.52
279700	MOBILE OR TRAILER HOME MFG & DRIVERS	5.85
280200	CARPENTRY-SHOP ONLY & DRIVERS	8.21
281200	CABINET WORKS W/POWER MACHINERY	6.17
283500	BRUSH OR BROOM ASSEMBLY	3.38
284100	WOODENWARE MFG NOC	14.17
288100	FURNITURE ASSEMBLY-WOOD FROM MFG PARTS	3.91
288300	FURNITURE MFG-WOOD NOC	5.15
291300	RATTAN/WILLOW/TWISTED FIBER PRODUCTS MFG	5.09
291500	VENEER MFG	4.15
291600	VENEER PRODUCTS MFG	6.05
292300	PIANO MFG INCL WOOD MUSICAL INSTR MFG	4.73
296000	WOOD PRESERVING & DRIVERS	7.96
302200	PIPE/TUBE MFG NOC & DRIVERS	3.60
302800	PIPE/TUBE MFG-IRON/STEEL & DRIVERS	4.85
303000	IRON/STEEL FAB-SHOP-STRUCTURAL & DRIVERS	6.38
304000	IRON/STEEL FAB-SHOP-ORNAMENTAL & DRIVERS	5.32
304100	IRON/STEEL FAB-SHOP-DECORATIVE & DRIVERS	5.23
306400	SIGN MFG-METAL OR NEON	4.73
306600	SHEET METAL WORK - SHOP ONLY	4.73
307600	FIREPROOF EQUIP MFG	4.90
308100	FOUNDRY-FERROUS NOC	6.75
308500	FOUNDRY - NON FERROUS	6.78
311000	FORGING WORK-DROP/MACH INCL CHAIN MFG	5.95
311100	BLACKSMITH	4.43
311300	TOOL MFG-NOT DROP OR MACHINE FORGED-NOC	2.01
311400	TOOL MFG-DROP/MACH FORGED NOC-MACH/FINISH TOOLS, DIE MAKING OPS	54.12
311800	SAW MFG-INCL SAW SHARPENING	8.18
312200	CUTLERY MFG NOC	3.09
312600	TOOL MFG-AGRI/CONSTR/LOG/MINING/OIL OR ARTESIAN WELL	5.28
313200	NUIT OR BOLT MFG	4.27
314500	SCREW MFG	2.92
314600	HARDWARE MFG NOC	2.71
316900	STOVE MFG	5.23
317900	ELECTRICAL APPARATUS MFG NOC	2.26
318000	ELECTRIC/GAS LIGHT FIXTURES MFG	2.40
318800	PLUMBERS SUPPLIES MFG NOC	4.47
322000	CAN MFG	2.47
324100	WIRE DRAWING-IRON/STEEL INCL CABLE MFG	3.49
325700	WIRE GOODS MFG	3.65
330300	SPRING MFG-NOT WIRE SPRINGS	4.30
333600	TYPE FOUNDRY - LOST WAX PROCESS	3.18
336500	WELDING OR CUTTING NOC & DRIVERS	10.92
337200	ELECTROPLATING	4.05
338300	JEWELRY MFG	1.86
338500	WATCH MFG	1.50
340000	METAL GOODS MFG NOC	5.81
350700	CONST/AGRICULTURAL MACHINERY MFG	5.39
354800	PRINTING/BOOKBINDING MACH MFG	1.79
355900	CONFECTION MACHINE MFG	3.61
357400	COMPUTING/RECORDING/OFFICE MACH MFG NOC	1.11
358100	CARBURETOR MFG	1.51
361200	PUMP MFG	4.35
362000	BOILERMAKING	5.96
362900	PRECISION MACHINED PARTS MFG NOC	2.30
363200	MACHINE SHOP NOC	4.48
363400	VALVE MFG INCL SPRINKLER HEAD MFG	2.54
364300	ELEC POWER OR TRANSMISSION EQUIP MFG	3.47
364700	BATTERY MFG - STORAGE	2.12
364800	AUTO LIGHTING/IGNITION/STARTING APPAR MFG NOC	2.77
368100	TV/RADIO/PHONE/TELE COMM DEVICE MFG NOC	0.47
368500	INSTRUMENT MFG NOC	1.64
372400	MACHINERY/EQUIP ERECTION/REPAIR NOC & DRIVERS	4.54
372600	BOILER INSTALLATION OR REPAIR - STEAM	5.07
380300	AUTOMOBILE WHEEL MFG - METAL NOT CAST	6.64
380700	AUTOMOBILE RADIATOR MFG	5.65
380800	AUTOMOBILE MFG OR ASSEMBLY	4.08
382100	AUTOMOBILE DISMANTLING & DRIVERS	5.70
382400	AUTO/BUS/TRUCK OR TRAILER BODY MFG: NOC	4.59
383000	AIRPLANE MFG	1.88
385100	MOTORCYCLE MFG OR ASSEMBLY	3.56
386500	BICYCLE MFG OR ASSEMBLY	4.66
388100	CAR MFG - RAILROAD & DRIVERS	5.16
400000	SAND OR GRAVEL DIGGING & DRIVERS	7.23
402100	BRICK/CLAY PRODUCTS MFG NOC & DRIVERS	4.35
402400	REFRACTORY PRODUCTS MFG & DRIVERS	4.51
403400	CONCRETE PRODUCTS MFG & DRIVERS	10.17
403600	PLASTERBOARD/PLASTER BLOCK MFG & DRIVERS	2.87
403800	PLASTER STATUARY OR ORNAMENT MFG	4.62
405300	POTTERY MFG: CHINA OR TABLEWARE	3.13
406100	POTTERY MFG: EARTHENWARE-GLAZED/PORCELAIN-HAND MOLDED OR CAST	17.01
406200	POTTERY MFG: PORCELAIN WARE-MECHANICAL PRESS FORMING	5.13
411100	GLASSWARE MFG: NOAUTOMATIC BLOWING MACHINES	2.89
411200	INCANDESCENT LAMP MFG	0.85
411300	GLASS MFG - CUT	2.21
413000	GLASS MERCHANT	3.81
413100	MIRROR MFG	3.47
413300	CATHEDRAL OR ART GLASS WINDOW MFG	4.95
415000	OPTICAL GOODS MFG NOC	1.24
420600	PULP MFG - GROUND WOOD PROCESS	4.00
423900	PAPER MFG	3.55
424000	BOX MFG - SET-UP PAPER	4.17
424300	BOX MFG - FOLDING PAPER NOC	4.66
424400	CORRUGATED OR FIBERBOARD CONTAINER MFG	4.48
425100	STATIONERY MFG	7.61
426300	FIBER GOODS MFG	6.05
427300	BAG MFG-PLASTIC OR PAPER	5.09
427900	PAPER GOODS MFG NOC	2.75
428200	DRESS PATTERN MFG - PAPER	2.52
429900	PRINTING	2.61
430400	NEWSPAPER PUBLISHING	5.15
430700	BOOKBINDING	2.64
430800	LINOTYPE OR HAND COMPOSITION	1.84
435100	PHOTOENGRAVING	0.89
435200	ENGRAVING	1.42
436000	MOTION PICTURE: DEV OF NEGATIVES/PRINT/ALL SUBSEQUENT OPS	1.45
436100	PHOTOGRAPHER-ALL EMPLOYEES, CLERICAL/SLS/DRIVERS	1.71
441000	RUBBER GOODS MFG NOC	5.13
445200	PLASTICS MFG: FABRICATED PRODUCTS NOC	5.22
445900	PLASTICS MFG: SHEETS, RODS, OR TUBES	4.11
447000	CABLE MFG-INSULATED ELECTRICAL	2.83
448400	PLASTICS MFG: MOLDED PRODUCTS NOC	5.43
449300	FABRIC COATING OR IMPREGNATING NOC	4.14
451100	ANALYTICAL CHEMIST	1.20
455700	INK MFG	2.49
455800	PAINT MFG	2.07
458100	PHOSPHATE WORKS & DRIVERS	1.12
458300	FERTILIZER MFG & DRIVERS	5.61
461100	DRUG/MEDICINE/PHARMACEUTICAL PREP-NO MFG OF INGREDIENTS	2.02
463500	OXYGEN OR HYDROGEN MFG & DRIVERS	1.82
466500	RENDERING WORKS NOC & DRIVERS	5.56
469200	DENTAL LABORATORY	0.69
469300	PHARMACEUTICAL/SURGICAL GOODS MFG NOC	1.39
470300	CORN PRODUCTS MFG	2.42
471700	BUTTER SUBSTITUTE MFG	3.81
472000	SOAP OR SYNTHETIC DETERGENT MFG	2.12
474000	OIL REFINING-PETROLEUM & DRIVERS	1.77
474100	ASPHALT & TAR DISTILLING	2.71
476600	EXPLOSIVES OR AMMUNITION MFG: CARTRIDGE CHG/LOAD & DRIVERS	4.08
477700	EXPLOSIVES DISTRIBUTORS & DRIVERS	5.41
482800	CHEMICAL BLENDING/MIXING NOC-ALL OPS & DRIVERS	2.38
482900	CHEMICAL MFG NOC-ALL OPS & DRIVERS-INCL BLENDING/MIXING	1.18
490200	SPORTING GOODS MFG NOC	3.39
492300	PHOTOGRAPHIC SUPPLIES MFG	1.41
502000	CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID TYPE	6.32
502200	MASONRY NOC	7.46
503700	PAINTING: METAL STRUCTURES OVER 2 STORIES & DRIVERS	24.76

504000	IRON OR STEEL: ERECTION-FRAME STRUCTURES	28.69
505700	IRON OR STEEL: ERECTION NOC	12.22
505900	IRON/STEEL ERECTION-FRAME STRUCTURES NOT OVER 2 STORIES	35.56
506900	IRON/STEEL ERECTION/CONSTR OF DWELLINGS NOT OVER 2 STORIES	26.87
510200	DOOR/DOOR FRAME OR SASH ERECTION-METAL/METAL COVERED	7.34
514600	FURNITURE/FIXTURES INSTALL-PORTABLE-NOC	4.73
516000	ELEVATOR ERECTION OR REPAIR	3.26
518300	PLUMBING NOC & DRIVERS	3.80
518800	AUTOMATIC SPRINKLER INSTALLATION & DRIVERS	4.76
519000	ELECTRICAL WIRING-W/IN BLDGS & DRIVERS	4.22
519100	OFFICE MACH/APPLIANCE INSTALL/INSPEC/ADJUST/OR REPAIR	0.93
519200	VENDING OR COIN OP MACHINES-INSTALL/SVC/REPAIR-SALESPERSON & DRIV	3.66
521300	CONCRETE CONSTRUCTION NOC	8.84
521500	CONCRETE WORK-INCIDENTAL TO CONSTR OF PRIVATE RESIDENCE	8.70
522100	CONCRETE/CEMENT WORK-FLOORS/DRIVEWAYS/YARDS/SIDEWALKS- & DRIVERS	6.43
522200	CONCRETE CONSTR-BRIDGES OR CULVERTS	9.89
522300	SWIMMING POOL CONSTR-NOT IRON OR STEEL & DRIVERS	5.13
534800	STONE, MOSAIC, TERRAZZO OR CERAMIC TILE WORK-INSIDE	4.24
540200	HOTHOUSE ERECTION - ALL OPERATIONS	7.51
540300	CARPENTRY NOC	12.65
543700	CARPENTRY-INSTALL OF CABINET WORK OR INTERIOR TRIM	5.36
544300	LATHING & DRIVERS	5.12
544500	WALLBOARD INSTALLATION W/IN BLDGS & DRIVERS	7.19
546200	GLAZERS-AWAY FROM SHOP & DRIVERS	7.57
547200	ASBESTOS CONTRACTOR PIPE/BOILER EXCLUSIVELY & DRIVERS	6.38
547300	ASBESTOS CONTRACTOR NOC & DRIVERS	8.76
547400	PAINTING OR PAPERHANGING SHOP OPS, DRIVERS	6.63
547800	CARPET, LINOLEUM, VINYL, ASPHALT, OR RUBBER FLOOR TILE INSTALLATION	4.99
547900	INSULATION WORK NOC & DRIVERS	8.82
548000	PLASTERING NOC & DRIVERS	8.03
549100	PAPERHANGING & DRIVERS	3.28
550600	STREET OR ROAD CONSTR: PAVING OR REPAVING & DRIVERS	5.62
550700	STREET OR ROAD CONSTR: SUBSURFACE WORK & DRIVERS	5.45
550800	STREET OR ROAD CONSTR: ROCK EXCAVATION & DRIVERS	14.25
553700	*AIR COND/HEATING/REFRIG SYSTEMS-INSTALL, SERVICE & REPAIR & DRVRS	7.41
553800	SHEET METAL WORK - SHOP & OUTSIDE-NOC & DRIVERS	7.41
555100	ROOFING - ALL KINDS & DRIVERS	21.09
560600	CONTRACTOR - EXEC SUPERVISOR OR CONSTR SUPERINTENDENT	1.58
561000	CLEANER-DEBRIS REMOVAL	7.11
564500	CARPENTRY-DETACHED 1 OR 2 FAMILY DWELLINGS	9.86
565100	CARPENTRY-DWELLINGS-THREE STORIES OR LESS	9.18
570300	BUILDING RAISING OR MOVING & DRIVERS	30.04
570500	SALVAGE OPERATION - NO WRECKING OR STRUCTURAL OPS	6.75
600300	PILE DRIVING	11.21
600500	JETTY OR BREAKWATER CONSTR-ALL OPS TO COMPLETION & DRIVERS	6.43
601700	DAM OR LOCK CONSTR-CONCRETE WORK-ALL OPS	3.88
601800	DAM OR LOCK CONSTR-EARTH MOVING-ALL OPS & DRIVERS	3.41
604500	LEEVE CONSTRUCTION-ALL OPS TO COMPLETION & DRIVERS	5.64
620400	DRILLING NOC & DRIVERS	15.86
620600	OIL OR GAS WELL: CEMENTING & DRIVERS	3.15
621300	OIL OR GAS WELL/SPECIALTY TOOL OPS NOC-ALL EE & DRIVERS	4.40
621600	OIL OR GAS LEASE WORK NOC-BY CONTRACTOR & DRIVERS	5.17
621700	EXCAVATION & DRIVERS	4.79
622900	IRRIGATION OR DRAINAGE SYSTEM CONSTR & DRIVERS	6.30
623300	OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS	8.20
623500	OIL OR GAS WELL-DRILLING OR REDRILLING & DRIVERS	11.82
623700	OIL OR GAS WELL-INSTRUMENT LOGGING/SURVEY WORK & DRIVERS	2.57
625100	TUNNELING-NOT PNEUMATIC-ALL OPERATIONS	8.82
625200	SHAFT SINKING - ALL OPERATIONS	8.25
630600	SEWER CONSTRUCTION-ALL OPERATIONS & DRIVERS	5.02
631900	GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS	4.68
632500	CONDUIT CONSTR-FOR CABLES OR WIRES- & DRIVERS	6.02
640000	FENCE ERECTION - METAL	6.43
650400	FOOD SUNDRIES MFG NOC-NO CEREAL MILLING	3.32
670400	RAILROAD CONST-ALL OPS INCLUDING CLERICAL SALESPERSONS & DRIVERS	14.71
683400	BOAT BLDG OR REPAIR & DRIVERS	5.71
683600	MARINA	3.80
701600	VESSELS-NOC	18.25
709000	BOAT LIVERIES - DELETED SEE 9180-04	16.57
713300	RAILROAD OPS: NOC-ALL EMPLOYEES/DRIVERS	4.61
721900	TRUCKING: NOC - ALL EMPLOYEES & DRIVERS	7.89
723000	TRUCKING: PARCEL OR PKG DEL-ALL EE & DRIVERS	9.42
723100	TRUCKING: MAIL/PARCEL/PKG DEL-ALL EE & DRIVERS	4.85
723200	TRUCKING: MAIL/PARCEL/PKG DEL-CONTRACT US POSTAL SVC-ALL EE & DRIV	3.35
733500	DREDGING - ALL TYPES	9.36
736000	FREIGHT HANDLING NOC	9.48
737000	TAXICAB CO: ALL OTHER EMPLOYEES & DRIVERS	5.25
738000	DRIVERS, CHAUFFEURS & THEIR HELPERS NOC-COMMERCIAL	3.95
738200	BUS CO: ALL OTHER EMPLOYEES & DRIVERS	3.90
739000	BEER OR ALE DEALER-WHOLESALE & DRIVERS	4.06
739500	DIVING MARINE	23.21
740300	AIRFRFT OR HELICPTR OPS: AIR CARRIER-SCHEDULED ALL OTHER EE & DRIV	3.45
740500	AIRFRFT OR HELICPTR OPS: AIR CARRIER-SCHEDULED: FLYING CREW	0.73
740900	AIRCRFT OR HELICPTR OPS: AERIAL APPLICATION:FLYING CREW	17.89
742000	AIRCRFT OR HELICPTR OPS: PUBLIC EXHIBIT: FLYING CREW	10.17
742100	AIRCRFT OR HELICPTR OPS: TRANSPORT PERS IN ER BUS: FLYING CREW	2.52
742200	AIRCRFT OR HELICPTR OPS: NOC-OTHER THAN HELICPTRS :FLYING CREW	1.93
742300	AIRCRFT OR HELICPTR OPS: ALL OTHER EE & DRIVERS	4.49
743100	AIRCRFT OR HELICPTR OPS: AIR CARRIER COMMUTER-FLYING CREW	3.57
744500	NON RATABLE CHARGE	0.39
745300	NON RATABLE CHARGE	1.92
751500	OIL OR GAS PIPELINE OPS & DRIVERS	1.45
752000	WATERWORKS OPERATION & DRIVERS	3.20
753800	ELEC LIGHT OR POWER LINE CONST & DRIVERS	7.61
753900	ELECTRIC LIGHT OR POWER CO-NOC-ALL EE & DRIVERS	3.70
754000	ELECTRIC LIGHT OR POWER COOP-ALL EE & DRIVERS	3.51
758000	SEWAGE DISPOSAL PLANT OPS & DRIVERS	3.03
759000	GARBAGE WORKS	5.75
760000	TELEPHONE OR TELEGRAPH CO:ALL OTHER EE & DRIVERS	4.25
760100	TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONST & DRIVERS	6.75
760500	BURGLARALARM INSTALL OR REPAIR & DRIVERS	2.77
761000	RADIO/TV STATIONS-ALL EE & CLERICAL, DRIVERS	0.62
761100	TEL OR CABLE TV LINE INSTALL-UNDERGROUND & DRIVERS	5.02
761200	TEL OR CABLE TV LINE INSTALL-OVERHEAD & DRIVERS	9.53
761300	TEL OR CABLE TV LINE INSTALL-SVC LINES, CON & DRIVERS	4.84
770400	FIRE PATROL OR PROTECTION CORPS	2.77
771000	FIREMEN, FIRE INSPECTORS & DISPATCHERS	2.77
771100	VOL FIRE PAID UNDER \$300/YR PER PERSON	2.77
771900	DELETED VOL RESCUE OR CIVIL DEFENSE	2.77
772000	POLICE OFFICERS & DRIVERS	2.95
772600	VOLPOLICE-PAID UNDER \$300/YR PER PERSON	2.95
785500	RR CONST/LAV/RELAY TRACKS OR MAINT-NOT ON ELEV RRS & DRIVERS	10.90
800100	STORE: FLORIST & DRIVERS	3.75
800200	AUTO RENTAL CO: ALL OTHER EMPLOYEES & COUNTER/DRIVERS	2.22
800600	GASOLINE STATION: SELF SERVICE/CONVENIENCE/GROCERY/RETAIL	2.33
800800	STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL	1.31

801000	STORE: HARDWARE	1.92
801300	STORE: JEWELRY	0.54
801500	QUICK PRINTING-COPYING-ALL EMPLOYEES/CLERICAL/SLS/DRIVERS	0.86
801700	STORE: RETAIL NOC	1.45
801800	STORE: WHOLESALE NOC	3.39
802100	STORE: MEAT, FISH OR POULTRY DEALER-WHOLESALE	4.62
803100	STORE: MEAT, FISH OR POULTRY-RETAIL	2.71
803200	STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-WHOLESALE	2.15
803300	STORE: MEAT, GROCERY & PROVISION COMBINED-RETAIL NOC	2.87
803900	STORE: DEPARTMENT-RETAIL	2.52
804400	STORE: FURNITURE & DRIVERS	2.49
804600	STORE: AUTO PARTS & ACCESSORIES NOC & DRIVERS	1.65
804700	STORE: DRUG-WHOLESALE	1.61
805000	STORE: FIVE AND TEN CENT	1.09
805800	BUILDING MATERIAL DEALER-NEW MATERIALS ONLY: STORE EMPLOYEES	2.92
810200	SEED MERCHANT	3.36
810300	WOOL MERCHANT	3.80
810500	STORE: HIDE OR LEATHER DEALER	3.37
810600	IRON OR STEEL MERCHANT & DRIVERS	4.45
810700	MACHINERY DEALER NOC-STORE OR YARD & DRIVERS	3.53
811100	PLUMBERS' SUPPLIES DEALER & DRIVERS	5.05
811600	FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS	3.64
820300	ICE DEALER & DRIVERS	6.83
820400	BUILDING MATERIAL YARD & LOCAL MGRS/DRIVERS	7.08
820900	VEGETABLE PACKING & DRIVERS	4.71
821500	FEED, FERTILIZER, HAY, OR GRAIN DEALER & LOCAL MGRS/DRIVERS	3.91
822700	CONSTRUCTION OR ERECTION PERMANENT YARD	3.53
823200	LUMBERYARD NEW MATERIALS ONLY: ALL OTHER EMP/YARD/WRHS/DRIVERS	4.78
823300	COAL MERCHANT & LOCAL MGRS/DRIVERS	7.96
823500	SASH, DOOR, OR ASSEMBLED MILLWORK DEALER & DRIVERS	4.50
826300	JUNK DEALER & DRIVERS	7.64
826400	BOTTLE DEALER-SCAP & DRIVERS	7.28
826500	IRON OR STEEL SCRAP DEALER & DRIVERS	20.03
827900	STABLE OR BREEDING FARM & DRIVERS	7.78
828800	LIVESTOCK DEALER OR COMMISSION MERCHANT & SALES/DRIVERS	7.40
829100	STORAGE WAREHOUSE -COLD	2.98
829200	STORAGE WAREHOUSE NOC	4.29
829300	STORAGE WAREHOUSE - FURNITURE & DRIVERS	6.99
830400	GRAIN ELEVATOR OPERATION & LOCAL MGRS/DRIVERS	5.07
835000	GASOLINE OR OIL DEALERS	5.16
838000	VEHICLE - SERVICE REPAIR & PARTS	3.44
838100	GASOLINE STATION-RETAIL-SELF SERVICE	2.11
838500	GARAGE EMPLOYEES	3.59
839200	PARKING LOTS OR GARAGES	2.96
839300	AUTO BODY REPAIR	1.96
860100	ARCHITECT OR ENGINEER-CONSULTING	0.74
860600	GEOPHYSICAL EXPLORATION-SEISMIC-ALL EMPLOYEES	4.04
871900	STEVEDORING: TALLIERS & CHECKING CLERKS	1.12
872000	INSPECTION OF RISKS FOR INS OR VALUATION PURPOSES NOC	6.47
872100	REAL ESTATE APPRAISAL CO-OUTSIDE EMPLOYEES	0.40
874200	SALESPERSONS, COLLECTORS OR MESSENGERS-OUTSIDE	0.68
874500	NEWS AGENT/DISTRIBUTOR OF MAGAZINES-NOT RETAIL & SALES/DRIVERS	3.55
874800	AUTOMOBILE SALESPERSONS	0.63
875500	LABOR UNIONS - ALL EMPLOYEES	0.53
880000	MAILING OR ADDRESSING CO & CLERICAL	2.10
880300	AUDITORS, ACCOUNTANT-TRAVELING	0.15
881000	CLERICAL OFFICE EMPLOYEES NOC	0.37
881100	BOARD & COMMISSION MEMBERS	0.37
881800	JTPAALL EMPLOYEES	4.66
882000	ATTORNEY-ALL EMPLOYEES & CLERICAL, MSNGRS, DRIVERS	0.32
882400	RETIREMENT LIVING CNTR: HEALTH CARE EMPLOYEES	5.02
882500	RETIREMENT LIVING CNTR: FOOD SERVICE EMPLOYEES	2.71
882600	RETIREMENT LIVING CNTR: ALL OTHER EMPLOYEES, SALES/DRIVERS	3.48
882900	CONVALESCENT OR NURSING HOME-ALL EMPLOYEES	4.05
883100	HOSPITAL - VETERINARY & DRIVERS	1.63
883200	PHYSICIAN & CLERICAL	0.47
883300	HOSPITAL: PROFESSIONAL EMPLOYEES	1.62
883500	NURSING-HOME HEALTH, PUBLIC & TRAVELING ALL EMPLOYEES	3.38
886100	CHARITABLE OR WELFARE ORG-PROF EMPLOYEES & CLERICAL	0.59
886800	COLLEGE/SCHOOLS: PROFESSIONAL EMPLOYEES & CLERICAL	0.43
887100	CLERICAL TELECOMMUTER EMPLOYEES	0.45
890100	TELEPHONE CO: OFFICE/EXCHANGE EMPLOYEES & CLERICAL	0.37
901200	BUILDING OPERATION BY OWNER/LESSEE/MGMT: PROF/MGRS/CLERICAL	0.91
901400	BUILDINGS-OPERATION BY CONTRACTORS	4.88
901500	BUILDINGS-OPERATION BY OWNER/LESSEE/MGMT FIRM:ALL OTHER EMPLOYEES	4.47
901600	AMUSEMENT PARK OR EXHIBITION OPERATION & DRIVERS	3.17
903300	HOUSING AUTHORITY & CLERICAL/SALES/DRIVERS	1.79
904000	HOSPITAL: ALL OTHER EMPLOYEES	3.58
905200	HOTEL: ALL OTHER EMPLOYEES/SALES/DRIVERS	3.01
905800	HOTEL: RESTAURANT EMPLOYEES	2.96
906000	CLUB - COUNTRY GOLF, FISHING & CLERICAL	1.92
906100	CLUB NOC & CLERICAL	1.71
906300	YMCA/YWCA INSTITUTION-ALL EMPLOYEES & CLERICAL	1.15
906400	NURSERY-DAY, ALL EMPLOYEES INCL CLERICAL & DRIVERS	0.73
907800	COMMISSARY WORK	2.81
908200	RESTAURANT NOC	2.03
908300	RESTAURANT: FAST FOOD	1.76
908400	BAR, LOUNGE, NIGHT CLUB, OR TAVERN	2.50
908900	BILLIARD HALL	1.58
909300	BOWLING LANE	1.70
910100	COLLEGE/SCHOOLS: ALL OTHER EMPLOYEES	3.48
910200	PARK NOC - ALL EMPLOYEES & DRIVERS	4.40
910800	AIRCRAFT PSGR SEAT SURCHARGE	100.00
911000	CHARITABLE/WELFARE ORG - ALL EMPLOYEES & DRIVERS	3.77
915400	THEATER NOC: ALL OTHER EMPLOYEES	1.57
915600	THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS	2.64
917800	ATHLETIC TEAM OR PARK: NON CONTACT SPORTS	12.29
917900	ATHLETIC TEAM OR PARK: CONTACT SPORTS	34.99
918000	AMUSEMENT DEVICE OPERATION NOC -NOT TRAVELING	8.28
918200	ATHLETIC TEAM OR PARK: OPERATION & DRIVERS	2.47
918600	CARNIVAL, CIRCUS OR AMUSEMENT DEVICE -TRAVELING ALL EMPLOYEES	9.20
922000	CEMETERY OPERATIONS & DRIVERS	3.71
940200	STREET CLEANING & DRIVERS	7.46
940300	GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS	8.03
941000	MUNICIPAL TOWNSHIP, COUNTY OR STATE EMPLOYEE NOC	0.84
950100	PAINTING: SHOP ONLY & DRIVERS	3.53
950500	PAINTING: AUTOMOBILE OR CARRIAGE BODIES	2.78
951600	*RADIO TELEVISION, VIDEO & AUDIO EQUIP INSTALL/SERVICE/REPAIR	2.87
951900	HOUSEHOLD APPLIANCES-ELECTRICAL INSTAL/SERVICE/REPAIR	2.23
952100	HOUSE FURNISHINGS INSTALLATION NOC	4.99
952200	UPHOLSTERING	3.20
953400	MOBILE CRANE & HOISTING CONTRACTORS-NOC ALL OPERATIONS	6.35
955400	SIGNS-INSTALLATION, MAINTENANCE, REPAIR, REMOVAL-ALL TYPES	5.81
958600	BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON	1.01
960000	TAXIDERMIST	2.30
962000	FUNERAL DIRECTOR & DRIVERS	1.22

Continued from front page

earning capacity, the worker may be entitled to a Permanent Partial Disability. The percentage of disability is determined by the Industrial Commission based on the facts of the case. PPD benefits are awarded after an injured worker has reached medical stability. The injured worker may, or may not be working. Factors that are looked at to determine the PPD award include age, occupation, geographical area, and other factors the Industrial Commission may deem relevant.

State Insurance Fund
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Medical benefits

Reasonable and necessary medical treatment as prescribed by a treating physician is provided by workers compensation. The following medical benefits are covered:

- All medical, surgical, hospital and nursing care reasonably necessary for treatment and rehabilitation, including prescribed medications.
- Crutches and apparatus prescribed by the attending physician that may be needed for a reasonable time.
- Necessary replacement or repair of appliances or prosthesis unless the need is due to a lack of proper care by the injured worker.
- Reimbursement for reasonable travel expenses for medical examination or treatment.
- Replacement of glasses with like kind and quality when broken in a work-related accident when an injury has been sustained. It is not necessary that the injury require medical attention by a physician. Injuries such as abrasions, bruises, etc., may be sufficient to allow for replacement of broken glasses.

Medical charges are paid on usual and customary rates. If a bill paid on a file is reduced to comply with the usual and customary rates, the injured worker or employer is not responsible for the balance of the charges. If an injured worker receives any statements requesting the worker to pay the balance of the charges, the worker should contact the Fund. An injured worker will be responsible, however, for charges unrelated to an injury or non-covered expenses incurred.

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Consider offering modified duty

“Do you continue to pay income benefits if the employee refuses to return to work at a modified duty?”

Modified duty means altering the current job to meet the work restrictions or temporarily transferring the worker to another job. Job modification can be accomplished through the efforts of rehabilitation consultants working with the employer and the physician.

The bottom line is to bring the worker back to work in a position that meets the doctor’s restrictions.

Modified duty positions generally are not permanent. They are transition jobs.

If an injured worker declines a legitimate offer of a modified duty job, which has been approved by the treating physician, there could be a basis to stop compensation benefits. The job should be offered in writing and have a written job description. If an employer is considering a modified duty job, the employer should consult with the claims examiner.

If the modified duty position pays less than the person’s regular pay, the employer should inform the examiner. Additional benefits may be due.