

Effective Date	TTD	PPD	PTD	Mileage
07/01/00 – 06/30/01	\$599.96	\$314.26	\$599.96	29.5
07/01/01 – 06/30/02	\$628.90	\$329.42	\$628.90	31.5
07/01/02 – 06/30/03	\$649.32	\$340.12	\$649.32	33.5
07/01/03 – 06/30/04	\$662.55	\$347.05	\$662.55	33
07/01/04 – 06/30/05	\$675.90	\$354.05	\$675.90	34.5
07/01/05 – 06/30/06	\$696.97	\$365.08	\$696.97	37.5
07/01/06 – 06/30/07	\$718.87	\$376.55	\$718.87	41.5
07/01/07 – 06/30/08	\$742.72	\$389.04	\$742.72	45.5
07/01/08 – 06/30/09	\$772.53	\$404.66	\$772.53	47.5
07/01/09 – 06/30/10	\$807.48	\$422.97	\$807.48	50
07/01/10 – 06/30/11	\$799.11	\$418.58	\$799.11	50
07/01/11 – 06/30/12	\$811.73	\$425.19	\$811.73	48

Burial - \$5,000.00; Disfigurement – 40 weeks

EXAMPLES

	Whole Body	Scheduled Injury
Injury:	back	wrist
Date of accident:	07-01-09	07-01-09
Max comp rate:	\$422.97	\$422.97
Rating:	15% body as a whole	10% wrist
	400 weeks	175 weeks
	x 15 %	x 10%
	60 weeks	17.5 weeks
	x \$422.97	x \$422.97
	\$25,378.20	\$7,401.98

PPD SCHEDULE (§287.190)

Body as a whole	400
Injury to shoulder	232
Injury between shoulder and elbow	222
Injury to elbow	210
Injury between elbow and wrist	200
Injury to wrist	175
Injury to hip	207
Injury at or above knee	160
Loss of leg	155
Complete deafness of both ears	180
Complete deafness of one ear	49
Complete loss of the sight of one eye	140

If disability is complete due to amputation or complete loss of use, benefits "shall be increased by 10 percent." (§287.190.2)

PPD SCHEDULE (§287.190) HAND

Loss of thumb at proximal joint	60
Loss of thumb at distal joint	45
Loss of index finger at proximal joint	45
Loss of index finger at second joint	35
Loss of index finger at distal joint	30
Loss of middle or ring finger at proximal joint	35
Loss of middle or ring finger at second joint	30
Loss of middle or ring finger at distal joint	26
Loss of little finger at proximal joint	22
Loss of little finger at second joint	20
Loss of little finger at distal joint	16

PPD SCHEDULE (§287.190) FOOT

Loss of foot in tarsus	150
Loss of foot in metatarsus	110
Loss of great toe of foot at proximal joint	40
Loss of great toe of foot at distal joint	22
Loss of any toe at proximal joint	14
Loss of any toe at second joint	10
Loss of any toe at distal joint	8

GENERAL DEFINITIONS

(§287.020, §287.030, §287.120, §287.067)

(Post August 28, 2005 claims)

Accident: An unexpected traumatic event or unusual strain identifiable by time and place of occurrence and producing at the time objective symptoms of an injury caused by a specific event during a single work shift.

Injury: "Injury" means violence to the physical structure of the body. Ordinary, gradual deterioration caused by aging or by the normal activities of day-to-day living are not compensable.

Compensable Accident/Injury: An injury is compensable only if the accident was the prevailing factor in causing both the resulting medical condition and disability. "Prevailing factor" is defined as the primary factor, in relation to any other factor. An injury is not compensable merely because work was a triggering or precipitating factor, or if it was the result of an idiopathic condition.

Company Vehicles/Parking Lot: Injuries sustained in company owned or subsidized automobiles while traveling from employee's home to employer's principal place of business (or vice-versa) are not compensable. The employer's premises no longer include land that is not owned or controlled by employer.

NOTICE (§287.420)

• Notice must be given of the time, place and nature of the injury, and the name and address of the person injured, within 30 days after an accident.

STATUTE OF LIMITATIONS (§287.430)

• A claim for compensation must be filed within 2 years after the date of an accident or the last payment made for medical or TTD benefits. However, if the employer does not file a report of injury, the worker has 3 years to file a claim for compensation. For an occupational disease, the statute of limitations does not begin to run until it becomes reasonably discoverable and apparent that the occupational disease is work related. §287.063.3. Generally, this will require a physician's diagnosis.

JURISDICTION (§287.110)

• The Act applies to all injuries or occupational diseases that occur in Missouri,
• The Act may also apply to injuries that occur outside the state, if the worker's contract of employment was made in Missouri, or if the principal place of employment was in Missouri.

AVERAGE WEEKLY WAGE (§287.250)

• If the employee is paid by the month, the average weekly wage (AWW) is the monthly wage x 12, then divided by 52.
• If the employee is on a yearly salary, the AWW is that yearly salary divided by 52.
• If the employee's wages are based on a daily or hourly rate, or are based on production, the AWW is calculated by totaling the actual wages for the 13 weeks before the date of injury, and dividing by 13. If the worker is absent for 5 regular or scheduled work days, even if not in the same calendar week, the wages earned during such week shall be excluded in computing the average weekly wage.
• If the employee does not work full-time, the AWW must be based on a minimum of 30 hours per week.
• If the employee is a minor, the AWW must be increased to reflect his ability to earn more money for the same job if he was over 21.
• A monetary bonus of up to 3 percent of the employee's yearly compensation may not be used in calculating the average weekly wage.

LIABILITY OF EMPLOYER (§287.120)

• Every employer subject to this act shall be liable, irrespective of negligence, to furnish compensation under the act for personal injury or death of an employee by accident arising out of and in the course of his employment, but is released from all other liability. The rights and remedies granted the employee shall exclude all other rights and remedies of the employee and his dependents.
• No compensation shall be allowed for injury or death due to the employee's intentional self-inflicted injury.
• Where the injury is caused by the failure of the employee to use safety devices or failure to obey any

reasonable rule adopted by the employer, benefits shall be reduced by at least 25% but no more than 50%.
• Where the employee fails to obey any rule or policy adopted by the employer relating to the use of alcohol or non-prescribed controlled drugs, benefits shall be reduced by 50%, if the injury was sustained in conjunction with the use of alcohol or drugs.
• Legal intoxication shall create a rebuttable presumption of proximate cause of injury resulting in a forfeiture of benefits.
• Where the injury is caused by the failure of the employer to comply with any statute in this state or any lawful order of the division or the commission, the compensation and death benefit provided for under this chapter shall be increased fifteen percent.
• Where the employee's participation in a recreational activity or program is the prevailing cause of the injury, benefits or compensation shall be forfeited even where employer promoted, sponsored or supported the recreational activity, unless the employee was paid wages or expenses or ordered to attend.
• Mental injury resulting from work-related stress does not arise out of and in the course of the employment, unless it is demonstrated that the stress is work related and was extraordinary and unusual. A mental injury is not considered to arise out of and in the course of the employment if it resulted from any disciplinary action, work evaluation, job transfer, layoff, demotion, termination or any similar action taken in good faith by the employer.

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