



# Quick Reference Guide



Mark Morales



Ali Mendiola

Se Habla Español

- Permanent Disability Tables <<
- Life Expectancy Table <<
- Medicare Coverage Restrictions <<
- MSA Submission Chart <<
- & More <<

## Mark Morales

CA Insurance License # 0J21271  
mmorales@atlassettlements.com  
Cell: 562.237.3235  
Office: 800.734.3910  
Fax: 949.833.3687

1851 E. First Street | Suite 1625  
Santa Ana, CA 92705

## Ali Mendiola

CA Insurance License # 0G02006  
amendiola@atlassettlements.com  
Cell: 714.496.5920  
**Se Habla Español** Office: 213.344.4834  
Fax: 213.402.5910

17315 Studebaker Road | Suite 214  
Cerritos, CA 90703



# Quick Reference Guide

Permanent Disability Tables	4-11
Permanent Partial Disability Weekly Rate	12
Temporary Total Disability (TTD) and Permanent Total Disability	13
Life Pension	14
SAWW Increases Table	15
Supplemental Job Displacement	15
Mileage Reimbursement Rates	15
Life Expectancy Table	16 - 17
Death Benefits	18
Medicare Coverage Restrictions	19
MSA Submission Chart	20
Links & Resources	21

## *Permanent Disability Indemnity Table 2013 - 2016*

%	Weeks of Payment	2013 PD	2014 - 2016 PD
1	3.00	690.00	870.00
2	6.00	1380.00	1,740.00
3	9.00	2070.00	2,610.00
4	12.00	2760.00	3,480.00
5	15.00	3450.00	4,350.00
6	18.00	4140.00	5,220.00
7	21.00	4830.00	6,090.00
8	24.00	5520.00	6,960.00
9	27.00	6210.00	7,830.00
10	30.25	6957.50	8,772.50
11	34.25	7877.50	9,932.50
12	38.25	8797.50	11,092.50
13	42.25	9717.50	12,252.50
14	46.25	10637.50	13,412.50
15	50.50	11615.00	14,645.00
16	55.50	12765.00	16,095.00
17	60.50	13915.00	17,545.00
18	65.50	15065.00	18,995.00
19	70.50	16215.00	20,445.00
20	75.50	17365.00	21,895.00
21	80.50	18515.00	23,345.00
22	85.50	19665.00	24,795.00
23	90.50	20815.00	26,245.00
24	95.50	21965.00	27,695.00
25	100.75	23172.50	29,217.50
26	106.75	24552.50	30,957.50
27	112.75	25932.50	32,697.50
28	118.75	27312.50	34,437.50
29	124.75	28692.50	36,177.50
30	131.00	30130.00	37,990.00
31	138.00	31740.00	40,020.00
32	145.00	33350.00	42,050.00
33	152.00	34960.00	44,080.00
34	159.00	36570.00	46,110.00
35	166.00	38180.00	48,140.00
36	173.00	39790.00	50,170.00
37	180.00	41400.00	52,200.00
38	187.00	43010.00	54,230.00
39	194.00	44620.00	56,260.00
40	201.00	46230.00	58,290.00
41	208.00	47840.00	60,320.00
42	215.00	49450.00	62,350.00
43	222.00	51060.00	64,380.00
44	229.00	52670.00	66,410.00
45	236.00	54280.00	68,440.00
46	243.00	55890.00	70,470.00
47	250.00	57500.00	72,500.00
48	257.00	59110.00	74,530.00
49	264.00	60720.00	76,560.00
50	271.25	62387.50	78,662.50

%	Weeks of Payment	2013 PD	2014 - 2016 PD
51	279.25	64227.50	80982.50
52	287.25	66067.50	83302.50
53	295.25	67907.50	85622.50
54	303.25	69747.50	87942.50
55	311.25	84037.50	90262.50
56	319.25	86197.50	92582.50
57	327.25	88357.50	94902.50
58	335.25	90517.50	97222.50
59	343.25	92677.50	99542.50
60	351.25	94837.50	101862.50
61	359.25	96997.50	104182.50
62	367.25	99157.50	106502.50
63	375.25	101317.50	108822.50
64	383.25	103477.50	111142.50
65	391.25	105637.50	113462.50
66	399.25	107797.50	115782.50
67	407.25	109957.50	118102.50
68	415.25	112117.50	120422.50
69	423.25	114277.50	122742.50
70	433.25	125642.50	125642.50
71	449.25	130282.50	130282.50
72	465.25	134922.50	134922.50
73	481.25	139562.50	139562.50
74	497.25	144202.50	144202.50
75	513.25	148842.50	148842.50
76	529.25	153482.50	153482.50
77	545.25	158122.50	158122.50
78	561.25	162762.50	162762.50
79	577.25	167402.50	167402.50
80	593.25	172042.50	172042.50
81	609.25	176682.50	176682.50
82	625.25	181322.50	181322.50
83	641.25	185962.50	185962.50
84	657.25	190602.50	190602.50
85	673.25	195242.50	195242.50
86	689.25	199882.50	199882.50
87	705.25	204522.50	204522.50
88	721.25	209162.50	209162.50
89	737.25	213802.50	213802.50
90	753.25	218442.50	218442.50
91	769.25	223082.50	223082.50
92	785.25	227722.50	227722.50
93	801.25	232362.50	232362.50
94	817.25	237002.50	237002.50
95	833.25	241642.50	241642.50
96	849.25	246282.50	246282.50
97	865.25	250922.50	250922.50
98	881.25	255562.50	255562.50
99	897.25	260202.50	260202.50

## Permanent Disability Indemnity Table 2006 - 2012

%	Weeks of Payment	PD	PD +15%	PD -15%
1	3.00	690.00	690.00	586.50
2	6.00	1,380.00	1,380.00	1,173.00
3	9.00	2,070.00	2,084.79	1,759.50
4	12.00	2,760.00	2,878.29	2,346.00
5	15.00	3,450.00	3,671.79	2,932.50
6	18.00	4,140.00	4,465.29	3,519.00
7	21.00	4,830.00	5,258.79	4,105.50
8	24.00	5,520.00	6,052.29	4,692.00
9	27.00	6,210.00	6,845.79	5,278.50
10	30.25	6,957.50	7,705.41	5,913.88
11	34.25	7,877.50	8,763.41	6,695.88
12	38.25	8,797.50	9,821.41	7,477.88
13	42.25	9,717.50	10,879.41	8,259.88
14	46.25	10,637.50	11,937.41	9,041.88
15	50.50	11,615.00	13,061.54	9,872.75
16	55.50	12,765.00	14,384.04	10,850.25
17	60.50	13,915.00	15,706.54	11,827.75
18	65.50	15,065.00	17,029.04	12,805.25
19	70.50	16,215.00	18,351.54	13,782.75
20	75.50	17,365.00	19,674.04	14,760.25
21	80.50	18,515.00	20,996.54	15,737.75
22	85.50	19,665.00	22,319.04	16,715.25
23	90.50	20,815.00	23,641.54	17,692.75
24	95.50	21,965.00	24,964.04	18,670.25
25	100.75	23,172.50	26,352.66	19,696.63
26	106.75	24,552.50	27,939.66	20,869.63
27	112.75	25,932.50	29,526.66	22,042.63
28	118.75	27,312.50	31,113.66	23,215.63
29	124.75	28,692.50	32,700.66	24,388.63
30	131.00	30,130.00	34,353.79	25,610.50
31	138.00	31,740.00	36,205.29	26,979.00
32	145.00	33,350.00	38,056.79	28,347.50
33	152.00	34,960.00	39,908.29	29,716.00
34	159.00	36,570.00	41,759.79	31,084.50
35	166.00	38,180.00	43,611.29	32,453.00
36	173.00	39,790.00	45,462.79	33,821.50
37	180.00	41,400.00	47,314.29	35,190.00
38	187.00	43,010.00	49,165.79	36,558.50
39	194.00	44,620.00	51,017.29	37,927.00
40	201.00	46,230.00	52,868.79	39,295.50
41	208.00	47,840.00	54,720.29	40,664.00
42	215.00	49,450.00	56,571.79	42,032.50
43	222.00	51,060.00	58,423.29	43,401.00
44	229.00	52,670.00	60,274.79	44,769.50
45	236.00	54,280.00	62,126.29	46,138.00
46	243.00	55,890.00	63,977.79	47,506.50
47	250.00	57,500.00	65,829.29	48,875.00
48	257.00	59,110.00	67,680.79	50,243.50
49	264.00	60,720.00	69,532.29	51,612.00
50	271.25	62,387.50	71,449.91	53,029.38

%	Weeks of Payment	PD	PD +15%	PD -15%
51	279.25	64,227.50	73,565.91	54,593.38
52	287.25	66,067.50	75,681.91	56,157.38
53	295.25	67,907.50	77,797.91	57,721.38
54	303.25	69,747.50	79,913.91	59,285.38
55	311.25	71,587.50	82,029.91	60,849.38
56	319.25	73,427.50	84,145.91	62,413.38
57	327.25	75,267.50	86,261.91	63,977.38
58	335.25	77,107.50	88,377.91	65,541.38
59	343.25	78,947.50	90,493.91	67,105.38
60	351.25	80,787.50	92,609.91	68,669.38
61	359.25	82,627.50	94,725.91	70,233.38
62	367.25	84,467.50	96,841.91	71,797.38
63	375.25	86,307.50	98,957.91	73,361.38
64	383.25	88,147.50	101,073.91	74,925.38
65	391.25	89,987.50	103,189.91	76,489.38
66	399.25	91,827.50	105,305.91	78,053.38
67	407.25	93,667.50	107,421.91	79,617.38
68	415.25	95,507.50	109,537.91	81,181.38
69	423.25	97,347.50	111,653.91	82,745.38
70	433.25	116,977.50	134,176.98	99,430.88
71	449.25	121,297.50	139,144.98	103,102.88
72	465.25	125,617.50	144,112.98	106,774.88
73	481.25	129,937.50	149,080.98	110,446.88
74	497.25	134,257.50	154,048.98	114,118.88
75	513.25	138,577.50	159,016.98	117,790.88
76	529.25	142,897.50	163,984.98	121,462.88
77	545.25	147,217.50	168,952.98	125,134.88
78	561.25	151,537.50	173,920.98	128,806.88
79	577.25	155,857.50	178,888.98	132,478.88
80	593.25	160,177.50	183,856.98	136,150.88
81	609.25	164,497.50	188,824.98	139,822.88
82	625.25	168,817.50	193,792.98	143,494.88
83	641.25	173,137.50	198,760.98	147,166.88
84	657.25	177,457.50	203,728.98	150,838.88
85	673.25	181,777.50	208,696.98	154,510.88
86	689.25	186,097.50	213,664.98	158,182.88
87	705.25	190,417.50	218,632.98	161,854.88
88	721.25	194,737.50	223,600.98	165,526.88
89	737.25	199,057.50	228,568.98	169,198.88
90	753.25	203,377.50	233,536.98	172,870.88
91	769.25	207,697.50	238,504.98	176,542.88
92	785.25	212,017.50	243,472.98	180,214.88
93	801.25	216,337.50	248,440.98	183,886.88
94	817.25	220,657.50	253,408.98	187,558.88
95	833.25	224,977.50	258,376.98	191,230.88
96	849.25	229,297.50	263,344.98	194,902.88
97	865.25	233,617.50	268,312.98	198,574.88
98	881.25	237,937.50	273,280.98	202,246.88
99	897.25	242,257.50	278,248.98	205,918.88

## Permanent Disability Indemnity Table 2005

%	Weeks of Payment	PD	PD +15%	PD -15%
1	3.00	660.00	660.00	561.00
2	6.00	1,320.00	1,320.00	1,122.00
3	9.00	1,980.00	1,994.14	1,683.00
4	12.00	2,640.00	2,753.14	2,244.00
5	15.00	3,300.00	3,512.14	2,805.00
6	18.00	3,960.00	4,271.14	3,366.00
7	21.00	4,620.00	5,030.14	3,927.00
8	24.00	5,280.00	5,789.14	4,488.00
9	27.00	5,940.00	6,548.14	5,049.00
10	30.25	6,655.00	7,370.39	5,656.75
11	34.25	7,535.00	8,382.39	6,404.75
12	38.25	8,415.00	9,394.39	7,152.75
13	42.25	9,295.00	10,406.39	7,900.75
14	46.25	10,175.00	11,418.39	8,648.75
15	50.50	11,110.00	12,493.64	9,443.50
16	55.50	12,210.00	13,758.64	10,378.50
17	60.50	13,310.00	15,023.64	11,313.50
18	65.50	14,410.00	16,288.64	12,248.50
19	70.50	15,510.00	17,553.64	13,183.50
20	75.50	16,610.00	18,818.64	14,118.50
21	80.50	17,710.00	20,083.64	15,053.50
22	85.50	18,810.00	21,348.64	15,988.50
23	90.50	19,910.00	22,613.64	16,923.50
24	95.50	21,010.00	23,878.64	17,858.50
25	100.75	22,165.00	25,206.89	18,840.25
26	106.75	23,485.00	26,724.89	19,962.25
27	112.75	24,805.00	28,242.89	21,084.25
28	118.75	26,125.00	29,760.89	22,206.25
29	124.75	27,445.00	31,278.89	23,328.25
30	131.00	28,820.00	32,860.14	24,497.00
31	138.00	30,360.00	34,631.14	25,806.00
32	145.00	31,900.00	36,402.14	27,115.00
33	152.00	33,440.00	38,173.14	28,424.00
34	159.00	34,980.00	39,944.14	29,733.00
35	166.00	36,520.00	41,715.14	31,042.00
36	173.00	38,060.00	43,486.14	32,351.00
37	180.00	39,600.00	45,257.14	33,660.00
38	187.00	41,140.00	47,028.14	34,969.00
39	194.00	42,680.00	48,799.14	36,278.00
40	201.00	44,220.00	50,570.14	37,587.00
41	208.00	45,760.00	52,341.14	38,896.00
42	215.00	47,300.00	54,112.14	40,205.00
43	222.00	48,840.00	55,883.14	41,514.00
44	229.00	50,380.00	57,654.14	42,823.00
45	236.00	51,920.00	59,425.14	44,132.00
46	243.00	53,460.00	61,196.14	45,441.00
47	250.00	55,000.00	62,967.14	46,750.00
48	257.00	56,540.00	64,738.14	48,059.00
49	264.00	58,080.00	66,509.14	49,368.00
50	271.25	59,675.00	68,343.39	50,723.75

%	Weeks of Payment	PD	PD +15%	PD -15%
51	279.25	61,435.00	70,367.39	52,219.75
52	287.25	63,195.00	72,391.39	53,715.75
53	295.25	64,955.00	74,415.39	55,211.75
54	303.25	66,715.00	76,439.39	56,707.75
55	311.25	68,475.00	78,463.39	58,203.75
56	319.25	70,235.00	80,487.39	59,699.75
57	327.25	71,995.00	82,511.39	61,195.75
58	335.25	73,755.00	84,535.39	62,691.75
59	343.25	75,515.00	86,559.39	64,187.75
60	351.25	77,275.00	88,583.39	65,683.75
61	359.25	79,035.00	90,607.39	67,179.75
62	367.25	80,795.00	92,631.39	68,675.75
63	375.25	82,555.00	94,655.39	70,171.75
64	383.25	84,315.00	96,679.39	71,667.75
65	391.25	86,075.00	98,703.39	73,163.75
66	399.25	87,835.00	100,727.39	74,659.75
67	407.25	89,595.00	102,751.39	76,155.75
68	415.25	91,355.00	104,775.39	77,651.75
69	423.25	93,115.00	106,799.39	79,147.75
70	433.25	116,977.50	134,176.98	99,430.88
71	449.25	121,297.50	139,144.98	103,102.88
72	465.25	125,617.50	144,112.98	106,774.88
73	481.25	129,937.50	149,080.98	110,446.88
74	497.25	134,257.50	154,048.98	114,118.88
75	513.25	138,577.50	159,016.98	117,790.88
76	529.25	142,897.50	163,984.98	121,462.88
77	545.25	147,217.50	168,952.98	125,134.88
78	561.25	151,537.50	173,920.98	128,806.88
79	577.25	155,857.50	178,888.98	132,478.88
80	593.25	160,177.50	183,856.98	136,150.88
81	609.25	164,497.50	188,824.98	139,822.88
82	625.25	168,817.50	193,792.98	143,494.88
83	641.25	173,137.50	198,760.98	147,166.88
84	657.25	177,457.50	203,728.98	150,838.88
85	673.25	181,777.50	208,696.98	154,510.88
86	689.25	186,097.50	213,664.98	158,182.88
87	705.25	190,417.50	218,632.98	161,854.88
88	721.25	194,737.50	223,600.98	165,526.88
89	737.25	199,057.50	228,568.98	169,198.88
90	753.25	203,377.50	233,536.98	172,870.88
91	769.25	207,697.50	238,504.98	176,542.88
92	785.25	212,017.50	243,472.98	180,214.88
93	801.25	216,337.50	248,440.98	183,886.88
94	817.25	220,657.50	253,408.98	187,558.88
95	833.25	224,977.50	258,376.98	191,230.88
96	849.25	229,297.50	263,344.98	194,902.88
97	865.25	233,617.50	268,312.98	198,574.88
98	881.25	237,937.50	273,280.98	202,246.88
99	897.25	242,257.50	278,248.98	205,918.88

## Permanent Disability Indemnity Table 1996 - 2004

%	Weeks of Payment	07.01.1996 - 12.31.2002 PD	2003 PD	Weeks of Payment	2004 PD
1	3.00	420.00	555.00	4.00	800.00
2	6.00	840.00	1,110.00	8.00	1,600.00
3	9.00	1260.00	1,665.00	12.00	2,400.00
4	12.00	1680.00	2,220.00	16.00	3,200.00
5	15.00	2100.00	2,775.00	20.00	4,000.00
6	18.00	2520.00	3,330.00	24.00	4,800.00
7	21.00	2940.00	3,885.00	28.00	5,600.00
8	24.00	3360.00	4,440.00	32.00	6,400.00
9	27.00	3780.00	4,995.00	36.00	7,200.00
10	30.25	4235.00	5,596.25	40.25	8,050.00
11	34.25	4795.00	6,336.25	45.25	9,050.00
12	38.25	5355.00	7,076.25	50.25	10,050.00
13	42.25	5915.00	7,816.25	55.25	11,050.00
14	46.25	6475.00	8,556.25	60.25	12,050.00
15	50.25	8040.00	9,296.25	65.25	13,050.00
16	54.25	8680.00	10,036.25	70.25	14,050.00
17	58.25	9320.00	10,776.25	75.25	15,050.00
18	62.25	9960.00	11,516.25	80.25	16,050.00
19	66.25	10600.00	12,256.25	85.25	17,050.00
20	70.50	11280.00	13,042.50	90.25	18,050.00
21	75.50	12080.00	13,967.50	95.25	19,050.00
22	80.50	12880.00	14,892.50	100.25	20,050.00
23	85.50	13680.00	15,817.50	105.25	21,050.00
24	90.50	14480.00	16,742.50	110.25	22,050.00
25	95.75	16277.50	17,713.75	115.50	23,100.00
26	101.75	17297.50	18,823.75	121.50	24,300.00
27	107.75	18317.50	19,933.75	127.50	25,500.00
28	113.75	19337.50	21,043.75	133.50	26,700.00
29	119.75	20357.50	22,153.75	139.50	27,900.00
30	126.00	21420.00	23,310.00	145.75	29,150.00
31	133.00	22610.00	24,605.00	152.75	30,550.00
32	140.00	23800.00	25,900.00	159.75	31,950.00
33	147.00	24990.00	27,195.00	166.75	33,350.00
34	154.00	26180.00	28,490.00	173.75	34,750.00
35	161.00	27370.00	29,785.00	180.75	36,150.00
36	168.00	28560.00	31,080.00	187.75	37,550.00
37	175.00	29750.00	32,375.00	194.75	38,950.00
38	182.00	30940.00	33,670.00	201.75	40,350.00
39	189.00	32130.00	34,965.00	208.75	41,750.00
40	196.00	33320.00	36,260.00	215.75	43,150.00
41	203.00	34510.00	37,555.00	222.75	44,550.00
42	210.00	35700.00	38,850.00	229.75	45,950.00
43	217.00	36890.00	40,145.00	236.75	47,350.00
44	224.00	38080.00	41,440.00	243.75	48,750.00
45	231.00	39270.00	42,735.00	250.75	50,150.00
46	238.00	40460.00	44,030.00	257.75	51,550.00
47	245.00	41650.00	45,325.00	264.75	52,950.00
48	252.00	42840.00	46,620.00	271.75	54,350.00
49	259.00	44030.00	47,915.00	278.75	55,750.00
50	266.25	45,262.50	49,256.25	286.00	57,200.00

%	Weeks of Payment	07.01.1996 - 12.31.2002 PD	2003 PD	Weeks of Payment	2004 PD
51	274.25	46,622.50	50,736.25	294.00	58,800.00
52	282.25	47,982.50	52,216.25	302.00	60,400.00
53	290.25	49,342.50	53,696.25	310.00	62,000.00
54	298.25	50,702.50	55,176.25	318.00	63,600.00
55	306.25	52,062.50	56,656.25	326.00	65,200.00
56	314.25	53,422.50	58,136.25	334.00	66,800.00
57	322.25	54,782.50	59,616.25	342.00	68,400.00
58	330.25	56,142.50	61,096.25	350.00	70,000.00
59	338.25	57,502.50	62,576.25	358.00	71,600.00
60	346.25	58,862.50	64,056.25	366.00	73,200.00
61	354.25	60,222.50	65,536.25	374.00	74,800.00
62	362.25	61,582.50	67,016.25	382.00	76,400.00
63	370.25	62,942.50	68,496.25	390.00	78,000.00
64	378.25	64,302.50	69,976.25	398.00	79,600.00
65	386.25	65,662.50	71,456.25	406.00	81,200.00
66	394.25	67,022.50	72,936.25	414.00	82,800.00
67	402.25	68,382.50	74,416.25	422.00	84,400.00
68	410.25	69,742.50	75,896.25	430.00	86,000.00
69	418.25	71,102.50	77,376.25	438.00	87,600.00
70	426.50	98,095.00	98,095.00	446.25	111,562.50
71	435.50	100,165.00	100,165.00	455.25	113,812.50
72	444.50	102,235.00	102,235.00	464.25	116,062.50
73	453.50	104,305.00	104,305.00	473.25	118,312.50
74	462.50	106,375.00	106,375.00	482.25	120,562.50
75	471.50	108,445.00	108,445.00	491.25	122,812.50
76	480.50	110,515.00	110,515.00	500.25	125,062.50
77	489.50	112,585.00	112,585.00	509.25	127,312.50
78	498.50	114,655.00	114,655.00	518.25	129,562.50
79	507.50	116,725.00	116,725.00	527.25	131,812.50
80	516.50	118,795.00	118,795.00	536.25	134,062.50
81	525.50	120,865.00	120,865.00	545.25	136,312.50
82	534.50	122,935.00	122,935.00	554.25	138,562.50
83	543.50	125,005.00	125,005.00	563.25	140,812.50
84	552.50	127,075.00	127,075.00	572.25	143,062.50
85	561.50	129,145.00	129,145.00	581.25	145,312.50
86	570.50	131,215.00	131,215.00	590.25	147,562.50
87	579.50	133,285.00	133,285.00	599.25	149,812.50
88	588.50	135,355.00	135,355.00	608.25	152,062.50
89	597.50	137,425.00	137,425.00	617.25	154,312.50
90	606.50	139,495.00	139,495.00	626.25	156,562.50
91	615.50	141,565.00	141,565.00	635.25	158,812.50
92	624.50	143,635.00	143,635.00	644.25	161,062.50
93	633.50	145,705.00	145,705.00	653.25	163,312.50
94	642.50	147,775.00	147,775.00	662.25	165,562.50
95	651.50	149,845.00	149,845.00	671.25	167,812.50
96	660.50	151,915.00	151,915.00	680.25	170,062.50
97	669.50	153,985.00	153,985.00	689.25	172,312.50
98	678.50	156,055.00	156,055.00	698.25	174,562.50
99	687.50	158,125.00	158,125.00	707.25	176,812.50

## Permanent Partial Disability Weekly Rate

Date of Injury (On or After)	PD %	Minimum		Maximum	
		Earnings	Rate	Earnings	Rate
01.01.84	1 - 99.75	105	70	210.50	140
01.01.91	1 - 24.75	105	70	210	140
	25 - 99.75	105	70	222	180
07.01.94	1 - 14.75	105	70	210	140
	15 - 24.75	105	70	222	148
	25 - 69.75	105	70	237	158
	70 - 99.75	105	70	252	168
07.01.95	1 - 14.75	105	70	210	140
	15 - 24.75	105	70	231	154
	25 - 69.75	105	70	246	164
	70 - 99.75	105	70	297	198
07.01.96	1 - 14.75	105	70	210	140
	15 - 24.75	105	70	240	160
	25 - 69.75	105	70	255	170
	70 - 99.75	105	70	345	230
01.01.03	1 - 69.75	150	100	277.50	185
	70 - 99.75	150	100	345	230
01.01.04	1 - 69.75	157.50	105	300	200
	70 - 99.75	157.50	105	375	250
01.01.05	1 - 69	157.50	105	330	220
	70 - 99	157.50	105	405	270
01.01.06	1 - 69	195	130	345	230
	70 - 99	195	130	405	270
01.01.13	1 - 54	240	160	345	230
	55 - 69	240	160	405	270
	70 - 99	240	160	435	290
01.01.14	1 - 99	240	160	435	290

1. PD is not increased by SAWW LC 4453(b)
2. Permanent disability weekly payments are paid at 2/3 of weekly earnings -- not to exceed the above maximum rate and must be at least the minimum rate.
3. Permanent disability weekly payments are paid for the number of weeks specified in the first table based upon the percentage rating.

## *Temporary Total Disability (TTD) and Permanent Total Disability*

Year	SAWW	Earnings	TTD Payment
2005	806.11	Min 189.00 Max 1260.00	126.00 840.00
2006	838.42	Min 189.00 Max 1260.00	126.00 840.00
2007	880.00	Min 198.37 Max 1322.49	132.25 881.66
2008	914.60	Min 206.17 Max 1374.49	137.45 916.33
2009	956.20	Min 215.55 Max 1437.01	143.70 958.01
2010	984.83	Min 222.00 Max 1480.04	148.00 986.69
2011	979.90	Min 222.00 Max 1480.04	148.00 986.69
2012	1003.55	Min 227.36 Max 1515.75	151.57 1010.50
2013	1059.38	Min 240.00 Max 1600.08	160.00 1066.72
2014	1067.25	Min 241.78 Max 1611.96	161.19 1074.64

1. Aggregate disability payments for a single injury occurring on or after 4/19/04 shall not extend for more than 104 compensable weeks within a period of two years from the date of commencement of TTD. Aggregate disability payments for a single injury occurring on or after 1/1/2008 shall not extend for more than 104 compensable weeks within a period of five years from the date of commencement of TTD.
2. Certain acute or severe disabilities\* extend for 240 weeks. LC 4656
3. TTD payments made two or more years from the date of injury are made at the rate in effect on the date each payment is made. LC 4661.5
4. For injuries occurring on or after 1/1/05 commencing 1/1/07 the limits are increased annually by percentage increase of State Average Weekly Wage (SAWW). LC §4453(a)(10)
5. Temporary disability payments are paid at 2/3 of the weekly earnings within the limits specified in the above table. LC §4653

\* Acute and Chronic hepatitis B and C; amputations, severe burns, HIV, high-velocity eye injuries; chemical burns to eyes; pulmonary fibrosis; chronic lung disease

# Life Pension

PD %	Date of Injury (On or After)				
	07.01.94	07.01.95	07.01.96	01.01.03	01.01.06
70	23.65	31.15	38.65	38.65	77.31
71	26.02	34.27	42.52	42.52	85.04
72	28.38	37.38	46.38	46.38	92.77
73	30.75	40.50	50.25	50.25	100.50
74	33.11	43.61	54.11	54.11	108.23
75	35.48	46.73	57.98	57.98	115.96
76	37.85	49.85	61.85	61.85	123.69
77	40.21	52.96	65.71	65.71	131.42
78	42.58	56.08	69.58	69.58	139.15
79	44.94	59.19	73.44	73.44	146.88
80	47.31	62.31	77.31	77.31	154.61
81	49.67	65.42	81.17	81.17	162.34
82	52.04	68.54	85.04	85.04	170.08
83	54.40	71.65	88.90	88.90	177.81
84	56.77	74.77	92.77	92.77	185.54
85	59.13	77.88	96.63	96.63	193.27
86	61.50	81.00	100.50	100.50	201.00
87	63.86	84.11	104.36	104.36	208.73
88	66.23	87.23	108.23	108.23	216.46
89	68.60	90.35	112.10	112.10	224.19
90	70.96	93.46	115.96	115.96	231.92
91	73.33	96.58	119.83	119.83	239.65
92	75.69	99.69	123.69	123.69	247.38
93	78.06	102.81	127.56	127.56	255.11
94	80.42	105.92	131.42	131.42	262.84
95	82.79	109.04	135.29	135.29	270.57
96	85.15	112.15	139.15	139.15	278.31
97	87.52	115.27	143.02	143.02	289.04
98	89.88	118.38	146.88	146.88	293.77
99	92.25	121.50	150.75	150.75	301.50

1. When the permanent disability is 70% or greater, life pension weekly payments are made at the above rate, depending the percentage of disability. Formula: Life pension = ( % - 60 ) x .015 x (Weekly Earnings within maximum, table immediately above) LC 4659
2. There have been no increases in maximum weekly earnings since 1/1/2006.
3. Start date of life pension payments is not reflected in the above tables because life pension payments do not commence until permanent partial payments end. For a date of injury in 2003 with a permanent partial disability of 70% life pension payments would not start until 426.5 weeks after the permanent and stationary date. Payments would not begin until 8.17 years after the P&S date.
4. For DOI on or after 1/1/2003 the rate of payment is not known until the start of payments due to COLA increases. COLA increases commence on Jan 1 after the start of the life pension.
5. "For injuries occurring on or after January 1, 2003, an employee who becomes entitled to receive a life pension or total permanent disability indemnity ... shall have that payment increased annually commencing on January 1, 2004, and each January 1 thereafter, by an amount ..." LC 4659(c)

Injury Date (On or After)	Weekly Earnings Maximum
01.01.84	107.69
07.01.94	157.69
07.01.95	207.69
07.01.96	257.69
01.01.03	257.69
01.01.06	515.38

## Statewide Average Weekly Wage (SAWW)

Year	SAWW	SAWW Increase
2016	\$1,120.67	2.28%
2015	\$1,095.70	2.66%
2014	\$1,067.25	0.74%
2013	\$1,059.38	5.56%
2012	\$1,003.55	2.41%
2011	\$979.90	0.00%
2010	\$984.83	2.99%
2009	\$956.20	4.55%
2008	\$914.60	3.93%
2007	\$880.00	4.96%
2006	\$838.42	4.01%
10 Year Average		3.01%

## Supplemental Job Displacement Benefit Voucher

PPD Award	Voucher Amount
Less than 15%	Up to \$4,000
Between 15% and 25%	Up to \$6,000
Between 26% and 49%	Up to \$8,000
Between 50% and 99%	Up to \$10,000

For injuries before 1/1/13 the amount of the voucher for the supplemental job displacement benefit will be as follows:

- Voucher expires in 2 years or 5 years from date of injury.
- On or after 1/1/13 voucher is \$6,000. LC 4658.7

## Mileage Reimbursement Rates for Medical and Med-Legal

Incurring in Year	Cents Per Mile
2006 - July 1	44.5
2007	48.5
2008 - Jan 1	50.5
2010	50
2011	51
2011 - July 1	55.5
2012	55.5
2013	56.5
2014	56
2015	57.5
2016	54

*Life Expectancy Tables | SSA.gov, 2013*

Age	Male	Female	All
0	76.28	81.05	78.67
1	75.78	80.49	78.14
2	74.82	79.52	77.17
3	73.84	78.54	76.19
4	72.85	77.55	75.20
5	71.87	76.56	74.22
6	70.88	75.57	73.23
7	69.89	74.58	72.24
8	68.9	73.58	71.24
9	67.9	72.59	70.25
10	66.91	71.6	69.26
11	65.92	70.6	68.26
12	64.92	69.61	67.27
13	63.93	68.62	66.28
14	62.94	67.63	65.29
15	61.96	66.64	64.30
16	60.99	65.65	63.32
17	60.02	64.67	62.35
18	59.05	63.68	61.37
19	58.09	62.7	60.40
20	57.14	61.72	59.43
21	56.2	60.75	58.48
22	55.27	59.77	57.52
23	54.33	58.8	56.57
24	53.4	57.82	55.61
25	52.47	56.85	54.66
26	51.54	55.88	53.71
27	50.61	54.91	52.76
28	49.68	53.94	51.81
29	48.75	52.97	50.86
30	47.82	52.01	49.92
31	46.89	51.04	48.97
32	45.96	50.08	48.02
33	45.03	49.11	47.07
34	44.1	48.15	46.13
35	43.17	47.19	45.18
36	42.24	46.23	44.24
37	41.31	45.28	43.30
38	40.38	44.33	42.36
39	39.46	43.37	41.42
40	38.53	42.43	40.48
41	37.61	41.48	39.55
42	36.7	40.54	38.62
43	35.78	39.6	37.69
44	34.88	38.66	36.77
45	33.98	37.73	35.86
46	33.08	36.81	34.95
47	32.19	35.89	34.04
48	31.32	34.97	33.15
49	30.44	34.06	32.25
50	29.58	33.16	31.37
51	28.73	32.27	30.50
52	27.89	31.38	29.64
53	27.05	30.49	28.77
54	26.23	29.62	27.93
55	25.41	28.74	27.08
56	24.61	27.88	26.25
57	23.82	27.01	25.42
58	23.03	26.16	24.60
59	22.25	25.31	23.78

**Life Expectancy Tables Cont. | SSA.gov, 2013**

Age	Male	Female	All
60	21.48	24.46	22.97
61	20.72	23.62	22.17
62	19.97	22.78	21.38
63	19.22	21.95	20.59
64	18.48	21.13	19.81
65	17.75	20.32	19.04
66	17.03	19.52	18.28
67	16.32	18.73	17.53
68	15.61	17.95	16.78
69	14.92	17.18	16.05
70	14.24	16.43	15.34
71	13.57	15.68	14.63
72	12.92	14.95	13.94
73	12.27	14.23	13.25
74	11.65	13.53	12.59
75	11.03	12.83	11.93
76	10.43	12.16	11.30
77	9.85	11.5	10.68
78	9.28	10.86	10.07
79	8.73	10.24	9.49
80	8.2	9.64	8.92
81	7.68	9.05	8.37
82	7.19	8.48	7.84
83	6.72	7.94	7.33
84	6.27	7.42	6.85
85	5.84	6.92	6.38
86	5.43	6.44	5.94
87	5.04	5.99	5.52
88	4.68	5.57	5.13
89	4.34	5.17	4.76
90	4.03	4.8	4.42
91	3.74	4.45	4.10
92	3.47	4.13	3.80
93	3.23	3.84	3.54
94	3.01	3.57	3.29
95	2.82	3.34	3.08
96	2.64	3.12	2.88
97	2.49	2.93	2.71
98	2.36	2.76	2.56
99	2.24	2.6	2.42
100	2.12	2.45	2.29
101	2.01	2.3	2.16
102	1.9	2.17	2.04
103	1.8	2.03	1.92
104	1.7	1.91	1.81
105	1.6	1.78	1.69
106	1.51	1.67	1.59
107	1.42	1.56	1.49
108	1.34	1.45	1.40
109	1.26	1.35	1.31
110	1.18	1.26	1.22
111	1.11	1.17	1.14
112	1.04	1.08	1.06
113	0.97	1	0.99
114	0.9	0.92	0.91
115	0.84	0.85	0.85
116	0.78	0.78	0.78
117	0.72	0.72	0.72
118	0.67	0.67	0.67
119	0.61	0.61	0.61

# Death Benefits

Date of Injury	Dependents		Benefit Maximum
	Total	Partial	
01.01.84	1	0	70,000
	2 or more	NA	95,000
	1	1 or more	70K + 4x annual support but not more than 95K
	0	1 or more	4x annual support but no more than 70K
01.01.91	1	0	70,000
	2 or more	NA	95,000
	1	1 or more	70K + 4x annual support but not more than 95K
	0	1 or more	4x annual support but no more than 70K
07.01.94	1	0	115,000
	2	NA	135,000
	3 or more	NA	150,000
	1	1 or more	115K + 4 x annual support but not more than 125K
07.01.96	0	1 or more	4 x annual support but not more than 115K
	1	0	125,000
	2	NA	145,000
	3 or more	NA	160,000
07.01.96	1	1 or more	125K + 4 x annual support but not more than 145K
	0	1 or more	4 x annual support but not more than 125K
	1	0	250,000
	2	NA	290,000
01.01.06	3 or more	NA	320,000
	1	1 or more	250K + 4 x annual support but not more than 290K
	0	1 or more	8 x annual support but not more than 250K

1. Death benefits are determined at the date of injury not date of death. LC 4702(a)
2. Death benefits are paid in payments at the same rate as temporary total disability unless otherwise ordered by WCAB except the minimum payment is \$224.00 per week. LC 4702(b)
3. Rate of payment is the rate in effect at the date of injury and remains that rate for the first two years following the date of injury. After two years from the date of injury any payments are increased to the temporary total disability rate currently in effect at the date of payment. LC 4661.5
4. Temporary total disability maximum and minimum are increased yearly by SAWW. If the date of injury is in 2007 the payment rate is 2/3 AWW up to maximum of \$881.66. If the date of injury is in 2008 the maximum rate is \$916.33. LC 4453(a)(10) Payments below maximum and above \$224.00 are not increased yearly by a COLA.
5. Payments will be the same for the first two years after date of injury, then if 2/3 of weekly wage is above maximum, the payment will increase to the maximum. Payment rate will continue to increase each year until 2/3 of weekly wage is below the maximum, and then the payment rate will be constant at 2/3 of weekly wage.
6. Where there is one or more totally dependent minor children, payments shall continue after the benefit is paid until the youngest child attains the age of 18, until the death of a child or the child is physically or mentally incapacitated from earnings. LC 4703.5
7. Maximum burial expense 1/1/91 – 12/31/12: \$5,000; on or after 1/1/13: \$10,000.00 LC 4701
8. Dependents conclusively presumed wholly dependent when: (1) Minor child or a child of any age is found to be physically or mentally incapacitated from earning who was either living with deceased parent or the deceased parent is legally liable at the time of injury; (2) Spouse earning less than \$30,000 in the preceding 12 months at time of death. (3) Where there are two or more total dependents there is no increase for partial dependents. (4) If there are no total dependents and one or more partial dependents, the partial dependents share in accordance with their relative extent of dependency.
9. Temporary or permanent disability payments, if any, stop at death. Accrued and unpaid compensation is paid to the dependents. Accrued disability compensation is in addition to death benefits if the employment injury contributed to or caused the death. LC 4700
10. The period within which to commence proceedings for the collection of death benefits is one year from death where death occurs within one year of DOI; or one year from date of last furnishing of any benefits or one year from death where death occurs more than one year from DOI. No such proceedings may be commenced more than 240 weeks from the date of injury. LC 5406

## ***Medicare Coverage Restrictions***

### **What Medicare Part A and Part B Do Not Cover**

Original Medicare (Part A and Part B) does not generally cover the following services and supplies. This may not be a complete list and there may be exceptions.

- Alternative medicine
- Cosmetic surgery
- Dental care
- Foot care
- Hearing care
- Health care outside of the United States and Territories
- Homemaker services
- Long-term care
- Medical equipment & supplies (covered if used primarily for medical purposes and is necessary for the patient)
- Personal care
- Personal comfort items
- Prescription drugs
- Vision care

### **What Medicare Part D Does Not Cover**

Generally, Medicare Part D will only cover drugs that meet all of the following conditions:

- Only available by prescription
- Approved by the Food and Drug Administration (FDA)
- Sold and used in the United States
- Used for a medically accepted purpose
- Not already covered under Medicare Part A or Part B

Based on these criteria, there are certain drugs that Medicare Part D does not generally cover:

- Weight loss or weight gain drugs
- Erectile or sexual dysfunction drugs
- Over-the-counter, non-prescription drugs
- Hair growth drugs, or drugs used for cosmetic reasons
- Fertility drugs
- Drugs used for symptomatic relief of coughs or colds
- Prescription vitamins and minerals

# MSA Submission Chart

Status	Settlement Amount	Allocation/ Submission	Potential Structure?
<p>Medicare Eligible/Recipient:</p> <p>Age 65 or older; or on SSDI for 24 months or more; or End Stage Renal Failure.</p>	<p>"Total" Settlement \$25,000 or Less</p>	<p>Work-load threshold MSA allocation should be contained in settlement documents, but CMS submission for WCMSA approval not necessary.</p>	<p>Yes</p>
<p>Medicare Eligible/Recipient:</p> <p>Age 65 or older; or SSDI for 24 months; or more; or End Stage Renal Failure.</p>	<p>"Total" Settlement \$25,000 or More</p>	<p>WCMSA allocation must be submitted and approved by CMS.</p>	<p>Yes</p>
<p>Not Medicare eligible, but has a reasonable expectation of eligibility in (30) months:</p> <p>Age 65 or older; or on SSDI for 24 months; or more; or End Stage Renal Failure.</p>	<p>"Total" Settlement \$25,000 or Less</p>	<p>Work-load threshold MSA allocation should be contained in settlement documents, but CMS submission for WCMSA approval not necessary.</p>	<p>Yes</p>
<p>Not Medicare eligible, but has a reasonable expectation of eligibility in (30) months:</p> <p>Age 62.5 or older; or has applied or plans to apply for SSDI; or has applied for SSDI but was denied and is appealing denial.</p>	<p>More than \$250,000</p>	<p>WCMSA allocation must be submitted and approved by CMS.</p>	<p>Yes</p>
<p>Not Medicare eligible, but has a reasonable expectation of eligibility in (30) months:</p> <p>Age 62.5 or older; or has applied for SSDI; or has applied for SSDI but was denied and is appealing denial; or plans on applying for SSDI.</p>	<p>Less than \$250,000, but more than \$25,000</p>	<p>Work-load threshold MSA allocation should be contained in settlement documents, but CMS submission for WCMSA approval not necessary.</p>	<p>Yes</p>
<p>Not Medicare eligible, and has no reasonable expectation of eligibility in (30) months:</p>	<p>Less than \$250,000</p>	<p>No WCMSA necessary.</p>	<p>Structure Indemnity and/or Pension</p>
<p>Not Medicare eligible, and has no reasonable expectation of eligibility in (30) months:</p>	<p>More than \$250,000</p>	<p>No WCMSA necessary.</p>	<p>Structure Indemnity and/or Pension</p>

**"Total" settlement includes combined indemnity and medical paid out for settlement, regardless of timing.**

## Helpful Links & Resources

Judicial opinions

<http://www.courts.ca.gov/opinions.htm>

WCAB decisions & Case Lookup

[http://www.dir.ca.gov/wcab/wcab\\_dars.htm](http://www.dir.ca.gov/wcab/wcab_dars.htm)

<https://eams.dwc.ca.gov/WebEnhancement>

Forms WCAB / EAMS UANs

<http://www.dir.ca.gov/dwc/forms.html>

<http://www.dir.ca.gov/DWC/EAMS/EAMS-LC/EAMSClaimsAdmins.asp>

Carve-out

<http://www.dir.ca.gov/dwc/carveout.html>

Labor code

[http://www.leginfo.ca.gov/.html/lab\\_table\\_of\\_contents.html](http://www.leginfo.ca.gov/.html/lab_table_of_contents.html)

QME Regs

<http://www.dir.ca.gov/samples/search/querydwc.htm>

WCAB Rules of Practice & Procedure

[http://www.dir.ca.gov/t8/ch4\\_5sb2.html](http://www.dir.ca.gov/t8/ch4_5sb2.html)

Medical Treatment Utilization Schedule

[http://www.dir.ca.gov/t8/ch4\\_5sb1a5\\_5\\_2.html](http://www.dir.ca.gov/t8/ch4_5sb1a5_5_2.html)

Schedule for Rating Perm Disability 2005

<http://www.dir.ca.gov/dwc/PDR.pdf>

SB863

<http://goo.gl/3ATHul>

TPA list

<http://www.dir.ca.gov/sip/tpa-roster.pdf>

CIGA

<http://www.caiga.org>

Self-insured List

<http://www.dir.ca.gov/sip/PrivateRoster.pdf>

WCIRB

<https://wcirbonline.org/wcirb/>

EDD

<http://www.edd.ca.gov/>

EEOC

<http://www.eeoc.gov/>

CAAA

<http://caaa.org/>

Records Order Form

<http://www.getrecords.com/Order/Main.aspx>

State Bar

<http://www.calbar.ca.gov/>

Rating & Present Value

<http://www.getmedlegal.com/>

---

**Notes:**



# **Structured Settlements for clients injured on the job who must make their funds last a lifetime.**

- » Experts in Complex Workers' Comp Cases
- » Tailors Settlements to Client's Individual Needs
- » Protects SSI & Medi-Cal Benefits
- » Prepares Life Pensions and COLA Projections
- » Represents All Insurance Companies Offering Annuities
- » Medicare Set-Aside Present value calculations
- » Future medical value calculations
- » Death Benefit Projections

**No Cost To You Or Your Clients**



**ATLAS SETTLEMENT GROUP**  
[www.atlassettlements.com](http://www.atlassettlements.com)