

## Evans & Dixon, L.L.C.

# Missouri Workers' Compensation At-A-Glance

Missouri Division of Workers' Compensation www.dolir.mo.gov/wc

#### Jurisdiction (287.110)

- 1. Injuries and O.D. contracted in State
- 2. Contract of employment in State, or
- 3. Employment principally localized in State

#### **Limitations (287.430)**

1. Maintain claim within 2 years of injury or death or last payment (additional year if report of injury not filed)

#### Report of Injury (287.380)

1. Must notify Division within 30 days of knowledge of accident and, within one month, file complete report of injury - if furnish medical aid or compensation

#### **Burden of Proof**

- 1. Accident/exposure must be the prevailing factor in causing the injury (287.020(3)(2)(a))
- 2. Repetitive Trauma work must be the prevailing factor causing both resulting medical condition and disability treated as occupational disease if exposure less than 3 months and repetitive motion with prior employer the prevailing factor then prior employer liable (287.067)

#### **Reduction of Benefits**

- 1. Safety Rule or Device failure to use or follow may result in 25-50% reduction in compensation (287.120(5))
- 2. Drugs & Alcohol fail to obey rule or policy then 50% reduction in compensation if injury sustained in conjunction with use (287.120(6)(1) (a)) Total defense if non-prescribed drugs or alcohol was proximate cause (287.120(6)(2))

#### Notice of Injury (287.127(2))

1. Must be reported within 30 days and for O.D. reported within 30 days employee is reasonably aware of work relatedness

#### AWW/Rate (287.250)

- 1. AWW 13 weeks preceding injury
- 2. Rate 2/3 of AWW subject to max & min.

#### **Benefits**

- 1. Medical reasonably required to cure and relieve the effects of the injury (287.140)
  - a. Treaters selected by employer (287.140(10))
  - b. Mileage if treatment outside local or metropolitan area from employee's principal place of employment

#### 2. TTD

- a. Up to 400 weeks (287.170)
- b. Waiting period 3 days during which employer is open for purpose of operating business - if disability lasts more than 14 days - first 3 days retroactive (287/160(1))
- mist s days retrodelive (207/1
- c. Basis for termination
  - Return to work
    Reaches MMI
  - 3. Received unemployment comp (287.170 (2)(3))
  - 4. If terminated from employment due to post-injury misconduct (287.170 (2)(4))
  - \*Must notify employee of termination of benefits (287.203)
- 3. TPD (297.180)
  - a. Up to 100 weeks, 2/3 difference between average earnings prior to accident and amount able to earn during disability (287.180)
  - b. Must notify employee of termination of benefits (287.203)
- 4. PPD (287.190)
  - a. Per scheduled injuries under 287.190 (1-4)
- 5. PTD (287.200)
  - a. For lifetime of employee if unemployable in open labor market due to work injury

### Missouri Workers' Compensation At-A-Glance Continued

- 5. PTD (287.200) continued...
  - 1. May owe benefits to dependents on death of employee (Schoemehl case) (Schoemehl case amended out of statute in 2008)
  - Second Injury Fund may be liable for PTD if disability due to combination of prior and current disabilities
- 6. Death (287.240)
  - a. Burial expense not to exceed \$5000.00
  - b. Dependents
    - 1. Relative by blood or marriage, who is actually dependent for support on employee's wages at time of injury
    - 2. Presumed dependents
      - a. spouse for which legally liable for support
        - 1. remarriage 2 year lump sum payment
      - b. Natural posthumous or adopted children under age 18 or over age 18 if
        - Physically or mentally incapacitated from wage earning
        - 2. Until 22 years of age, if fulltime student in accredited institution
        - 3. Member of Armed Forces on active duty

#### Subrogation (287.150)

- 1. Employer/carrier entitled to subrogation of 3rd party recovery minus proportionate share of expenses of recovery, including reasonable attorney fee
  - "Ruediger" Formula W.C. paid/gross 3rd party Recovery x Net 3rd Party recovery = Subrogation Amount due employer/work comp carrier

### **OFFICE LOCATIONS:**

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