



WORKERS'
COMPENSATION
BENEFITS

2025
IOWA

	BODY PART AFFECTED	WEEKS PAYABLE
KANSAS CITY, KS 10 E. Cambridge Circle Dr., Ste 300 Kansas City, KS 66103 Ph 913.371.3838	Loss of thumb	60
	Loss of first finger	35
	Loss of second finger	30
ST. LOUIS, MO 505 N. 7th St., Ste. 2100 St. Louis, MO 63101 Ph 314.621.1133	Loss of third finger	25
	Loss of fourth finger	20
	Loss of hand	190
SPRINGFIELD, MO 1546 E. Bradford Pkwy, Ste. 100 Springfield, MO 65804 Ph 417.865.0007	Loss of arm	250
	Shoulder**	400
	Loss of great toe	40
OMAHA, NE 11422 Miracle Hills Dr., Ste. 400 Omaha, NE 68154 Ph 402.408.1340	Loss of any other toe	15
	Loss of foot	150
	Loss of leg	220
TULSA, OK 2021 S. Lewis, Ste. 225 Tulsa, OK 74104 Ph 918.771.4465	Loss of eye	140
	Loss of hearing in one ear	50
	Loss of hearing in both ears	175
DES MOINES, IA 4400 Westown Pkwy, Ste. 490 West Des Moines, IA 50266 Ph 515.823.0800	Permanent disfigurement, face or head*	up to 150
	Loss of both arms, hands, feet, legs or eyes, or any two such members, caused by a single accident	500
	Body as a whole/industrial disability	500
SPRINGFIELD, IL 3201 W. White Oakes Dr., Ste. 200 Springfield, IL 62704 Ph 314.621.1133	*awarded at Commissioner's discretion in addition to PPD	
	**Prior to 7/1/2017, the shoulder was not included on the schedule and was calculated as an industrial disability.	
KANSAS CITY, MO 2700 Bi-State Dr., Ste. 400 Kansas City, MO 64108 Ph 816.912.4446		

BURIAL ALLOWANCE

07/01/21 to 06/30/22	\$12,030.12
07/01/22 to 06/30/23	\$12,486.72
07/01/23 to 06/30/24	\$13,194.60
07/01/24 to 06/30/25	\$13,646.40
07/01/25 to 06/30/26	\$14,099.76.

WEEKS EXPRESSED AS A DECIMAL
1/7 0.143
2/7 0.286
3/7 0.429
4/7 0.571
5/7 0.714
6/7 0.857

MINIMUM WEEKLY BENEFITS

The minimum weekly benefit amount for PPD, PTD or death benefits is equal to the weekly benefit amount of a person whose gross weekly earning are 35% of the statewide average weekly wage established on the date of injury. For injuries sustained between 7/1/25 and 6/30/26, the statewide average weekly wage is \$1,174.98. 35% of the statewide average weekly wage is \$411.00.

MAXIMUM WEEKLY BENEFITS

Date	TTD/HP	PPD	PTD/Death
07/01/20 to 06/30/21	\$1,864	\$1,715	\$1,864
07/01/21 to 06/30/22	\$2,005	\$1,845	\$2,005
07/01/22 to 06/30/23	\$2,081	\$1,915	\$2,081
07/01/23 to 06/30/24	\$2,199	\$2,023	\$2,199
07/01/24 to 06/30/25	\$2,274	\$2,092	\$2,274
07/01/25 to 06/30/26	\$2,350	\$2,162	\$2,350

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WORKERS' COMPENSATION BENEFITS

2025 IOWA

Date of Accident	7/01/25
Weeks, body as a whole	500
Industrial Disability	35%
Maximum PPD rate	\$2,162
Maximum TTD rate	\$2,350

	500 Weeks, body as a whole
x	35% Industrial Disability
	175 Weeks of benefits
	\$2,162 Weekly benefit rate
	\$378,350 Total award

Body as a Whole Injuries: computed in 500 weeks multiplied by impairment rating, or by the percentage of industrial disability, if applicable, and paid at the weekly benefit rate per the IWD rate book. Contact a MVP attorney with questions about industrial disability.

Scheduled Injuries computed on a number of weeks on schedule multiplied by impairment rating and paid at the weekly benefit rate per the IWD rate book.

Death Benefits: widow/widower entitled to employee's weekly benefit rate earnings per the IWD rate book during his/her life, not to exceed 200% of the statewide average weekly wage. Upon remarriage, two years of benefits will be paid in lump sum. Minor children entitled to a portion of death benefits until age 18, or 25 if enrolled in a full-time, accredited institution, or until physical or mental incapacity from earning is ceased. Payment to SIF: Death claim with dependents, \$12,000. Death claim without dependents, \$45,000.

Burial Allowance: reasonable expenses of burial, not to exceed 12 times the statewide average weekly wage. Total allowance for 7/01/25-6/30/26 is \$14,099.76.

Waiting Period applies to first three days of disability due to injury. If employee is disabled for more than 14 days, pay employee for three days of waiting period.

Weekly Benefit Payments are to begin on the 11th day following the injury and continue each week during period employee is entitled to benefits. Benefits may only be terminated upon employee's return to work or upon 30 days notice to the employee that benefits will be terminated providing reason for termination of benefits and advising employee of right to file claim.

PPD benefits are to begin once MMI has occurred and a rating may be ascertained. Impairment rating should be requested immediately upon finding of MMI to avoid penalties.

Benefits are to be paid weekly. Interest is due on any indemnity payment not timely paid. Late or denied indemnity benefits may be subject to penalties of up to 50% of the late/denied benefit. Any unreasonable delay, denial or termination of benefits could result in a separate bad faith cause of action.

Mileage	07/01/22 to 06/30/23	\$0.625/mi.
	07/01/23 to 06/30/24	\$0.655/mi.
	07/01/24 to 06/30/25	\$0.670/mi.
	07/01/25 to 06/30/26	\$0.700/mi.

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