

DEPARTMENT OF FINANCIAL SERVICES

MODULE: IMPAIRMENT INCOME BENEFITS

Division of Workers' Compensation

CFO JIMMY PATRONIS

IMPAIRMENT INCOME BENEFITS (IIB)

s. [440.15\(3\)](#), F.S., Rule [69L-3.01925](#), F.A.C.

Once an employee has reached maximum medical improvement (MMI) IIBs are due and payable **within 14 days** after the insurer has knowledge of the impairment.

IIB's shall be based on a **Permanent Impairment Rating (PIR)**, which is a percentage of impairment to the body as a whole.

For dates of accident on or after October 1, 2003: Paid bi-weekly at the rate of 75% of the IW's *average weekly temporary total disability* (AWTTD) benefit for each week the injured worker (IW) is not earning the pre-injury wages. If the IW is earning pre-injury wages or better, IIBs are paid at 50% of the 75% calculation.

The impairment ratings in our examples are not meant to be indicative of every potential scenario.

Impairment Income Benefits

Entitlement to IIB begins the day after the IW reaches MMI.

For dates of accident on or after October 1, 2003.

You could use the table below to determine the number of weeks of entitlement for IIB based upon the PIR.

1% thru 10%	11% thru 15%	16% thru 20%	21% or greater
2 weeks of benefits for each percent	3 weeks of benefits for each percent	4 weeks of benefits for each percent	6 weeks of benefits for each percent

Reference: F.S.440.15(3)(g)

IIB Scenario | 10% PIR

If the IW was assigned a **10%** PIR, how many weeks of IIBs would be due?

10% of the rating is 2 weeks for each percent = 20 weeks of entitlement.

For a total of **20** weeks of IIBs.

1% thru 10% 2 weeks of benefits for each percent	11% thru 15% 3 weeks of benefits for each percent	16% thru 20% 4 weeks of benefits for each percent	21% or greater 6 weeks of benefits for each percent
---	--	--	--

Reference: F.S.440.15(3)(g)

IIB | Payments for 10% PIR

IIB's are paid bi-weekly at the rate of 75% of the IW AWTTD for each week the IW is not earning pre-injury wages. Benefits shall be reduced by 50% for each week in which the employee has earned income equal to or in excess of the employee's AWW.

STEP #1: Determine AWW & Comp. Rate (C/R)
AWW: \$300.00 C/R: \$200.01

STEP #2: Determine MMI date, insurer knowledge of MMI, and if the employee has returned to work
MMI: 10-02-2018 Knowledge: 11-9-2018 RTW: YES

STEP #3: Determine PIR & total weeks of entitlement
Impairment Rating: 10% Entitlement: 10 (10% x 2 weeks = 20 weeks of entitlement)
For a total of 20 weeks

STEP #4: Determine 50% of 75% of the C/R
 $\$200.01 \times .75 = \150.01 , then take 50% x $\$150.01 = \75.01 weekly rate for the IIB

STEP #5: Take $\$75.01 \times 20 \text{ weeks} = \$1,500.02$

IIB Scenario | 20% PIR

If the IW was assigned a **20%** PIR, how many weeks of IIBs would be due?

10% of the rating is 2 weeks for each percent = 20 weeks of entitlement
 5% of the rating is 3 weeks for each percent = 15 weeks of entitlement
 5% of the rating is 4 weeks for each percent = 20 weeks of entitlement

For a total of **55** weeks of IIBs.

1% thru 10% 2 weeks of benefits for each percent	11% thru 15% 3 weeks of benefits for each percent	16% thru 20% 4 weeks of benefits for each percent	21% or greater 6 weeks of benefits for each percent
---	--	--	--

Reference: F.S.440.15(3)(g)

IIB | Payments for 20% PIR

IIB's are paid bi-weekly at the rate of 75% of the IW AWTTD for each week the IW is not earning pre-injury wages.

STEP #1: Determine AWW & Comp. Rate (C/R)
AWW: \$300.00 C/R: \$200.01

STEP #2: Determine MMI date, insurer knowledge of MMI, and if the employee has returned to work
MMI: 10-02-2018 Knowledge: 11-9-2018 RTW: **NO**

STEP #3: Determine PIR & total weeks of entitlement | PIR: 20%

10% of the rating is 2 weeks for each percent = 20 weeks of entitlement
5% of the rating is 3 weeks for each percent = 15 weeks of entitlement
5% of the rating is 4 weeks for each percent = 20 weeks of entitlement
For a total of **55** weeks

STEP #4: Determine 75% of the C/R
 $\$200.01 \times .75 = \150.01 weekly rate for the IIB

STEP #5: Take $\$150.01 \times 55$ weeks = \$8,250.55

IIB Scenario | 45% PIR

If the IW was assigned a **45%** PIR, how many weeks of IIBs would be due?

10% of the rating is 2 weeks for each percent = 20 weeks of entitlement
 5% of the rating is 3 weeks for each percent = 15 weeks of entitlement
 5% of the rating is 4 weeks for each percent = 20 weeks of entitlement
 25% of the rating is 6 weeks for each percent = 150 weeks of entitlement

For a total of **205** weeks of IIBs.

1% thru 10% 2 weeks of benefits for each percent	11% thru 15% 3 weeks of benefits for each percent	16% thru 20% 4 weeks of benefits for each percent	21% or greater 6 weeks of benefits for each percent
---	--	--	--

Reference: F.S.440.15(3)(g)

IIB | Payments for 45% PIR

IIB's are paid bi-weekly at the rate of **75%** of the IW AWTTD for each week the IW is not earning pre-injury wages.

STEP #1: Determine AWW & Comp. Rate (C/R)

AWW: \$300.00 C/R: \$200.01

STEP #2: Determine MMI date, insurer knowledge of MMI, and if the employee has returned to work

MMI: 10-02-2018 Knowledge: 11-9-2018 RTW: **NO**

STEP #3: Determine PIR & total weeks of entitlement | PIR: 45%

10% of the rating is 2 weeks for each percent = 20 weeks of entitlement

5% of the rating is 3 weeks for each percent = 15 weeks of entitlement

5% of the rating is 4 weeks for each percent = 20 weeks of entitlement

25% of the rating is 6 weeks for each percent = 150 weeks of entitlement

For a total of **205** weeks of IIBs

STEP #4: Determine 75% of the C/R | $\$200.01 \times .75 = \150.01 weekly rate for the IIB

STEP #5: Take $\$150.01 \times 205$ weeks = \$30,752.05

Benefit Calculators

In an effort to help stakeholders evaluate their benefit information, the Division provides a set of online benefit calculators on its web site.

The information and interactive calculators are made available to everyone as self-help tools for each person's independent use.

The Division offers three types of benefit calculators:

[Temporary Total Disability](#),

[Temporary Partial Disability](#), and

[Impairment Income \(IIB\)](#) 

If you have any questions about the calculation of benefits, or with estimating benefits, please contact the Division at: (850) 413-1608

DEPARTMENT OF FINANCIAL SERVICES



CFO JIMMY PATRONIS