

MONTANA SELF-INSURERS ASSOCIATION

HB 466 – Amends 39-71-703

1. 41 year old - weekly wage \$ 400 (\$10 hr.)

	<u>Present (375 wks)</u>	<u>Proposed (400 wks)</u>
Education (grade school – no GED)	1%	1%
Wage loss (\$3.75hr)	20%	20%
Heavy labor to light	5%	20%
Age (over 40)	1%	1%
Impairment	<u>15%</u>	<u>15%</u>
	42%	57%

Benefit Rate

75% of AWW (\$504. (\$12.60 hr) = \$378

66 $\frac{2}{3}$ % of wages (50% AWW) - \$252

42% X 375 X \$252 \$39,690

85% of wages (75% of AWW) \$378

57% X 400 X \$340(75%) = \$77,520

increase 95.3%

2. Weekly Wage \$600 (\$15 hr)

	<u>Present</u>	<u>Proposed</u>
Education	1%	1%
Wage loss (\$6.25 hr)	20%	40%
Heavy to light	5%	20%
Age	1%	1%
Impairment	<u>15%</u>	<u>15%</u>
	42%	77%

Benefit Rate (weekly) \$252 \$378

42% X 375 X \$252 = \$39,690

77% X 400 X \$378 = \$116,424

increase 193.3%

3. Weekly Wage \$800. (\$20 hr)

Benefits same as \$600 (\$15 hr)