

State Worker's Compensation Overview

Montana

Presented by **Heffernan Insurance Brokers**

Issue	Regulation	Comments
Employee's Notice to Employer	Within 30 days	The 30-day requirement does not apply to occupational diseases.
Employee's Claim Filing Requirements	Within 12 months	The 12-month period may be extended to 24 months under certain circumstances.
Employer's Report of Accident	Within six days	Employers that fail to report may be subject to fines of between \$200 and \$500.
Waiting Period	The first four days or 32 hours (whichever is less)	Benefits may be paid retroactively if the employee is totally disabled and unable to work in any capacity for at least 21 days.
Temporary Total Disability (TTD) Benefits	July 1, 2023 to June 30, 2024 Max: \$1,034.00 per week July 1, 2022 to June 30, 2023 Max: \$974.00 per week	An employee's benefit rate is 66 and two-thirds percent of the employee's average weekly wage (AWW), subject to limits in effect on the date of injury. New rate limits become effective as of July 1 each year.
Death Benefits	July 1, 2023 to June 30, 2024 Max: \$1,034.00 per week Min: \$517.00 per week July 1, 2022 to June 30, 2023 Max: \$974.00 per week Min: \$487.00 per week	Death benefits are payable to an employee's surviving dependents at a rate of 66 and two-thirds percent of the deceased employee's AWW, subject to limits in effect on the date of injury. The minimum rate applies only if it exceeds the deceased employee's actual AWW. A surviving spouse may receive benefits for 500 weeks or until remarriage. Employers must also pay funeral expenses of up to \$10,000 for a deceased employee.
Permanent Partial Disability (PPD) Benefits	July 1, 2023 to June 30, 2024 Max: \$517.00 per week July 1, 2022 to June 30, 2023 Max: \$487.00 per week	An employee's weekly PPD rate depends on the injury and impairment rating, subject to the maximum in effect on the date of injury.
Coverage of Minors	Yes	Minors are covered regardless of whether they are lawfully employed.
Coverage of Occupational Disease	All Diseases	Compensation is equal to compensation for injuries.

ADDITIONAL INFORMATION
Montana Department of Labor and Industry

PO Box 8011 Helena, MT 59604-8011 406- 444-6543

Heffernan Insurance Brokers

http://www.heffins.com CA, MO, NY, OR 94105 800.234.6787 http://www.heffins.com