State Worker's Compensation Overview Indiana

Presented by Heffernan Insurance Brokers

Issue	Regulation	Comments
Employee's Notice to Employer	30 days	Notice must be in writing and signed by the injured employee. Lack of notice is excusable if the employer is not prejudiced by it.
Employee's Claim Filing Requirements	Within two years	Time begins running on the date of the injury, disablement or death or the time when the employee first knew or should have known of an injurious exposure and its relation to employment.
Employer's Report of Accident	Within seven days	Required for injuries resulting in death or an absence from work of more than one day.
Waiting Period	Seven days	Retroactively paid if disability exceeds more than 21 days.
Temporary Total Disability (TTD) Benefits	<u>July 1, 2024 to June 30, 2025</u> Max: \$828.00 per week	Weekly TTD benefits are 66 and two-thirds percent of the employee's average weekly wage, up to the maximum in effect on the date of injury.
Permanent Partial Disability (PPD) Benefits	Min: \$75.00 per week July 1, 2023 to June 30, 2024	Number of weeks PPD is payable depends on physician's assessment of degrees of loss.
Death Benefits	Max: \$804.00 per week Min: \$75.00 per week <u>Maximum total for all benefits</u> \$414,000	Weekly death benefits are payable to dependents for up to 500 weeks. Employers must also pay up to \$10,000 for funeral expenses for a deceased employee.
Coverage of Minors	Yes	Benefits double for injuries sustained by employees who are under age 17 and employed in violation of child labor laws.
Coverage of Occupational Disease	All Diseases	Occupational disease claims must be filed within two years of the date of disablement.

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