

STATUTORY ACCIDENT BENEFITS SCHEDULE - TRANSITIONAL CHEAT SHEET

Key Process and Assessment Issues	Accidents before Sept. 1, 2010			Accidents on or after Sept. 1, 2010					
	Minor Injury	Non-Catastrophic Impairment	Catastrophic Impairment	Old (unrenewed) Policy Applies			New (renewed) Policy Applies		
				Minor Injury	Non-Catastrophic Impairment	Catastrophic Impairment	Minor Injury	Non-Catastrophic Impairment	Catastrophic Impairment
Cost of Assessments paid out of Med/Rehab Limits	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Application of New Definition of "incurred expense"	Definition does NOT apply	Definition does NOT apply	Definition does NOT apply	Definition applies	Definition applies	Definition applies	Definition applies	Definition applies	Definition applies
In-Home Assessments Allowed	Yes	Yes	Yes	No	Yes	Yes	No	Yes	Yes
Application of \$2,000 Assessment/Examination Cap	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Treatment and Assessment Plans Required	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Use of New Forms	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Form 1 only by registered nurse or occupational therapist	Yes	Yes	Yes	N/A	Yes	Yes	N/A	Yes	Yes
Rebuttals Allowed	No	No	No	No	No	No	No	No	No
CAT Application only by physician or neuropsychologist	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Insurer Examination Timelines (re Scheduling and Reports)	New Timeline applies	New Timeline applies	New Timeline applies	New Timeline applies	New Timeline applies	New Timeline applies	New Timeline applies	New Timeline applies	New Timeline applies
Key Benefit Availability and Maximums*									
Medical and Rehabilitation Benefits*	PAF applies for WAD I & II then OCF-18 to \$100,000 max	\$100,000 (for 10 yrs or until age 25)	\$1,000,000 (for life)	MIG then OCF-18 to \$3,500 max	\$100,000 (for 10 yrs or until age 25)	\$1,000,000 (for life)	MIG then OCF-18 to \$3,500 max	\$50,000 (for 10 yrs or until age 25)	\$1,000,000 (for life)
Attendant Care Benefits*	\$72,000 (over 2 yrs)	\$72,000 (over 2 yrs)	\$1,000,000 (for life)	None	\$72,000 (over 2 yrs)	\$1,000,000 (for life)	None	\$36,000 (over 2 yrs)	\$1,000,000 (for life)
Housekeeping and Home Maintenance Benefits*	Yes (for 2 yrs)	Yes (for 2 yrs)	Yes (for life)	Yes (for 2 yrs)	Yes (for 2 yrs)	Yes (for life)	No	No	Yes (for life)
Weekly Benefits (one of)*									
Income Replacement Benefits*	@80% of net for up to 16 wks	@80% of net	@80% of net	@70% of gross	@70% of gross	@70% of gross	@70% of gross	@70% of gross	@70% of gross
Non-Earner Benefits	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Caregiver Benefits*	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes

* OPTIONAL BENEFITS MAY SERVE TO EITHER PROVIDE FOR THESE BENEFITS OR INCREASE THE MAXIMUM AVAILABLE

Note: interest accrues @1%/month compounded for all expenses, except those owed pre Sept. 1, 2010 which continue to accrue interest @2%/month compounded

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