

PPD Benefits by State

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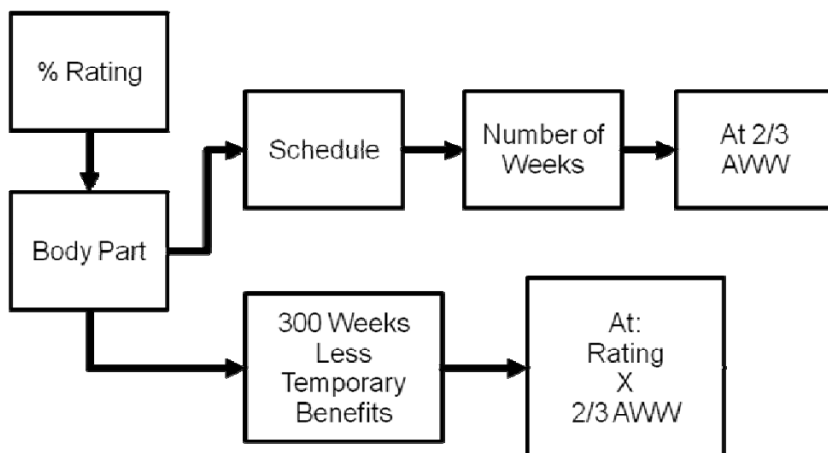
A Caution about These Summaries

We will list below summaries of how permanent partial benefits are paid in each state. We caution that these are intended to be a general overview of how the system functions. Readers should consult with legal advisors about the details of how these procedures are applied in each jurisdiction.

Click below to go to state:

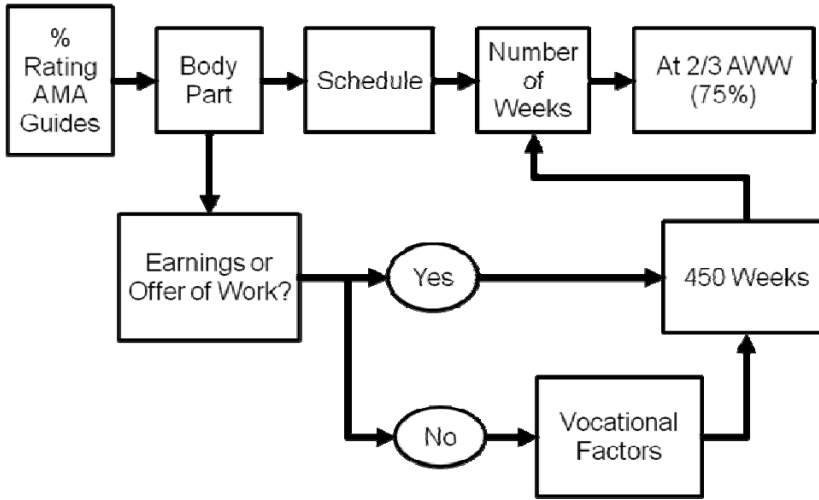
Alabama	Alaska	Arizona	Arkansas	California
Colorado	Connecticut	Delaware	Dist. of Col.	Florida
Georgia	Hawaii	Idaho	Illinois	Indiana
Iowa	Kansas	Kentucky	Louisiana	Maine
Maryland	Massachusetts	Michigan	Minnesota	Mississippi
Missouri	Montana	Nebraska	Nevada	New Hampshire
New Jersey	New Mexico	New York	North Carolina	North Dakota
Ohio	Oklahoma	Oregon	Pennsylvania	Rhode Island
South Carolina	South Dakota	Tennessee	Texas	Utah
Vermont	Virginia	Washington	West Virginia	Wisconsin
Wyoming				

Alabama



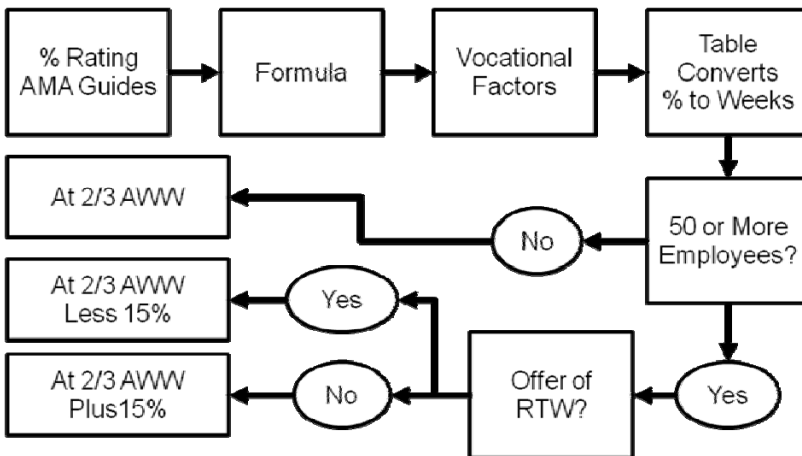
For scheduled injuries Alabama pays benefits at two thirds of the average weekly wage for a number of weeks determined by the schedule and the impairment rating. For unscheduled injuries benefits are paid for 300 weeks less than number of weeks for which temporary benefits were paid. The rate of benefits is determined by

Arkansas



In Arkansas, ratings are based on the AMA Guides. It has a schedule similar to those used in most states. For unscheduled injuries, if the worker has not returned to work and has not received an offer of work at wages equal to or greater than his or her average weekly wage, vocational factors are considered. Otherwise they are not. A whole person is valued at 450 weeks. Benefits are paid at two thirds of the average weekly wage but may be raised to 75% under some circumstances. Ark. Stat. Ann. 11-9-521, 11-9-522 and Rule 099.34.

California



In California, the process begins with an evaluation under the AMA Guides. This is then adjusted based on an estimate of *diminished future earning capacity*. It is adjusted further based on vocational factors which yields a percentage rating. A table then converts the percentage to a number of weeks.

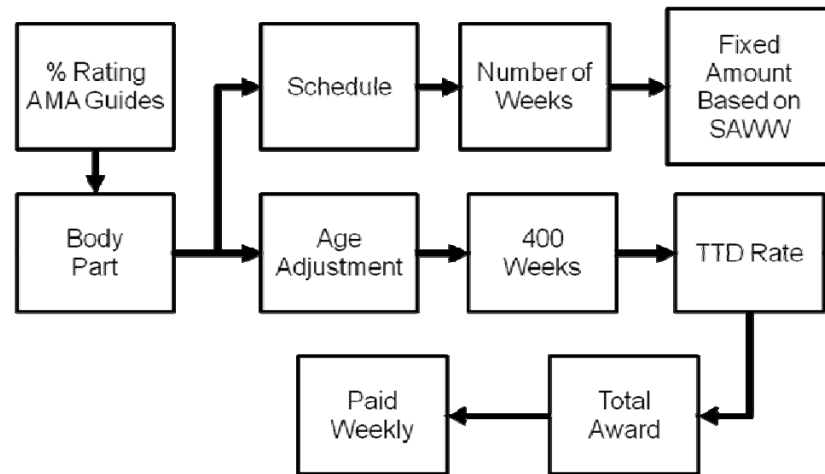
If the employer had fewer than 50 workers, benefits are paid at 2/3 of the average weekly wage. If the employer employed 50 or more workers, then we consider whether or not there was an offer of return to work. If there was an offer, the worker receives 15 percent less. If there was no offer, the worker receives 15 percent more.

A Guidebook for Injured Workers:

<http://www.dir.ca.gov/CHSWC/Reports/WorkersCompGuidebook-3rdEd.pdf>

Cal Lab Code § 4658 (2007)

Colorado



Colorado uses the AMA Guides to give a percent rating.

For scheduled losses, this is applied to a schedule that determines the length of time during which benefits are paid, and pays all workers at the same rate which, is based in part on the state average weekly wage. Beginning July 1, 2007 this was \$237.11 per week.

For unscheduled losses, Colorado makes a small adjustment for age. (Benefits are reduced slightly for older workers.) This percentage is multiplied by 400 weeks and by the worker's TTD rate. This calculation yields the total amount payable. The benefits are ordinarily paid weekly. The weekly rate is the TTD rate subject to a minimum of \$150 per week and a maximum equal to 50 percent of the state average weekly wage (Beginning July 1, 2007 this was \$413.96.)

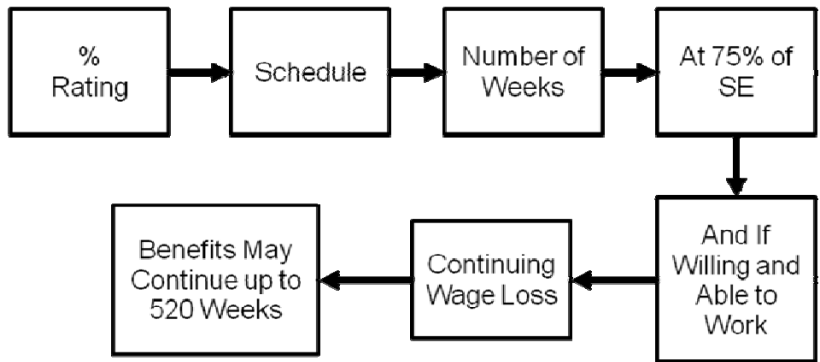
In Colorado, under some circumstances, permanent partial benefits may be reduced based on the amount of temporary benefits received.

Adjusters' Guide:

http://www.coworkforce.com/dwc/PUBS/Adj_Guide_07.pdf

C.R.S. 8-42-107 (2007)

Connecticut



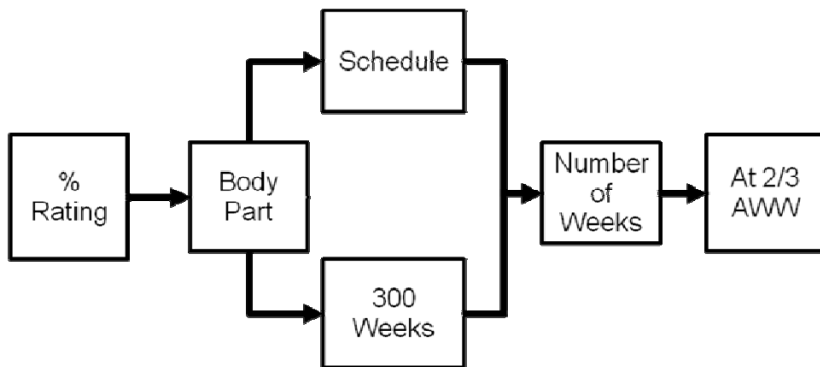
In Connecticut, all injuries, including back injuries, are paid according to a schedule. A physician gives a percent rating which is multiplied by the weeks for each body part given on the schedule. This, then, gives the number of weeks for which benefits will be paid, based on the impairment. They are paid at 75 percent of the worker’s pre-injury “spendable earnings,” or after tax earnings. In some cases, if the worker is willing and able to work and has continuing wage loss, benefits may be continued for up to 520 weeks.

Information Packet:

<http://wcc.state.ct.us/download/acrobat/Info-Packet.pdf>

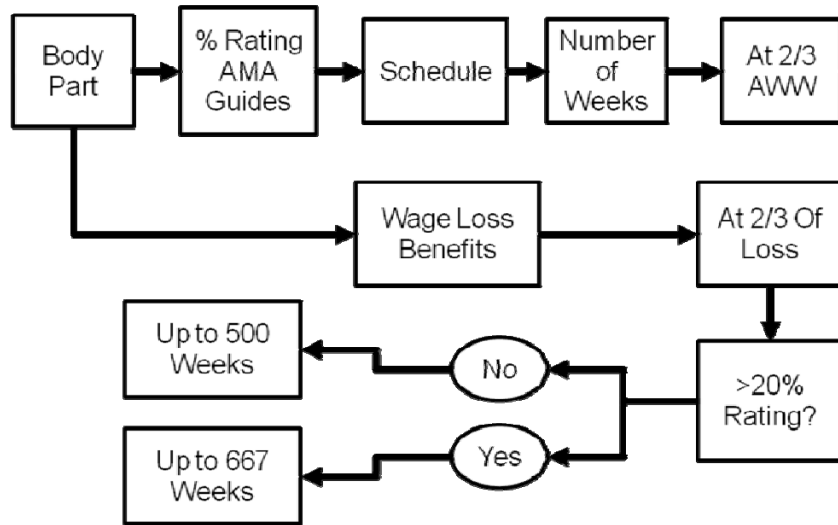
Conn. Gen. Stat. § 31-308 and 31-308a

Delaware



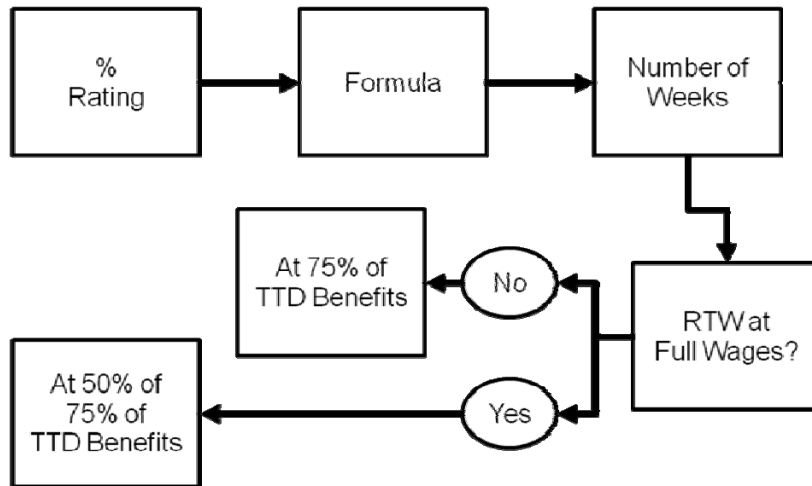
Delaware considers only the degree of impairment and pre-injury wages in calculating permanent partial disability. Benefits may not be paid for more than 300 weeks and are paid at 2/3 of the average weekly wage. (19 Del. C. § 2325)

Dist. of Col.



The District of Colombia uses the AMA Guides and has a schedule similar to that in most states. Workers with unscheduled injuries are paid wage-loss benefits that are paid on the basis of the actual wage loss, or the workers loss of wage-earning capacity. These are limited to 500 weeks, unless there was an impairment rating greater than 20%. In that case, benefits can be paid for an additional 167 weeks. D.C Code 31-1508, 32-1505.

Florida

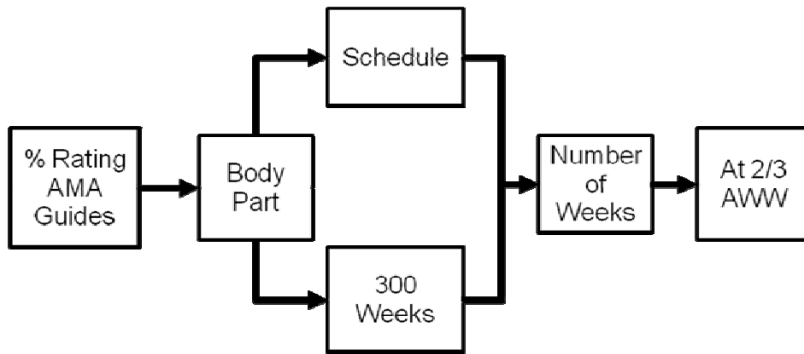


In Florida, a physician gives an impairment rating. This is adjusted by a formula. The formula gives 2 weeks for each percentage point from 1 to 10, 3 weeks for each week from 11 to 15, 4 weeks for each point from 16 to 20, and 6 weeks for each point above 20. This yields the number of weeks of benefits. If the worker has not returned to work, benefits are paid at 75 percent of the temporary total disability benefit. If the individual has returned to work at wages equal to or greater than the injury job, then he or she receives

benefits at 50 percent of 75 percent of the temporary total disability benefit rate. These are called Impairment Income Benefits.

Fla. Stat. § 440.15

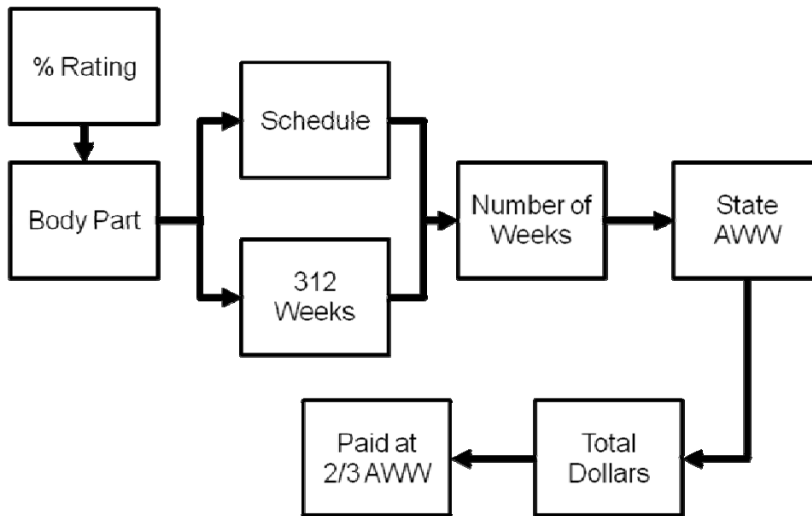
Georgia



Georgia pays some disabilities based upon a schedule. The physician uses the AMA Guides to determine the percent of loss for the body part. The schedule indicates the number of weeks for each body part. For unscheduled losses, the physician uses the AMA Guides to yield a percentage rating. This is applied to a whole person value of 300 weeks.

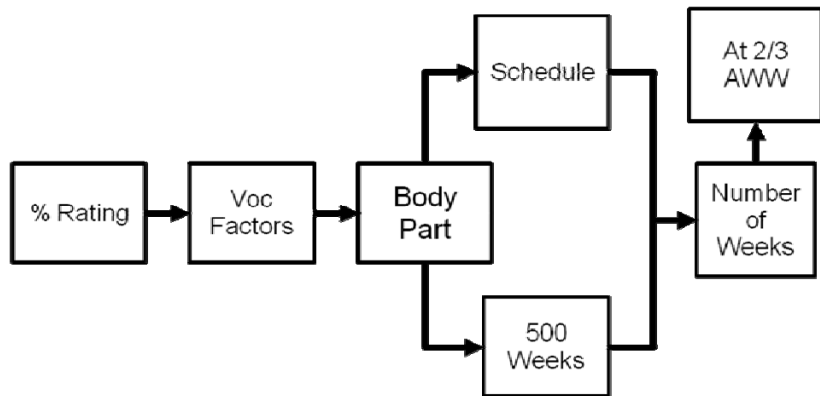
O.C.G.A. § 34-9-263

Hawaii



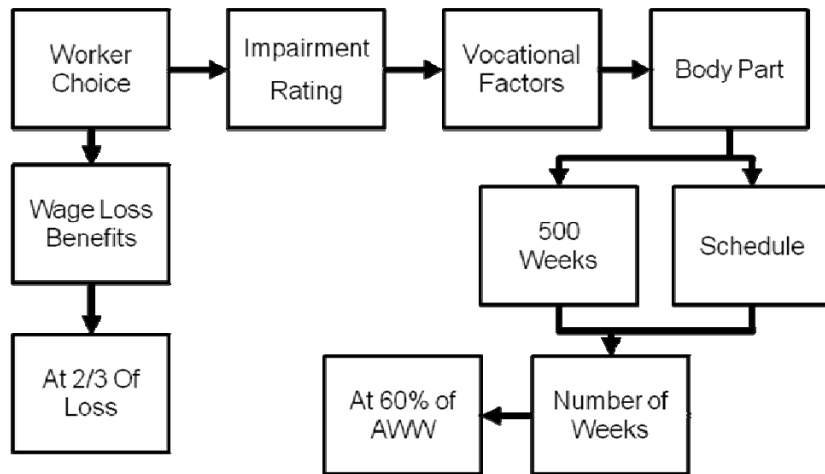
In Hawaii, the schedule yields a number of weeks for listed body parts, and a whole person is valued at 312 weeks. The number of weeks is multiplied by the state average weekly wage to determine the total dollars to be paid. This is paid at the rate of 2/3 the worker's average weekly wage until the total dollars have been paid out. Thus, pre-injury wages affect the weekly rate and the duration but not the total dollars paid for an injury.

Idaho



In Idaho, vocational factors are taken into consideration in all cases. A whole person is valued at 500 weeks. Idaho Code 72-422-30.

Illinois

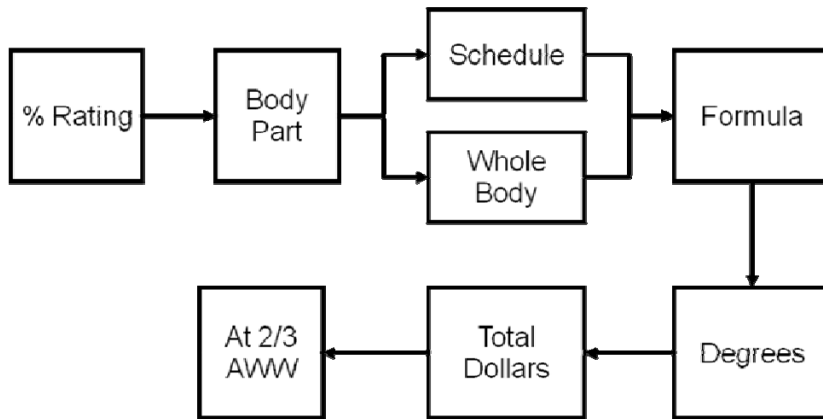


In Illinois, workers may choose between wage-loss benefits and benefits based on an impairment rating, which includes consideration of age, skill, occupation, and other factors. There is a schedule for some body parts. The body, as a whole, is rated at 500 weeks. The rating yields the number of weeks for which benefits are paid. They are paid at 60 percent of the average weekly wage. If the worker chooses wage-loss benefits, he or she receives benefits equal to 2/3 of the loss of wage-earning capacity. Benefits based on impairment are chosen much more often than the wage-loss benefits.

Handbook on Workers' Compensation and Occupational Diseases:

<http://www.iwcc.il.gov/handbook020106.pdf>

Indiana



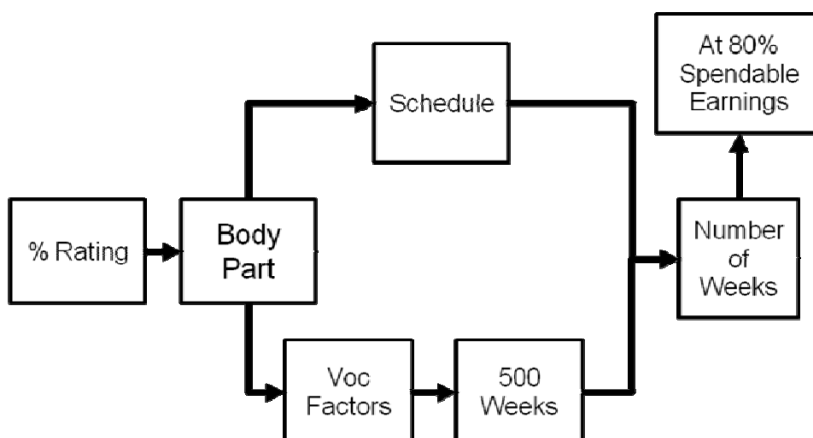
In Indiana, doctors give the patient an impairment rating. Some body parts are rated according to a schedule; other losses are based on the value of a whole body. In either case, the rating is converted to a formula that is expressed in “degrees.” This yields a dollar amount which is the total the worker will receive for his or her impairment rating. (The calculation is the same for all workers regardless of their wages.) Benefits are paid out at the rate of 2/3 of the average weekly wage until the worker receives the entire amount.

If the worker has received temporary total benefits for more than 125 weeks, then, permanent partial benefits are reduced by the number of weeks that temporary total benefits exceeded 125.

Guide to Indiana Worker’s Compensation (Handbook):

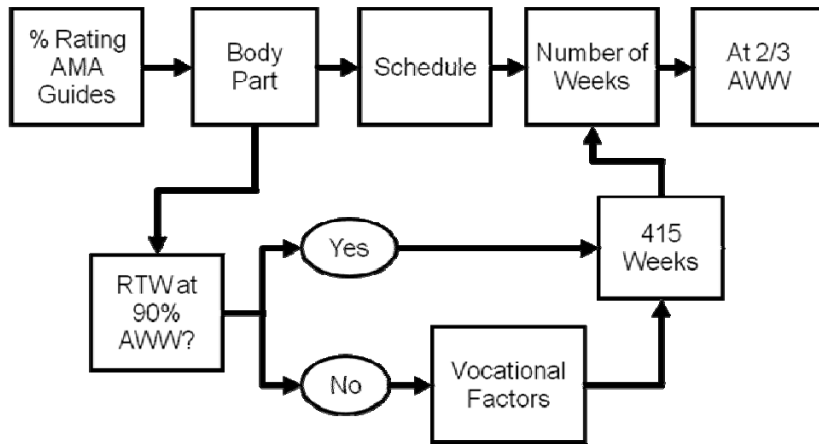
<http://www.in.gov/workcomp/employees/>

Iowa



In Iowa, the amount of benefits depends upon the pre-injury wage, the severity of the disability, and vocational factors. For unscheduled disabilities, vocational factors are taken into consideration. A whole person is valued at 500 weeks. The rate of benefits is 80% of the worker’s spendable (after-tax) earnings.

Kansas

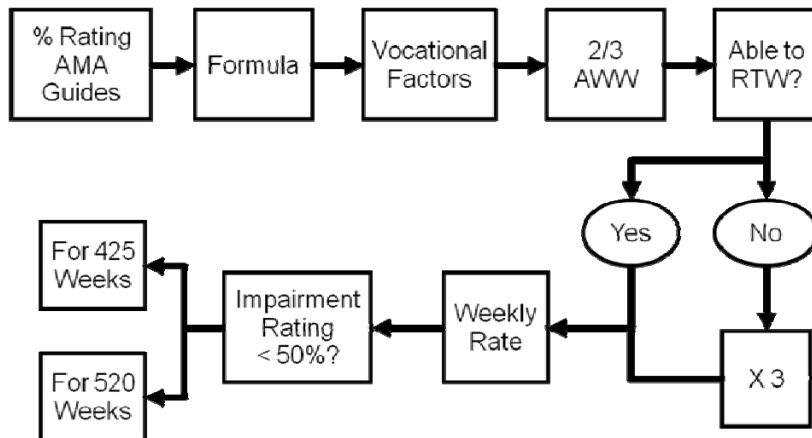


Kansas requires the use of the AMA Guides and uses a traditional approach for scheduled injuries. Unscheduled injuries begin with the determination of a percent rating. If the individual has not returned to work at 90 percent of the pre-injury earnings, then additional consideration is given to the employee’s reduced ability to perform work tasks and earn wages comparable to what they were earning before the injury. The total period for which benefits are available is 415 weeks. The period of temporary total disability benefits (excluding the first 15 weeks) is subtracted from this. This is multiplied by the rating percentage to determine the number of weeks at which benefits will be paid at 2/3 the average weekly wage.

Workers Compensation Information for Kansas Employers and Employees:

[http://www.dol.ks.gov/wc/html/kwc25\(Rev-01-05\).pdf](http://www.dol.ks.gov/wc/html/kwc25(Rev-01-05).pdf)

Kentucky



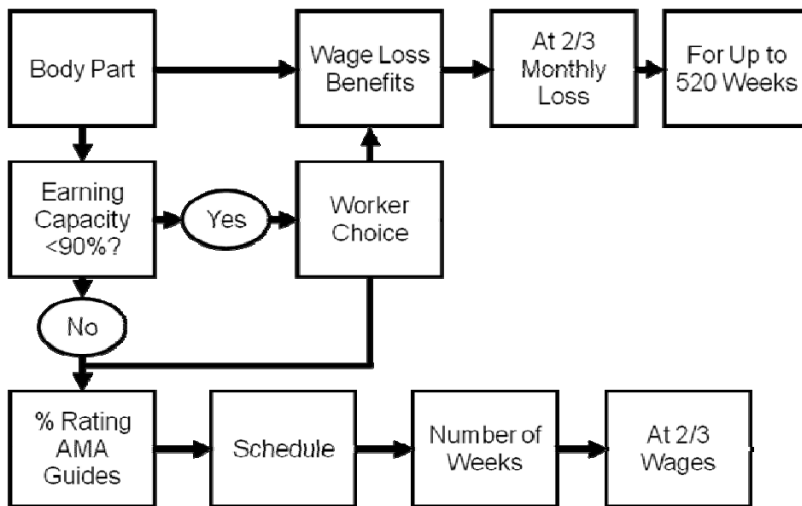
In Kentucky, the process begins with an impairment rating done with the use of the AMA Guides. This is adjusted by a formula that includes vocational ratings. This is applied to 2/3 of the pre-injury average weekly wage to determine a benefit rate. If the worker lacks the physical capacity to return to work, this benefit rate is multiplied

by three. If the rating was less than 50 percent, the worker receives these benefits for 425 weeks. If it was equal to or greater than 50 percent, the worker receives these benefits for 520 weeks.

Guidebook to Workers' Compensation:

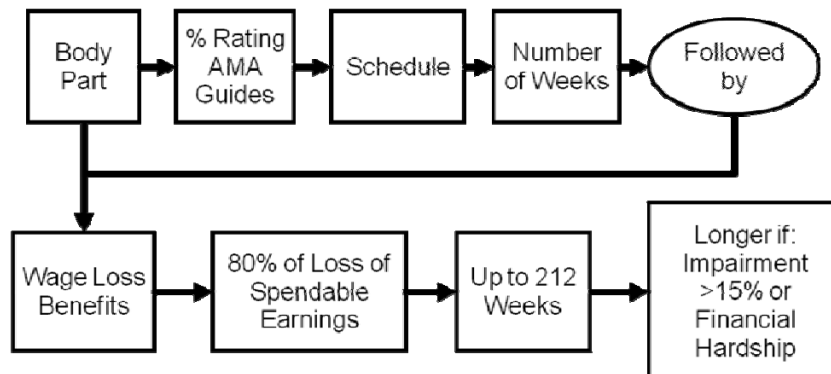
<http://www.labor.ky.gov/NR/rdonlyres/8F13304F-ECBC-4471-839A-439263133464/0/guidebook.pdf>

Louisiana



Louisiana pays wage-loss benefits, called Supplemental Earnings Benefits, to workers who have a remaining earning capacity of 90 percent or less. They are paid based on the monthly wage loss for a maximum of 520 weeks. For injuries to listed body parts workers are compensated according to a schedule if there is no loss of earning capacity. If a worker has a scheduled injury and a loss of earning capacity, he or she has a choice of wage-loss or scheduled benefits. The AMA Guides are used in determining the impairment rating.

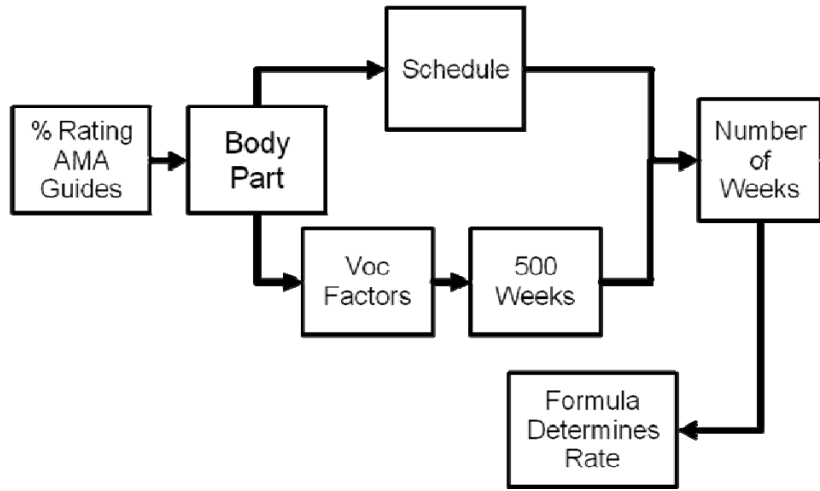
Maine



Maine pays wage-loss benefits at 80 percent of spendable earnings for up to 212 weeks. This can be extended if there is an impairment rating of over 15 percent, or there is a finding of financial hardship. A scheduled loss entitles the work to benefits for at least the duration

listed in the schedule. Rating of the losses is done according to the AMA Guides.

Maryland



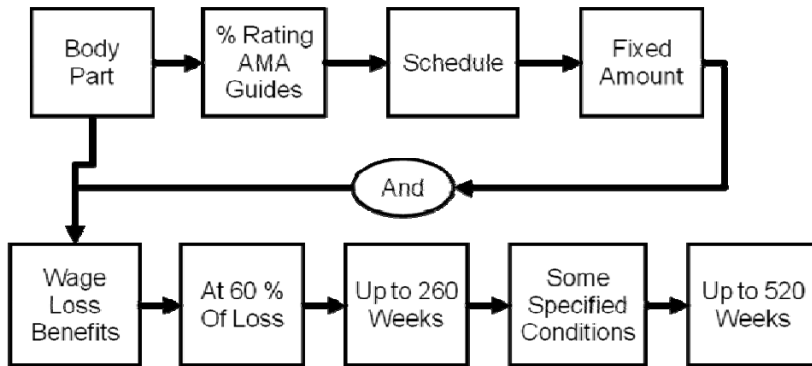
In Maryland, the number of weeks is determined in the same manner as many other states. For scheduled injuries, the schedule and a physician’s evaluation lead to the number of weeks. For unscheduled injuries, vocational factors are considered and the rating is multiplied by 500 weeks. If the rating results in benefits for 250 or more weeks, a formula increases the duration further. Rating is done according to the AMA Guides.

Maryland is unusual in the way the weekly rate is calculated. For scheduled losses, if the worker is entitled to less than 75 weeks, he or she receives benefits at the rate of 1/3 of the average weekly wage, subject to a maximum. For ratings between 75 and 250 weeks, benefits are paid at 2/3 of the average weekly wage, subject to a somewhat higher maximum. For ratings of over 250 weeks, benefits are paid at 2/3 of the average weekly wage, subject to a still higher maximum.

Thus, in Maryland, the rating affects both the duration and the rate of benefits.

Md. LABOR AND EMPLOYMENT Code Ann. § 9-627 through 9-631.

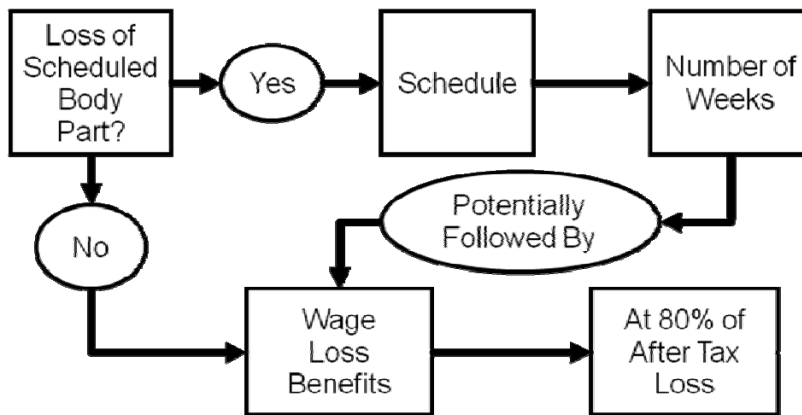
Massachusetts



In Massachusetts, a worker can receive scheduled benefits for an injury to certain body parts. For these losses, all workers receive the same amount regardless of their pre-injury wages.

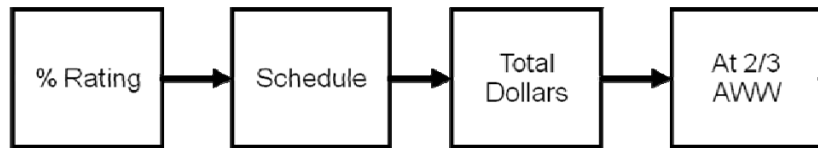
For other losses, and, in addition to the scheduled losses for certain body parts, workers receive wage-loss benefits. The rate is 60 percent of the wage loss, but the maximum amount is 75 percent of the temporary total disability benefits (60 percent of the average weekly wage) subject to absolute maximums that apply to all workers. If a worker has continuing wage loss, he or she can receive benefits for up to 260 weeks for most injuries. For some specified conditions, if the rating is over 75 percent, benefits can be paid for up to 520 weeks.

Michigan



Michigan has a limited schedule that applies only to amputations and partial amputations. All other injuries are paid according to a wage-loss system. Even for scheduled injuries, the worker may be entitled to wage-loss benefits following the expiration of the period listed in the schedule.

Minnesota

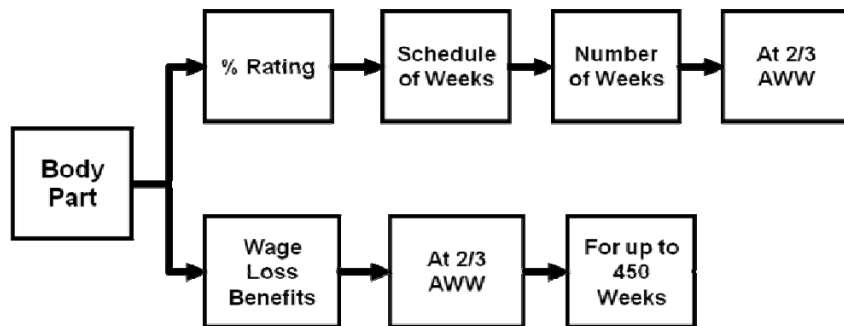


In Minnesota, all injuries are paid according to a schedule which allocates to various body parts a percentage of a whole person. The physician evaluates the loss for the body part. The formula is applied to this rating which yields the total dollars. Benefits are paid at the rate of 2/3 of the average weekly wage. Thus, all workers with the same impairment receive the same total benefits, regardless of their pre-injury wages. The wages do determine the period of time over which they receive these benefits.

Workers' compensation Basic Adjusters' Training Guide:

http://www.doli.state.mn.us/wc_batg.html

Mississippi

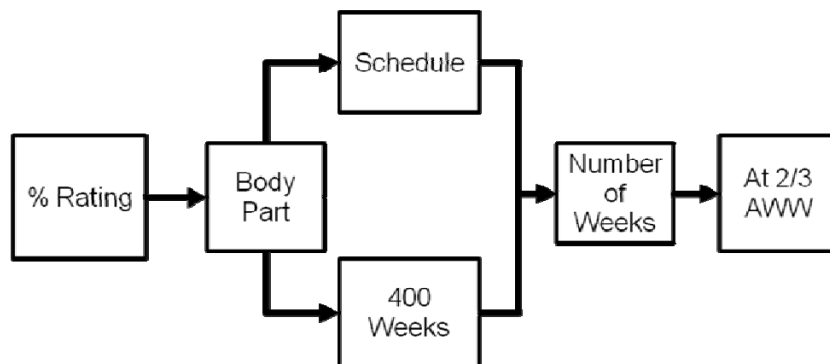


Mississippi uses a typical schedule for listed injuries. For unscheduled injuries, workers receive wage-loss benefits that are based on the worker's loss of wage-earning capacity.

Claims Procedure Manual:

<http://www.mwcc.state.ms.us/law-claims/Claims%20Procedures%20Manual.pdf>

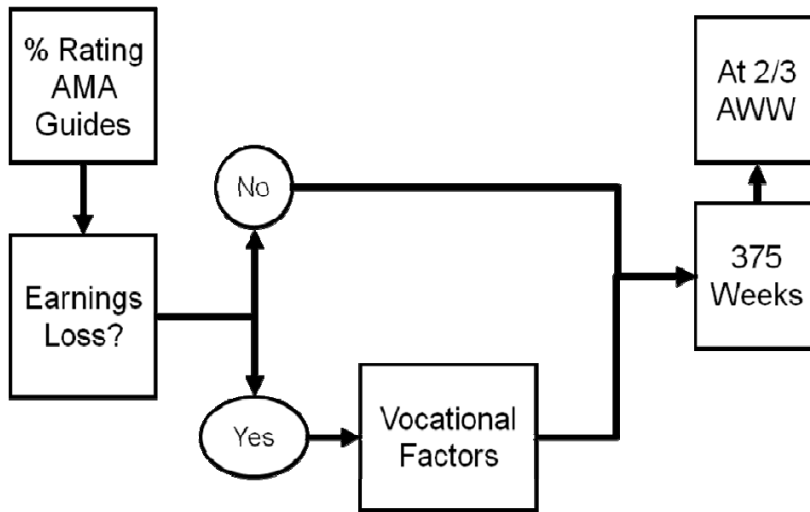
Missouri



Missouri uses a typical schedule for listed injuries. For unscheduled injuries, a percent rating is multiplied by 400 weeks and benefits are paid at the rate of 2/3 of the average weekly wage subject to a maximum of 55 percent of the state average weekly wage. In Missouri, permanent partial benefits are routinely paid in a lump sum.

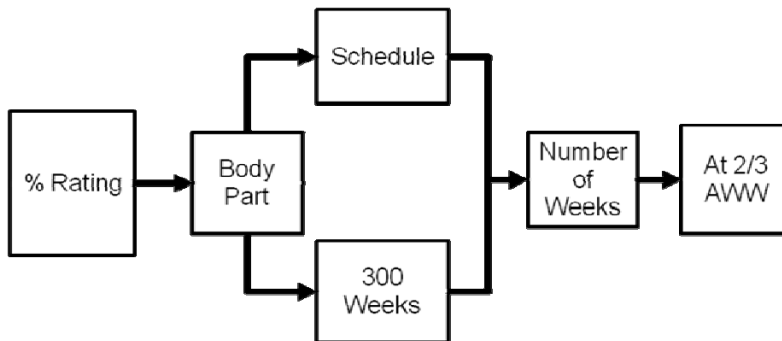
Missouri Revised Statutes 287.190.

Montana



Montana does not have scheduled injuries. All injuries are based on a whole person which is valued at 375 weeks. A rating is done according to the AMA Guides. If the worker is suffering an earnings loss at the time of the rating, benefits are increased based on vocational factors. These include whether the worker is over 40 years of age, whether the worker has less than 12 years of education, the amount of wage loss, and the physical requirements of the pre-injury job. The maximum PPD rate is 50 percent of the State Average Weekly Wage. Montana Code Annotated 39-71-703.

Nebraska

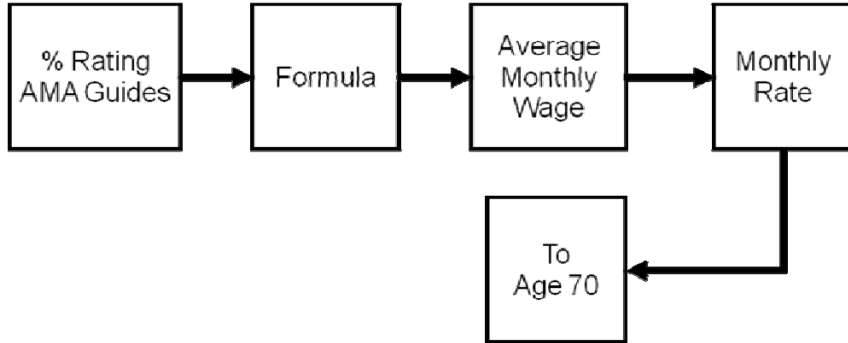


Nebraska pays impairment benefits based on as schedule and a whole person value of 300 weeks. For scheduled benefits, they are

paid in addition to temporary benefits; but for unscheduled benefits, the amount of temporary benefits is deducted from the award.

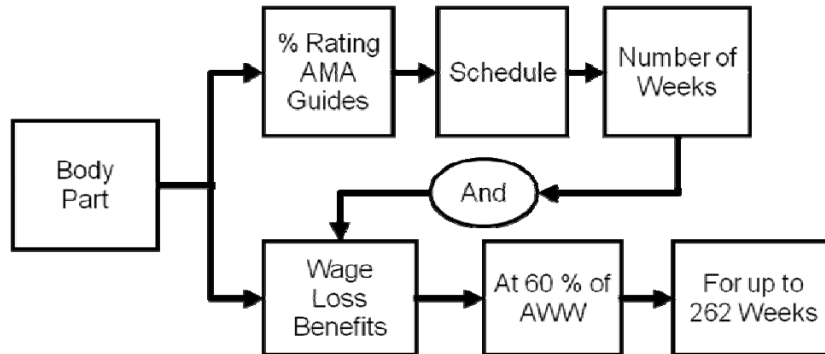
<http://www.wcc.ne.gov/faqs.htm>, R.R.S. Neb.48-121.

Nevada



Nevada does not have scheduled injuries. A physician makes an evaluation according to the AMA Guides. A formula is then used to apply this to the worker's average monthly wage, which yields his or her monthly benefit rate. These benefits are paid to age 70 or for a minimum of 5 years.

New Hampshire



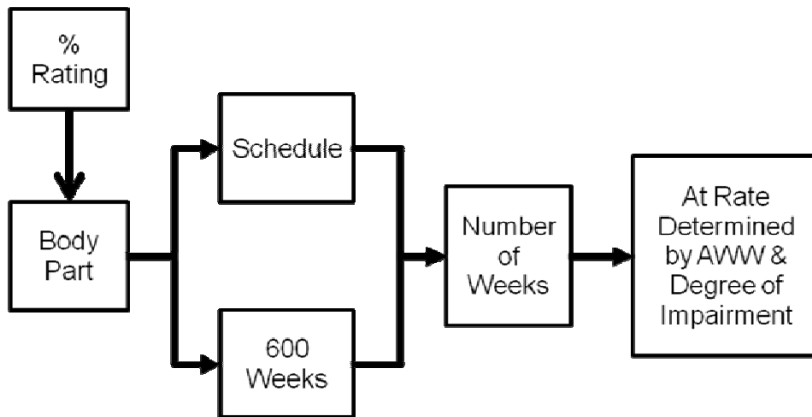
In New Hampshire, scheduled or impairment benefits are payable for certain body parts. A physician does an impairment rating, using the AMA Guides. The schedule lists the number of weeks for the body part. This is multiplied by 60 percent of the average weekly wage to yield the total amount for the impairment. It is generally paid in a single lump sum.

For other injuries, and in addition to impairment benefits for scheduled injuries, workers can receive wage-loss benefits payable at 60 percent of the average weekly wage for up to 262 weeks.

Note that in addition to the usual maximum, which in New Hampshire is 150 percent of the state average weekly wage, a worker's wage-loss benefits cannot exceed 100 percent of the worker's pre-injury after tax earnings.

NHRSA 281-A:31-a and :32.

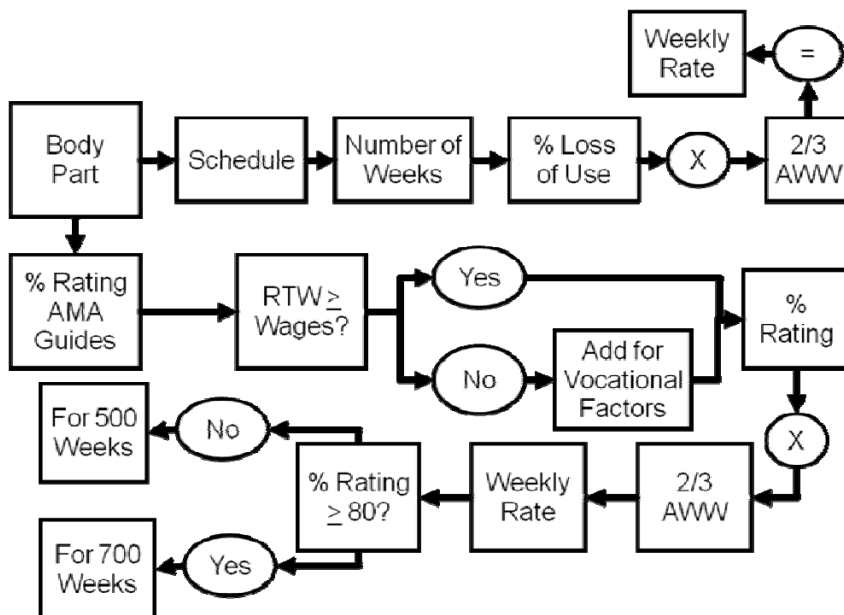
New Jersey



New Jersey has a schedule and values a whole person at 600 weeks. Nominally, the rate of benefits is set at 70 percent of the worker's average weekly wage. However, there is a maximum weekly rate that is determined by: the particular week being paid, the total weeks to which the worker is entitled, and the state average weekly wage. For a worker receiving 90 or fewer weeks, the maximum is 20% of the state weekly wage (\$190 in 2007). A worker entitled to 150 weeks of benefits would receive benefits with the maximum weekly benefit equal to 20% of the average weekly wage for the first 90 weeks. His or her maximum benefits would then gradually increase until they equaled 30% of the state average weekly wage during weeks 145 through 150. (N.J. Stat. 34:15-12)

Thus, in New Jersey, the impairment rating affects both the duration and the weekly rate of benefits.

New Mexico

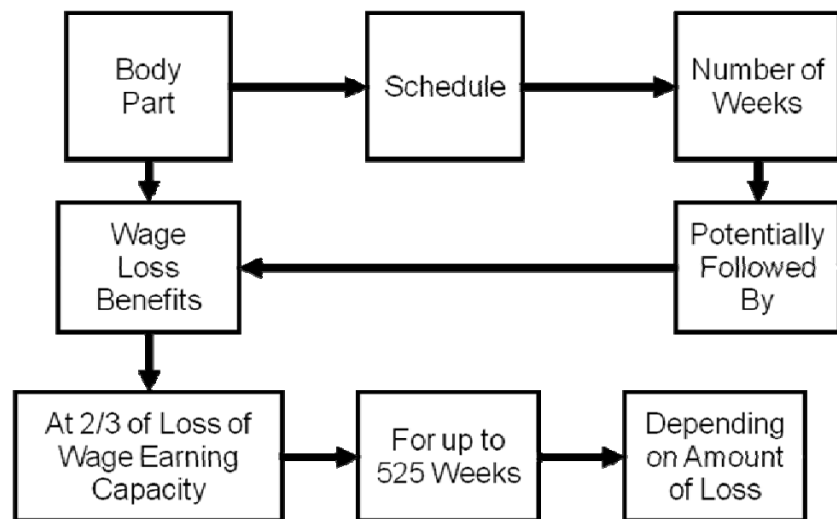


New Mexico is an example of one of the most complicated systems. For injuries to scheduled body parts a schedule determines the duration of benefits and a rating of the “loss of use” is multiplied by the compensation rate to give the weekly rate.

For other injuries the process begins with an evaluation under the AMA Guides which yields a percentage rating. If the individual has not returned to work making the same or more than the pre-injury wage, this rating is adjusted for vocational factors. The rating then is multiplied by $\frac{2}{3}$ of the worker’s average weekly wage to yield a weekly rate of benefits. If the rating was less than 80 percent, the worker receives these benefits for 500 weeks. If it was equal to or greater than 80 percent, benefits are paid for 700 weeks.

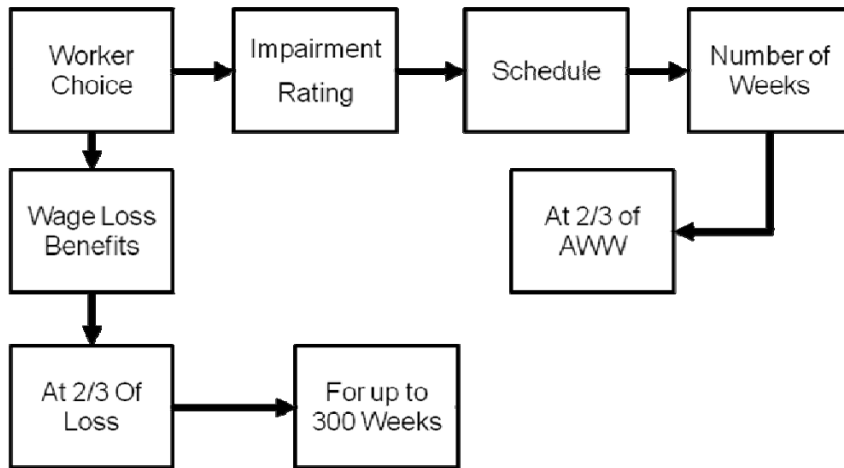
For scheduled injuries, the time period runs from MMI. For unscheduled injuries, weeks of temporary benefits are included in the 500 (or 700) week period.

New York



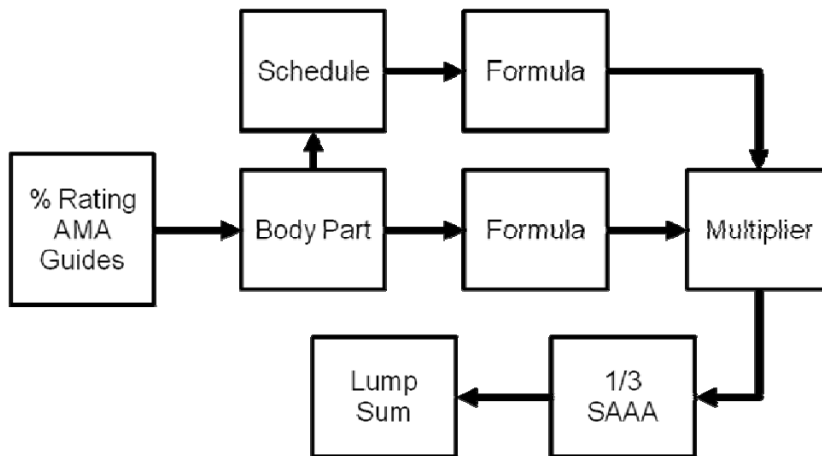
New York pays wage-loss benefits based on the loss of wage-earning capacity. For injuries on or after March 13, 2007 there is a cap on the duration of these benefits. For workers with a loss of 95 percent or greater, they are payable for a maximum of 525 weeks. The time period is reduced based on the percent loss until a loss of 15 percent or less is limited to a maximum of 225 weeks. There is also a schedule of benefits for specified losses that are payable in addition to the wage-loss benefits.

North Carolina



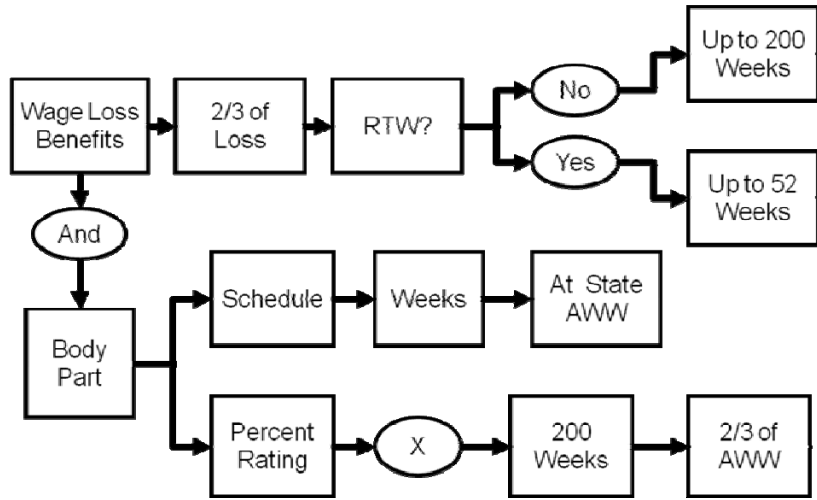
In North Carolina, a worker can choose between a schedule that covers virtually all disabilities and wage-loss benefits that can last for up to 300 weeks. If a person has returned to work, he or she is most likely to ask for a rating based upon the impairment. If the worker has not returned to work, he or she will generally benefit by seeking wage-loss benefits.

North Dakota



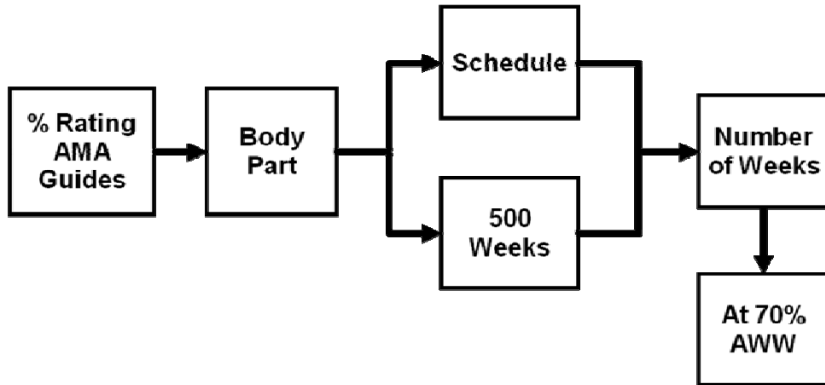
North Dakota determines an impairment rating. (The AMA Guides are used but a scheduled may be substituted for amputations or loss of an eye.) A formula is then used to calculate a “multiplier.” This is then multiply by one-third of the state average weekly wage at the time of the impairment evaluation. (Pre-injury wages do not affect the amount of benefits.) Benefits are ordinarily paid in a single lump sum. N.D. Code 65-05-12.)

Ohio



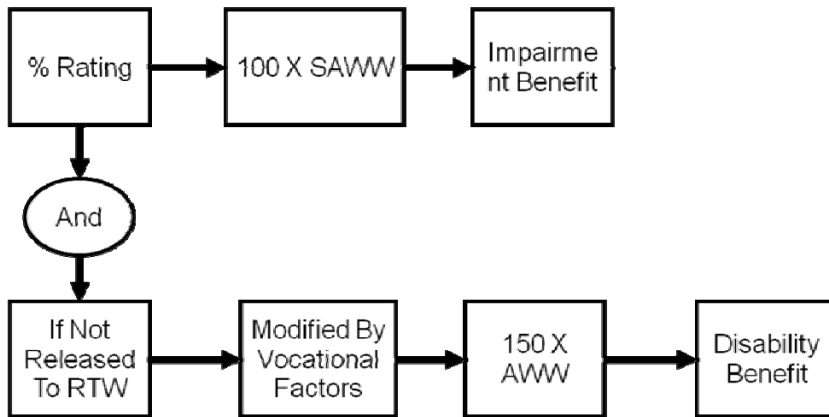
In Ohio, an individual can receive wage-loss benefits for up to 200 weeks, if he or she has returned to work at lower wages. Wage-loss benefits are payable to a worker who has not returned to work for up to 52 weeks. In some circumstances, it is possible to combine these and receive benefits for up to 226 weeks. In addition, workers can receive benefits based on impairment. Scheduled losses are paid at the state average weekly wage regardless of the worker’s earnings. Unscheduled loss are paid as a percentage of 200 weeks at 2/3 of the worker’s average weekly wage with a relatively low maximum of 1/3 of the state average weekly wage.

Oklahoma



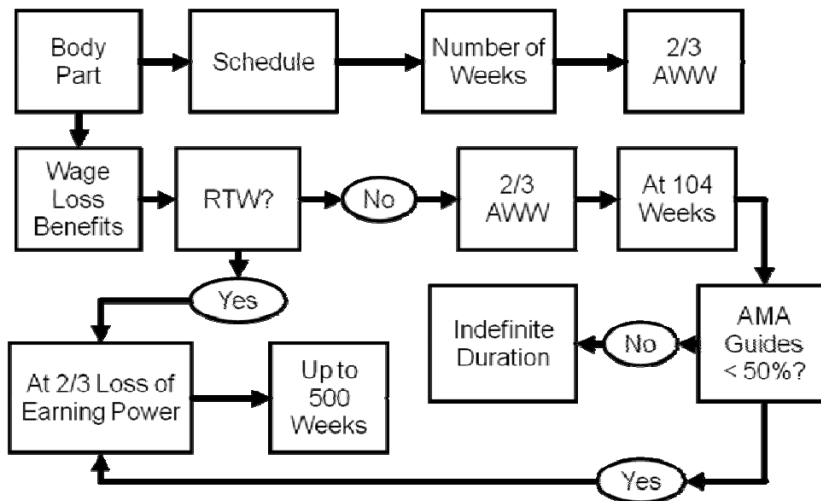
Oklahoma uses the AMA Guides. A whole person is valued at 500 weeks. Benefits are paid at 70 percent of the average weekly wage, subject to a maximum of 50 percent of the state average weekly wage.

Oregon



In Oregon, workers receive an impairment benefit that is based on the state average weekly wage. In addition, if the worker has not been released to return to regular work, he or she receives a disability benefit that is based on the impairment rating, vocational factors, and the worker’s average weekly wage, and limited by maximums and minimums based on the state average weekly wage.

Pennsylvania

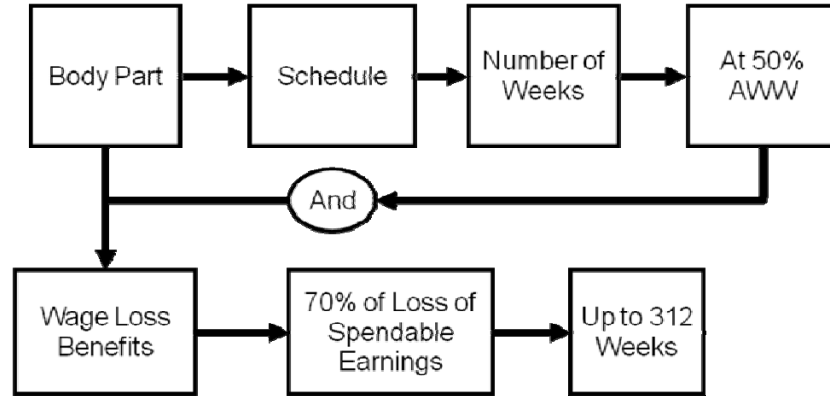


Pennsylvania has a schedule of losses; but it only applies to whole, not partial losses of those body parts. These benefits are paid for the specified number of weeks at 2/3 of the average weekly wage, subject to a maximum. [Can you get wage-loss benefits after the scheduled period?]

Wage-loss benefits are paid for unscheduled disabilities at 2/3 of the average weekly wage. For a totally disabled person, these can be paid for life. If the worker has returned to work, he or she is considered partially disabled. Also, at 104 weeks, the employer can request an evaluation of the worker. If the disability is found to be less than 50 percent under the AMA Guides, the worker is considered to be partially disabled.

Partial disability benefits are paid at 2/3 of the loss of earning power, for a maximum of 500 weeks.

Rhode Island



Rhode Island pays wage-loss benefits. Like most states that use this approach, benefits are based on the difference between the pre-injury wages and the post injury wages, or the post injury wage-earning capacity. Unlike other wage-loss states, the post injury wage-earning capacity can be measured by a formula that is based on an impairment rating using the AMA Guides. For scheduled injuries, workers receive scheduled benefits in addition to the wage-loss benefits. Benefit rates are based on spendable earnings, rather than gross wages.

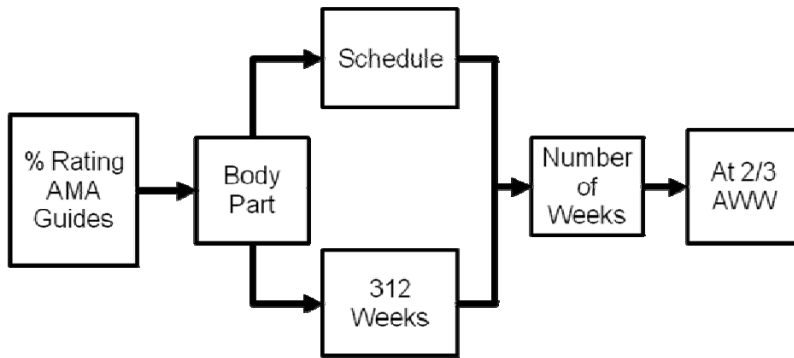
South Carolina



In South Carolina there is a scheduled that covers virtually all disabilities. As this is being written in the fall of 2007, there is a debate over whether the use of the AMA Guides is required and the extent to which the commission may consider vocational factors. If a back disability is given a rating of 50 percent or more, it is treated the same as a permanent total disability and paid for 500 weeks. Section 42-9-20 seems to provide wage-loss benefits for unscheduled disabilities for up to 340 weeks, but it is rarely, if ever applied.

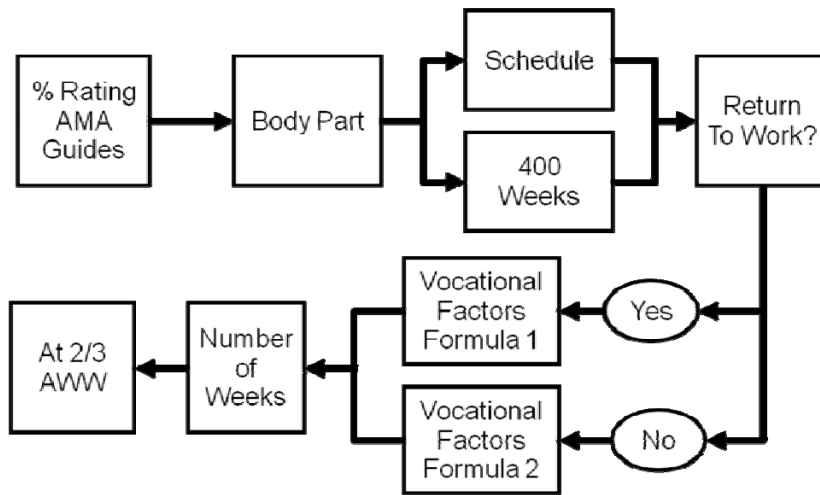
South Carolina Code 42-9-10 through 30.

South Dakota



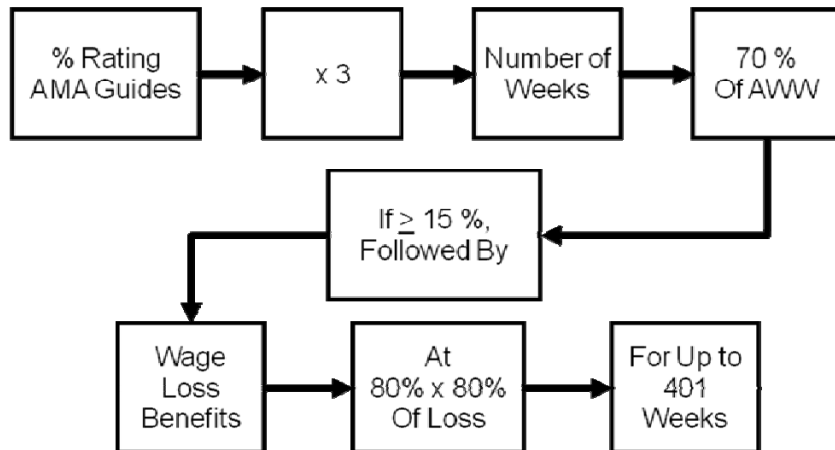
South Dakota considers the pre-injury wages and the impairment rating in determining the length of time for which benefits are paid. A whole person is set at 312 weeks. The AMA Guides are used in determining the impairment rating. (S.D. Stat. Ann. 62-4-6.)

Tennessee



Tennessee uses a schedule for some body parts, and values a whole person at 400 weeks. The AMA Guides are used. The rating is adjusted by vocational factors. A much larger adjustment is allowed if the worker has not returned to full wages with the at-injury employer.

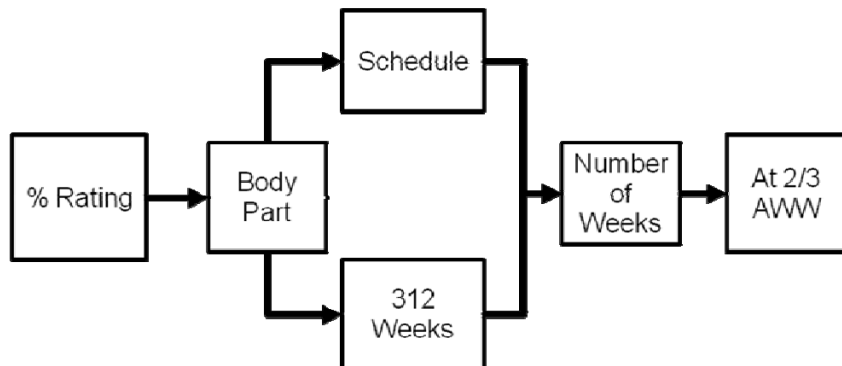
Texas



In Texas, workers receive an impairment rating based on the AMA Guides. They receive impairment benefits for three weeks, for each percent of impairment. (A 10 percent impairment would result in benefits for 30 weeks.) Benefits are paid at 70 percent of the average weekly wage.

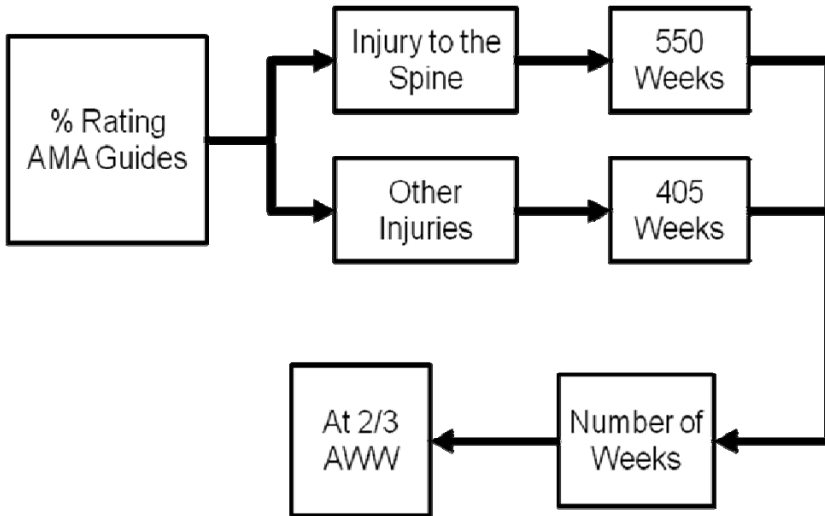
If the impairment rating is 15 percent or more, the worker is also entitled to wage-loss benefits. These are paid at the rate of 80 percent of 80 percent (in effect 64 percent) of the wage loss. They are payable for up to 401 weeks. There are various requirements for continuing entitlement to wage-loss benefits, including what other states might call a requirement of a “job search.”

Utah



Utah pays PPD benefits based on an impairment rating. It uses the AMA Guides modified by its own Guides. There is a schedule for some body parts, and a whole person is valued at 312 weeks.

Vermont

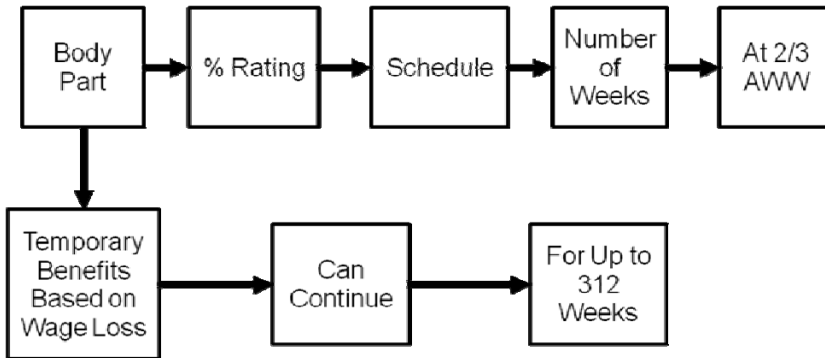


In Vermont, any impairment rating is made based upon the AMA Guides. Vocational factors are not considered. There is no schedule of body parts. For injuries to the spine, a whole person is valued at 550 weeks. For all other injuries, the value is 405 weeks.

Workers' Compensation Adjustors' Manual:

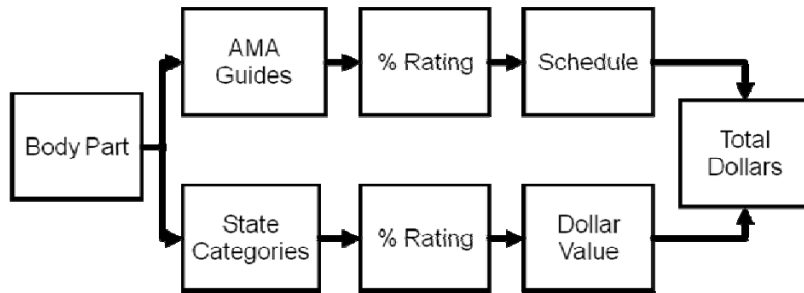
<http://www.labor.vermont.gov/>

Virginia



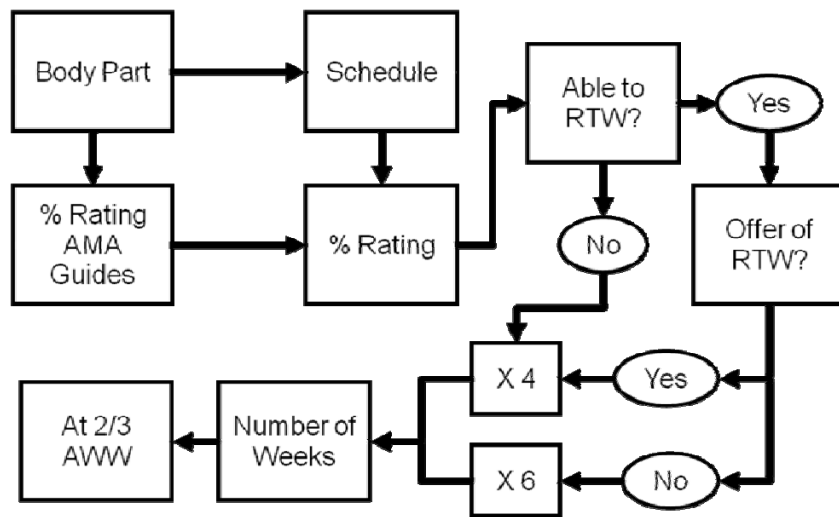
Virginia compensates scheduled losses much the same as most states. Unlike most states, Virginia does not pay benefits for unscheduled losses. Thus, a worker with a back injury is not entitled to permanent partial benefits, unless an argument can be made that the condition has some impact on a scheduled body part such as a leg. In Virginia, however, workers can receive temporary total benefits for up to 500 weeks. In this way Virginia operates much like a wage-loss state.

Washington



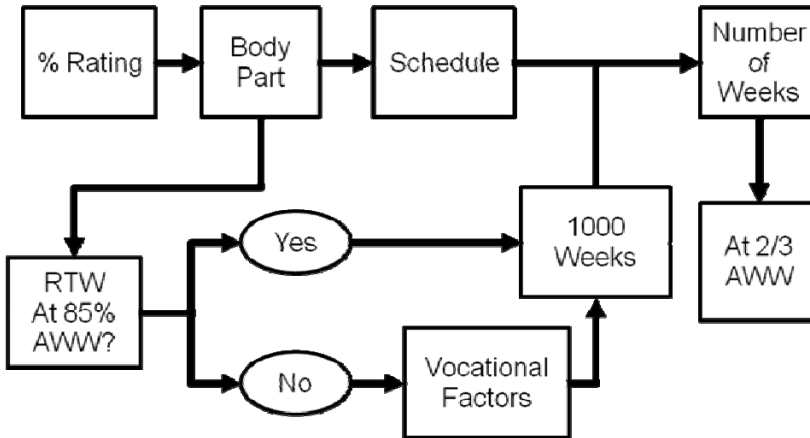
Washington evaluates some disabilities according to the AMA Guides, and some according to a category system. All of these result in a percentage rating. The state indicates a specific dollar amount for each body part and for a total body impairment. These are fixed for all workers and do not vary based upon the workers earnings. The rating is then applied to a dollar amount for the body part or the total body impairment. This results in a fixed dollar amount for this rating. Smaller awards are paid in a single lump sum. Larger awards are paid in monthly installments.

West Virginia



In West Virginia, an anatomical loss of some body parts is assigned a percent rating based on a schedule. The AMA Guides are used for other disabilities. This percent rating is multiplied by 4 to determine the number of weeks for which benefits will be paid. However, if the worker is able to return to the pre-injury job, and the employer does not offer it to the worker, it is multiplied by six.

Wisconsin



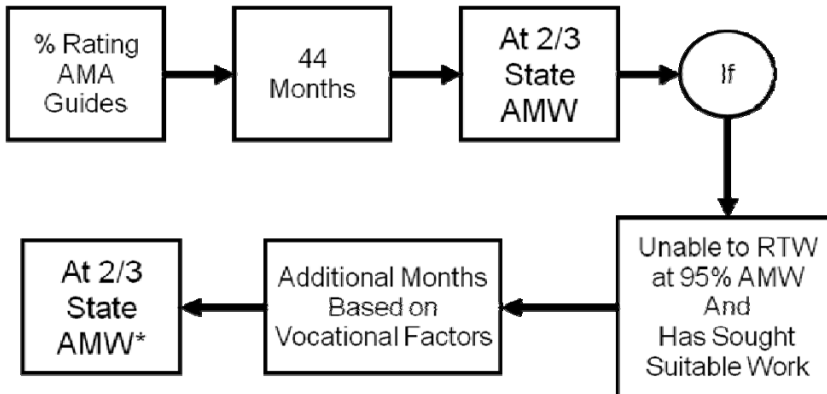
Wisconsin pays scheduled benefits in the typical manner. For unscheduled benefits, Wisconsin considers vocational factors if the worker has not returned to work at the pre-injury employer at 85 percent or more of the pre-injury wages.

Wisconsin Worker's Compensation Guide:

<http://www.dwd.state.wi.us/dwd/publications/wc/WKC-7580.htm#weekly>

Wis. Stat. § 102.44

Wyoming



Wyoming pays an *impairment* benefit, which is determined by multiplying a rating under the AMA Guides by 44 months. (Wyoming pays benefits monthly rather than weekly.) It is paid at two thirds of the state average monthly wage.

In addition to the impairment benefit, a worker may receive a *disability* benefit if he or she is unable to return to work at 95% of the pre-injury average monthly wage and has sought suitable employment. The duration of this benefit is calculated by a formula that considers vocational factors such as the worker's age, education, and work experience. He is paid at 2/3 of the state average monthly

wage, but is adjusted somewhat based on the actual pre-injury earnings of low and high wage earners.

Wyo. Stat. § 27-14-403 and § 27-14-405