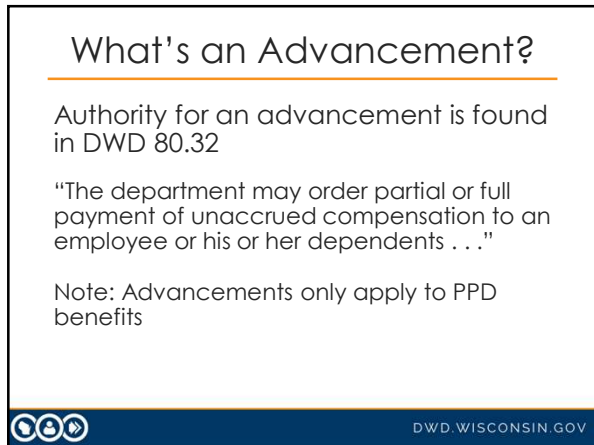
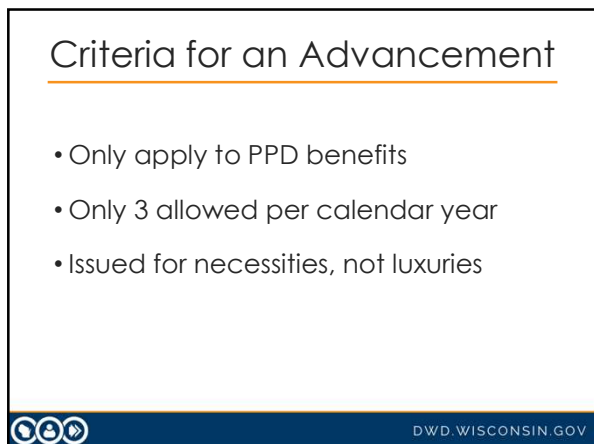


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5% Interest Credit

- PPD Estimate and Return to Work date must be present on DWD system to calculate the interest credit
- If behind on PPD payments, it will count against interest credit
- Submit in writing the date the advancement was paid - not a phone call, etc.



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5% Interest Credit

Formula Used:

- Weeks PPD x Weekly Rate
- = Total PPD due
- **Sum of Previous Advances & Interest Credits**
- = Difference on PPD & Previous Advances
- **Interest Credit**
- = Balance to Employee



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Is It an Advancement?

An injured worker calls and asks to receive their PPD check early as they are behind on rent payments due to the injury.

You are able to accommodate the request and you send the check out a week early.



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Answer

- No, this is not an advancement.
- You can issue PPD payments early. If the injured worker does not specifically ask for an advancement and there is no need for Department approval, it is not considered 1 of the 3 advancements allowed per year.



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What to Do?

An injured worker calls you asking why they have not received their advancement yet.

You don't know anything about an advancement; you never got a call or an authorization letter from the state.



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Answer

- Suggest that they contact the DWD.
- The DWD most likely needs documentation to support the advancement request (receipts, bills, estimates, bill of sale, purchase agreement) before it can approve the advancement.



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Other Tips

- Make sure all PPD is current on the claim before issuing an advancement.
- If at all possible, make advancement checks out in joint draft form (WE Energies and claimant).
- Remember: an injured worker is not allowed an advancement if collecting TTD or TPD (can't collect both PPD and TTD/TPD at the same time).



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Payment of PPD and Advancements

NOTE:

- Payment of an advancement DOES NOT negate the need for continued payment of PPD.
- Payment of an advancement DOES NOT in any way replace or reduce the amount of the monthly PPD check.



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DRS Advancement Assignments

Advancements (\$25,000 & Under)

Effective November 17, 2020

A - H Faith Howe 608-267-6890

I - P Jasmine Decorah 608-266-0474

Q - Z Phil Roberts 608-264-8783

Interest Credit Calculations

Kathy Almeida 608-266-3540



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Questions?

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