

# Benefits, Reserves & Financial Summary

*Simulated training document only — not an official or live claim file.*

## Claim and Wage Information

<b>Claim Number</b>	25004567
<b>Employee</b>	Nicole Moore
<b>Employer</b>	Evergreen Wellness Center
<b>Average Weekly Wage (AWW)</b>	\$900.00
<b>Temporary Disability Rate</b>	\$600.00 per week
<b>Estimated PD Rate</b>	\$290.00 per week

## Temporary Disability (TD) Benefits

TTD benefits were paid during the period 09/13/2024 through 02/29/2025, following the employee's removal from work after the 09/12/2024 injury and subsequent left knee surgery.

Item	Value
TD Period	09/13/2024 – 02/29/2025 (24.0 weeks).
TD Rate	\$600.00 per week (2/3 of AWW).
Total TD Paid	Approximately \$14,400.00.
Overlap with SDI	None reported; EDD confirms no SDI benefits for this period.

## Permanent Disability (PD) Advances

Item	Value
MMI Date	04/10/2025 (per PTP; confirmed by AME).
Estimated Combined WPI	Low-to-mid-teens after apportionment.
PD Rate Used	\$290.00 per week.
PD Advances Start Date	07/10/2025.
Weeks Advanced (through 12/05/2025)	Approximately 20.0 weeks.
Total PD Advances Paid	Approximately \$5,800.00.

## Medical Payments (Summary)

Category	Estimated Paid	Notes
Clinic visits / diagnostics	Approx. \$8,000.00	PrimeCare visits; lumbar and left knee X-rays; knee and lumbar MRI.
Orthopedic surgery & post-op care	Approx. \$11,500.00	Left knee arthroscopic partial medial meniscectomy and related facility charges.
Physical therapy	Approx. \$3,000.00	18 sessions focusing on left knee and lumbar stabilization.
Follow-up and maintenance care	Approx. \$3,000.00	Ongoing visits through 07/15/2025 including MMI evaluation.

Total medical paid is estimated at approximately **\$25,500.00** as of 12/05/2025. Future medical exposure is limited to conservative care for the lumbar spine and left knee.

## Allocated Expenses

Expense Type	Estimated Paid
Bill review / PPO / UR	Approx. \$1,800.00

Investigation (AOE/COE)	Approx. \$1,400.00
Psych QME (Dr. Singh)	Approx. \$1,200.00
Ortho AME (Dr. Chen)	Approx. \$2,200.00
Defense counsel and legal costs	Approx. \$1,900.00

Total allocated expenses are estimated at approximately **\$8,500.00**.

### Reserves History

Date	Medical	Indemnity	Expense	Notes
10/10/2024	\$18,000	\$8,000	\$3,500	Initial reserves after acceptance; pending MRI and ortho consult.
03/15/2025	\$35,000	\$15,000	\$7,500	Post-surgery; extended TTD and AME/QME anticipated.
06/20/2025	\$20,000	\$15,000	\$8,500	Post-MMI/AME; reserves adjusted for limited future medical and PD advances.

### Excess, Subrogation, and Contribution

- Excess carrier: Safety National Casualty Corporation; exposure well below report threshold and \$500,000 retention.
- No viable third-party subrogation identified; incident related to interaction with resident rather than premises defect.
- Prior 2018 lumbar claim fully closed; no overlap for contribution or reimbursement. Apportionment handled at medical/legal level only.

### Overall Financial Snapshot (as of 12/05/2025)

Category	Amount (approx.)
Indemnity (TD + PD advances)	\$20,200.00
Medical	\$25,500.00
Allocated Expenses	\$8,500.00
<b>Total Paid</b>	<b>\$54,200.00</b>

Remaining reserves total roughly \$16,700. Estimated total incurred at closure is in the mid-\$60,000 range, dependent on final PD rating and settlement structure (Stipulated Award versus Compromise & Release).