

Wertz Law Firm Releases Guidance on Iowa's 2026 Workers' Compensation Benefit Rates and Scheduled Member Calculations

Wertz Law Firm issues guide on Iowa's 2026 workers' comp rate updates to help injured workers maximize scheduled member benefit payouts.

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Today, [Wertz Law Firm P.C.](#) released a functional, data-focused guide aimed at helping Iowa's workforce navigate

the state's complex workers' compensation system following recent statutory updates to maximum weekly benefit rates.

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Under Iowa law, compensation for permanent partial disability involving specific limbs or joints, such as hands, arms, legs, or eyes, is determined through a "scheduled member" framework. Under this system, the total loss or percentage of loss of use for a body part correlates directly to a fixed schedule of benefit weeks set by statute. Benefit amounts are tied to the worker's Average Weekly Wage (AWW) and capped annually based on adjustments to the Statewide Average Weekly Wage (SAWW).

When an employee suffers a workplace injury resulting in permanent impairment to a scheduled member, Iowa law assigns a maximum number of weeks of weekly indemnity benefits based on the body part involved:

Arm: Up to 250 weeks

Hand: Up to 190 weeks

Leg: Up to 220 weeks

Foot: Up to 150 weeks

Eye: Up to 140 weeks

While the statutory week limits are fixed by law, the final dollar amount an injured worker receives depends entirely on the accurate calculation of their weekly benefit rate. Insurers frequently underpay claims by miscalculating the worker's pre-injury Average Weekly Wage,

often by omitting overtime, bonuses, or second-job earnings, or by applying incorrect statutory rate tables. Even small errors in determining a worker's weekly rate can result in significant financial shortfalls over the course of a multi-year scheduled payout.

Because scheduled member claims are tied strictly to fixed week counts rather than broader loss-of-earning-capacity evaluations, ensuring precision in both the medical impairment rating and the underlying financial math is critical. Securing an independent medical evaluation and conducting an audit of the insurer's benefit calculations frequently reveals unpaid back benefits owed to the injured worker.

As Iowa's workforce adapts to updated annual benefit rate caps, verifying the accuracy of every workers' compensation claim remains essential to a full recovery. Rather than accepting an initial insurance settlement at face value, injured employees are encouraged to review their calculated Average Weekly Wage, confirm their medical impairment ratings, and ensure all statutory adjustments are fully applied.

By taking proactive steps to audit benefit calculations, injured workers across Iowa can protect their financial stability and secure the complete compensation guaranteed to them under state law.

About Wertz Law Firm, P.C.

For over 60 years, Wertz Law Firm, P.C. has provided legal representation focused exclusively on Iowa workers' compensation law. Based in Cedar Rapids, attorneys Thomas M. Wertz and Mindi Vervaecke represent injured workers across the state, taking on major employers and insurance carriers to secure full statutory benefits for workplace injuries.

For more information, please refer to the contact details below.

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