

WORKERS' COMPENSATION COVERAGE:



Career and Technical Education Program Participants

Career and Technical Education (CTE) programs are high school courses that help students prepare for college and careers. When participating in a CTE program, students can gain on-the-job work experience with an employer. Workforce Safety & Insurance (WSI) provides workers' compensation insurance coverage for students participating in a CTE program in two ways, as a vocational participant or paid employee.

Vocational Training & Work Evaluation Programs

An educational institution may contract coverage with WSI for participants (students) of a vocational training or work evaluation program. Vocational accounts cover injury to students who are doing unpaid job shadowing or on-the-job training that is in conjunction with their schooling.

Coverage is effective upon WSI's receipt of an Application for Insurance and a signed Vocational Training and Work Evaluation contract.

- A member list of students must be submitted to WSI prior to the student's placement. Students not named on the member list are not covered.
- Coverage is in place for the student for the remainder of the account's annual policy period regardless of the student's placement, provided the placement is unpaid.
- Additional students can be added to the member list throughout the policy period.
- A new contract and member list needs to be completed each year to renew the coverage.
- There are no age limits for covered participants.
- Only medical coverage is provided.

Paid Employee Coverage

Students who are placed with a business and are paid for their services are considered employees of that business for workers' compensation purposes. The business is responsible to cover the student in the same manner as their regular employees.

- If the employer has an active WSI account, there is no need to inform WSI of a student hire as coverage is provided to all workers of an active policyholder. If the employer does not have an active WSI account an Application for Insurance needs to be submitted.
- The business will report all wages paid to the student during their regular payroll reporting process and pay premium based on the rate of exposure.
- Coverage is ongoing until the student's placement with the business ends.
- There are no age limits for covered employees.

To apply for coverage visit: [WORKFORCESAFETY.COM](https://workforcesafety.com) >> EMPLOYER





Safety for Young Workers: Prepare Them for Success!

Student Safety on the Job

As teenagers start working, they are learning new skills and often find themselves in unfamiliar environments. To minimize the risk of injuries, it is crucial to provide all students with proper training on potential hazards.

- Be aware that a teenager's decision-making process is not yet fully developed; therefore, they may not always recognize unsafe behavior.
- Understand that this could be the teen's first job so they may not be aware of safety requirements. Provide initial safety orientation and ongoing safety training for all employees. Consider implementing a Safety Mentoring Program in addition to orientation.
- Ensure that all assignments and equipment use comply with North Dakota's Department of Labor laws.
- Consider participating in WSI's Safety Incentive Programs to assist in the development and improvement of the safety and health of your workplace.

Employer Responsibilities

Employers must adhere to OSHA safety and health standards to protect workers.

- Provide a workplace free from serious recognized hazards and follow all OSHA safety and health standards.
- Find and correct safety and health hazards.
- Inform employees about hazards in the workplace and train them about applicable OSHA standards in a language they understand.
- Provide safety training on workplace hazards.
- Provide the required personal protective equipment (PPE) and pay for most types of required PPE.



For more safety information visit:
[WORKFORCESAFETY.COM/SAFETY](https://workforcesafety.com/safety)



North Dakota Workforce
Safety & Insurance

800-777-5033 | workforcesafety.com