

Determine the Options

Is the employer of the Work-Based Learning student in:

1. The Voluntary Market (provisions are optional)
2. The Assigned Risk Plan (provisions are mandatory)
3. A governmental institution or self-insured entity to which this bill does not apply.

Contact Us

Each school/school system has a designated Work-Based Learning coordinator that manages the WBL program.

The local school WBL coordinator should be the first point of contact for inquiries.

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Richard Woods, Georgia's School Superintendent
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Can I insure someone under the age of 18 on my Worker's Compensation Policy?

**Georgia House Bill 402:
The Law on Worker's Compensation
Insurance and Discounts for
Work-Based Learning Students**



Why the need for HB 402

The General Assembly finds that it would be beneficial to students, employers, and the economic health of the state to assist in providing highly trained, technologically sophisticated, and career-oriented students who will aid in the development of a successful twenty-first century workforce. By opening their doors to work-based learning opportunities, employers can play an active role in shaping the quality of their future workforce, by preparing potential leaders for their company and their community, and by helping shape future curriculum to create an educated work force for their industry as a whole. Work-based learning programs can provide students the opportunity to work and learn in a real-world environment and prepare them for future career opportunities. Such work-based learning opportunities can be accomplished by developing partnerships between and among the business community, industry, students, parents, school systems, and postsecondary education institutions.



Authorization of the Discount Option

For each policy of workers' compensation insurance issued or renewed in the state on and after July 1, 2016, there may be granted by the insurer up to a 5 percent reduction in the premium for such policy if the insured has been certified by the State Board of Education to the State Board of Workers' Compensation as a work-based learning employer pursuant to Article 12 of Chapter 9 of Title 34 and has notified its insurer in writing of such certification.

Entities Not Subject to the Provision

'Employer' means a person or entity that is subject to the provisions of this chapter but shall not include the state or any department, agency, or instrumentality of the state; any county; any county or independent school system; any municipal corporation; or any employer which is self-insured.

Details and Requirements

How does the Employer become "certified by the State Board of Education to the State Board of Worker's Compensation?"

Each work-based learning coordinator enters the employer information into an online database that is monitored by the Georgia Department of Education. The employer list is provided to the State Board of Worker's Compensation at the end of the school year.

Work-Based Learning Job Code

All employers should code WBL students on their Workers Compensation reports and documents with job code 9777 regardless of whether they are receiving the discount.

National Council on Compensation Insurance

The circular from NCCI announced the approval of item 02-GA-2015 – Establishment of a Georgia Work-Based Learning Program Premium Credit for carriers of Worker's Compensation Insurance.



Premium Credit Amounts

Employers who participate in the Work-Based Learning program through the Georgia Department of Education may receive a credit of up to 5% in accordance with the table shown here, subject to a maximum credit that is not to exceed \$2,500.

# Students	Credit
1	2%
2	3%
3	4%
4 or more	5%

Employer Requirements

The employer must meet the following requirements:

- Have the signed training agreement on file;
- Have the detailed training plan on file;
- Assign a mentor to the WBL student;
- Comply with all federal, state, and local laws and regulations;
- Comply with the rules and regulations of the State Board of Education.



Georgia's House Bill 402-The Law on Workers' Compensation Insurance and Discounts for Work-Based Learning



Use this HB402 information to communicate and capture your audience's attention especially in the time of critical labor shortages!

What is House Bill 402?

- Provides an optional reduction in Workers' Compensation premiums for employers that provide work-based learning opportunities

What is the Premium Credit?

- The amount of the premium credit varies from 2% to 5%, depending on the number of students employed as part of the work-based learning program, and is subject to a maximum credit that is not to exceed \$2,500.00

# Of Students Employed	Credit
1	2%
2	3%
3	4%
4 or more	5%

What is the Work-Based Learning Job Code?

- All employers should code WBL students on their Workers' Compensation reports with 9777 regardless of whether they are receiving the discount

What are the school, students and employers required criteria to qualify the employer for the Workers' Compensation insurance discount for employing WBL students?

- Have a signed training agreement on file
- Have a detailed training plan on file
- Have an assigned mentor to the WBL student
- Comply with all federal, state, and local laws and regulations
- Comply with the rules and regulations of the State Board of Education

Who communicates to the insurance company about applying the WBL credit to the Workers' Compensation policy?

- The Human Resources department or hiring official

What are Determine the Options?

- **Voluntary Market:** A type of workplace benefit: life, dental, disability, vision. These programs are voluntary because it's up to the employee whether they want to buy coverage
- **Assigned Risk Plan:** Assigned risk is a term used to describe a person or company who cannot get insurance through normal means and is placed in an assigned risk pool of people whom insurers must cover. Common examples include mandating that all drivers obtain car insurance or requiring businesses to purchase workers' compensation insurance
- **A Governmental institution or self-insured entity to which this bill does not apply:** Self-insurance allows an employer to pay its own workers' compensation losses rather than buy an insurance policy