

Attachment 2.

WORKERS' COMPENSATION FOR APPRENTICES UNDER AGE 18

Laws:

Every state has its own workers' compensation laws, which are contained in statutes. The laws vary somewhat in each state. In some states, minors are treated the same as workers 18 years of age and older; in others, there are special requirements for youth. Under the law in most states, every business must have some form of workers' compensation insurance to cover injured employees. Below is a list of resources on workers' compensation to help employers navigate this issue in their states.

Workers' Compensation Resources:

- State Workers' Compensation Laws: <http://injury.findlaw.com/workers-compensation/workers-compensation-laws-by-state.html>.
- Youth, Minors, and Workers' Compensation: <http://blog.reduceyourworkerscomp.com/2010/12/hiring-youth-minors-and-workers-compensation>.
- National Academy of Social Insurance's Research on Workers' Compensation: <https://www.nasi.org/research/workers-compensation>.

A series of reports and relevant information on workers' compensation benefits in each state and employer costs.

- Workers' Compensation: Benefits, Coverage, and Costs, 2013: https://www.nasi.org/sites/default/files/research/NASI_Work_Comp_Year_2015.pdf.
The only comprehensive national data on state and federal workers' compensation programs.
- National Academy of Social Insurance's Infographic on Benefits and Employer Costs: Workers' Compensation State-by-State Benefits Paid and Employer Costs: <https://www.nasi.org/research/2016/infographics-workers-comp-state-state-benefits-paid-employer>.

Other Workers' Compensation Laws for Specific Employers:

There are special workers' compensation laws for employees of the Federal Government (see The Federal Employment Compensation Act (FECA) and for workers in other industries (for example, longshore and harbor workers and coal mine workers) The USDOL's Office of Workers' Compensation Programs administers these programs.

- The Federal Employment Compensation Act: <https://www.dol.gov/owcp/dfec/regs/statutes/feca.htm>.
- Office of Workers' Compensation Programs (OWCP): <https://www.dol.gov/owcp/>.

State Information on Youth and Workers' Compensation: Examples for Reference

- Youth Apprenticeship Program Requirements in Wisconsin:

<http://dwd.wisconsin.gov/youthapprenticeship/legal.htm>. Information for employers, parents, and students on child labor laws and insurance and liability.

- Talking Points with Insurance Carriers:
<http://education.ky.gov/CTE/cter/Documents/TalkingPointsInsCarrier.pdf>. A resource on workers' compensation in Wisconsin for work-based learning practitioners.
- Tech Ready Apprentices for Careers in Kentucky (TRACK): Working with Students under 18: http://education.ky.gov/CTE/cter/Pages/Students_U18.aspx. Resources on child labor laws and insurance for the TRACK program in Kentucky.