

Rocky Mountain College Student Employment/Internship Insurance Guidelines

| | Work Study Students | Volunteers |
|------------------------------|--|---|
| Coverage Type | Paid Interns | Unpaid Interns |
| Health Insurance | RMC strongly encourages students to carry personal health coverage. For a list of Billings area insurance providers, contact the Office of Student Life. | Students who will not be covered through workers' compensation insurance through their intern site are required to obtain health care coverage for the time period that they serve in a volunteer capacity. |
| Worker's Compensation | <p>The RMC Work Comp Program provides workers' compensation insurance for all paid employees while in the course and scope of their work. This includes work study students, interns working for RMC, and general student employees.</p> <p>Outside organizations paying a wage to a student worker of intern are required to provide workers' compensation insurance for the paid student worker.</p> | <p>RMC does not provide workers' compensation insurance to those who are not paid employees of RMC. By Montana statute, those providing services on a non-paid basis are considered volunteers. The RMC Work Comp Program is currently not authorized to extend workers' compensation coverage to volunteers.</p> <p>Student workers performing work without pay for an outside partner are also considered as volunteers for the partner. Outside partners may elect to provide workers' compensation coverage to the student worker; however, they are not obligated to do so by Montana work comp statute.</p> |