



NH Department of Education

Bureau of Career Development

Primex FAQ's for Unpaid Work-based Learning Experiences

Q) What is covered under Primex?

A) Primex covers up to \$10,000 per student for documented, reasonable and necessary, and approved out of pocket medical expenses for injuries occurring as a result of transportation to/from or participation in unpaid work-based learning experiences. Under New Hampshire law, work-based learning must be approved through the New Hampshire Department of Labor and established through a school work-based learning program. Additionally, Primex covers claims for damages to equipment caused by a student's negligence while participating in an unpaid, school managed work-based learning program, subject to the terms and conditions of Primex liability coverage.

Q) What happens after the student reaches \$10,000 in out of pocket expenses?

A) The student's personal health insurance should then take over unless there is a higher deductible or cost sharing arrangement in the health plan, or the injury isn't covered by health insurance. In either such case, the student's parents would normally be financially responsible for expenses not addressed by the Primex medical payment coverage.

Q) Are there any coverage exclusions for hazardous occupations/equipment through Primex?

A) No. However, there is a violation of law exclusion. Members must make a good faith effort to comply with the law to be covered. Students should not engage in work that might be considered hazardous work for minors unless it is specifically allowed by the NH Department of Labor laws and regulations.

Q) Are there any age exclusions for students to be covered in work-based learning experiences through Primex?

A) No.

Q) Can work-based learning opportunities be conducted outside of school hours and still be covered by Primex (i.e. evenings, summer, etc...)?

A) Yes, so long as the work-based learning experience is unpaid and approved through the New Hampshire Department of Labor and set-up and supervised by the school.

**** This has been reviewed and approved by Primex's legal counsel****