

Montana State University Billings Coverage Type	Mandatory & Optional Interns or Work Study Students	Mandatory & Optional Interns or Volunteers
Health Insurance	<p align="center">Paid Workers</p> <p>All Montana State University Billings students enrolled in 4 or more credits are required to have some form of health insurance and must either elect the student health insurance or waive it if they are covered under other health insurance.</p>	<p align="center">Unpaid Workers</p> <p>All Montana State University Billings students enrolled in 4 or more credits are required to have some form of health insurance and must either elect the student health insurance or waive it if they are covered under other health insurance.</p>
Worker's Compensation	<p>Paid Workers, including work study and student interns.</p> <p>MUS Work Comp Program provides workers' compensation insurance for all paid employees of the MUS while in the course and scope of their work. This includes work study students and interns working for wages paid by MSUB.</p> <p>Paid Workers, including student interns and non-work study students.</p> <p>Business partners paying a wage to a student worker or student intern is, under nearly all circumstances, required to provide workers' compensation coverage for the paid student worker.</p>	<p>Non-Paid Workers, including unpaid student interns & volunteers.</p> <p>The MUS <u>does not provide</u> WC coverage to those who are not paid employees of the MUS. By MT statute, those providing services on a non-paid basis are considered volunteers. The MUS Self-Funded Work Comp Program is not currently authorized to extend workers' compensation coverage to volunteers.</p> <p>Student workers performing work without pay for a business partner (typically, for whom they are working) are also considered as volunteers for the business partner.</p> <p>Business partners may elect to provide workers' compensation coverage to the student worker; however, they are not obligated to do so by MT work comp statute.</p>
Professional Liability Insurance	<p>Students must be enrolled to receive academic credits that satisfy course and degree requirements in a program approved and supervised by the University. Enrollment in a no-credit course means non-coverage.</p> <p>Paid workers are covered by the MT Risk Management Tort Division (RMTD) student professional liability insurance program. Coverage is in place for students in for-credit, experiential educational activities in the medical and non-medical fields.</p>	<p>Students must be enrolled to receive academic credits that satisfy course and degree requirements in a program approved and supervised by the University. Enrollment in a no-credit course means non-coverage.</p> <p>Unpaid workers are covered by MT Risk Management Tort Division (RMTD) student professional liability insurance program. Coverage is in place for students in for-credit, experiential educational activities in the medical and non-medical fields.</p>