



WORKERS' COMPENSATION TRUST

CLASSIFICATION GUIDE

The following classification codes and descriptions are currently in use by the Trust and are used for both underwriting and payroll audit purposes. Some descriptive license has been taken in order to simplify and clarify the descriptions contained in the National Council on Compensation Insurance Scopes Manual. These are basic guidelines - keep in mind various duties can vary from member to member.

Code 0917: Homemakers

Applicable to employers furnishing employees under contract for domestic service performed inside customer's residence and includes operation of training schools.

Code 0917 is applicable to insured's engaged in furnishing inside domestic workers such as, housekeeping, laundry worker, maid, companion or cook. Code 0917 is distinguished from 8835, in that code 8835 contemplates providing home help service (including companion services) and/or physical assistance in daily living to persons who are convalescent, aged, acutely or chronically ill or disabled.

If an employee is providing services to individuals that would be classified under both Code 8835 and 0917, accurate payroll records must be maintained, clearly showing the payroll division between the two class codes. Otherwise, the employee's total payroll will be allocated to the higher rated code (0917).

This revised description for class code 0917 will be available for use on new or renewal policies with effective dates of March 1, 2007 forward.

Code 7370: Ambulance Service Companies

Classification applies to ambulance companies not operated by hospitals providing emergency services. Code applies to paramedics, EMTs, drivers and any other attendants.

- Garage employees are to be classified under Code 8385
- Clerical employees are to be classified under Code 8810

Note: Ambulance companies providing livery services such as wheelchair vans, etc. or pure volunteer ambulance companies are to be classified under code 7705.

Classification includes:

- Drivers of mobile units in connection with activities performed by charitable organizations.
- Drivers of senior citizen transport, rehabilitation institution transport, Visiting Nurse Association personnel transport.
- Messengers where driving is required to pick-up and/or deliver supplies, x-rays, lab samples, lab reports, legal documents, etc.

Code 7705: Ambulance Service and EMS (Emergency Medical Service) Providers and Drivers – Volunteer

This code is applicable to drivers and attendants and applies to volunteer ambulance or EMS personnel serving without payroll. The basis of premium for volunteer ambulance companies is determined by the total number of volunteer hours and the Average Production Wage not subject to the \$50,000 cap.

Note: The Trust is not adopting the Municipal Volunteer Ambulance Code 7731

Code 8017 Stores: Retail NOC

Classification includes but is not limited to:

- Gift Shops
- Coffee Shops
- Television Rental Concessions
- Drugstores
- Bakeries
- Floor Coverings
- Bekeries

Code 8385: Ambulance Company - Garage Employees

This classification applies to all garage or service employees of insureds who operate Ambulance companies. These employees provide mechanical repairs and service their employer's vehicles with gas, oil and water, check and change tires and batteries as necessary and perform any other duties required to keep the vehicles and garage equipment in good working order.

Code 8742: Salespersons – Outside – Prior to January 1, 2011

This classification generally applies to outside salespersons, collectors or messengers, fund raising managers or directors who travel. As an exception to Code 8835 (Public Health Nursing), Code 8742 is applied to social case workers.

Code 8742 has also been utilized to classify social case workers and/or client advocacy personnel working in operations providing rehabilitation and associations for the retarded.

Effective January 1, 2011:

This classification generally applies to outside salespersons, collectors or messengers, fund raising managers to directors who travel. In cases where Code 8835 (Public Health Nursing) is the governing code, Code 8742 applies to social case workers.

Code 8810: Clerical Office Employees NOC

This classification applies to clerical office employees and administrative personnel provided they are not otherwise classified in this Guide. This classification generally includes but is not limited to the following job titles (depending upon specific duties):

- Accountant
- Accounts Payable Clerk
- Accounts Receivable Clerk
- Administrative Secretary
- Administrative Assistant
- Admitting Clerk
- Admitting Officer
- Artist, Medical
- Assistant Administrator
- Assistant Administrator, Medical
- Assistant Admitting Officer
- Assistant Purchasing Agent
- Bookkeeper, General
- Cashier
- Chaplain
- Clerk, General Office
- Clerk, Typist
- Collection Clerk
- Comptroller - Controller
- Credit Manager
- Dietician, Administrative
- Dietician, Chief
- Dietician, Teaching
- Director, Medical Social Service
- Director, Outpatient Services
- Director, Personnel
- Director, Personnel Administration
- Director, Public Relations
- Director, Recreational
- Director, Residence
- Director, Volunteer Services
- Employment Manager
- Floor Clerk
- General Bookkeeper
- Information Clerk
- Interviewer
- Job Analyst
- Manager, Credit & Collections
- Manager, Personnel
- Medical Illustrator
- Medical Librarian
- Medical Record
- Librarian
- Office Clerk
- Payroll Clerk
- PBX Operator
- Posting Clerk
- Prophylactician
- Public Relations Officer
- Purchasing Agent
- Purchasing Officer
- Receptionist
- Secretary
- Secretary, Medical
- Stenographer
- Switchboard Operator
- Telephone Operator
- Typist

Code 8824: Retirement Living Centers: Health Care Employees

This classification applies to all employees providing medical, nursing or personal care to residents including, but not limited to, physicians, nurses, therapists, technicians, pharmacists, dieticians, aides and orderlies.

Code 8825: Retirement Living Centers: Food Service Employees

This classification applies to all restaurant and food service employees who are employed by Retirement Living Centers. The code includes, but is not limited to, bartenders, serving personnel, cashiers, cooks, busboys, dishwashers, restaurant or food service managers and hosts or hostesses.

- Employees who interchange between codes 8824, 8825 and 8826 are assigned to the higher rated of these classifications.

Code 8826: Retirement Living Centers: All Other Employees, Salespersons and Drivers

This classification applies to all other employees (except clerical employees) who are not classified under codes 8824 or 8825. Code includes employees engaged in the care, custody, maintenance and operations of the RLC's grounds and facilities. Classification includes those employees providing linen service, housekeeping, barbers, beauticians, chaplains, librarians, porters, maintenance workers, gardeners, valets, store workers, security guards, garage employees, receptionists, drivers, recreation workers and marketing staff.

Note: Retirement Living Centers (RLCs) are housing establishments that cater to the elderly and offer a continuum of health care services. Such facilities are also referred to as Adult Congregate Living Facilities (ACLFs).

RLCs are distinguished from Convalescent Homes (Code 8829) by the fact that RLCs are similar to typical rental or condominium-type housing complexes with the exception that medical and other personal assistance is available for those in residence. As a rule, RLC residents require less medical care/personal assistance than Convalescent or Nursing Home residents. Clerical employees are to be classified under code 8810 (can include Executive Directors, Administrators and Director of Nursing, depending on their specific duties).

Code 8828: Assisted Living Centers – All Employees (Except Clerical)

Cross reference: Retirement Living Centers

This classification is applicable to all employees of Assisted Living Centers (ALC) and includes the employees of both the Managed Residential Community (MRC) and the Assisted Living Service Agency (ALSA) which, combined, create the ALC.

Code 8828 was created by the WCT solely for those ALC's that have very minimal needs for patient handling. While the state regulations allow for moderate patient handling duties to be performed by registered nurses and assisted living aides, Code 8828 was created for those ALC's catering to residents who **DO NOT NEED AMBULATORY ASSISTANCE FOR THEIR GENERAL ACTIVITIES WITHIN THEIR RESIDENTIAL UNITS**. Residents must retain this level while residing at the ALC.

ALC's are similar to rental or congregate housing complexes providing a more "home like" environment as opposed to the "institution like" environment of Code 8829. Residents live in private residential units. The core services provided are three meals a day in a common dining area (no cooking in rooms), laundry service, regular housekeeping and maintenance and regularly scheduled transportation.

ALC's are not required to have a registered nurse on site 24 hours but a registered nurse must be available on call 24 hours. The supervisor of the ALC must be a registered nurse and the supervisor will oversee the duties of the assisted living aides. For the purposes of this code, it is required that the registered nurse's duties be limited to supervision of assisted living aides, medical examinations and consultation with residents and medical administration when necessary.

CODE 8828 WILL ONLY BE USED AT THE UNDERWRITING DISCRETION OF THE WCT when underwriting determines that the ALC is not better suited to Codes 8824, 8825, 8826 or 8829 of the NCCI Scopes Manual.

- Clerical employees are to be classified under code 8810.

Code 8829: Convalescent Home or Nursing Home - All Employees

- This classification applies to nursing homes, homes for the aged, rest homes
- Code applies to all employees, both Professional and Non-Professional except the following employees:
 - Drivers are to be classified under code 7380
 - Clerical Office Employees are to be classified under code 8810 (see schedule on following page)
 - Adult Day Care Staff Workers to be classified under code 8868
 - Child Day Care Staff Workers to be classified under code 8869
- Classifications to be coded under 8829:
 - Assistant Director of Nursing Services
 - Cooks
 - Director of Laundry
 - Assistant Director of Social Services
 - Licensed Physical Therapists
 - Licensed Practical Nurses
 - Maids
 - Maintenance Personnel
 - Nurses Aides
 - Orderlies
 - Physicians
 - Recreation Director (Adult Day Care)
 - Registered Nurses
 - Therapeutic Recreation Volunteer Assistant
 - Therapeutic Recreation Assistant
 - Therapeutic Recreation Staff
 - Waitresses
- Classifications generally to be coded under 8810 depending on specific duties:
 - Administration
 - Director of Social Services
 - Admissions/Discharge Coordinator
 - Assessment Coordinator (RN)
 - Dietician Consultant
 - Director of Adult Day Care
 - Director of Child Day Care
 - Director of Nursing Services
 - Director - Dietary
 - Director - Therapeutic Recreation
 - Food Service Manager
 - Infection Control (RN)
 - Staff Development (RN)
 - Volunteer Coordinator
- For job descriptions/job titles not cited here, please refer to code 8810 listing appearing elsewhere in this guide.

8829S- Nursing/Convalescent Home - Short-Term Care

Code 8829S is a sub-set of the 8829 Nursing/Convalescent Home Classification. This so-called “S” class is designed specifically to recognize the difference between an intermediate or long-term stay versus a short-term stay. It is not to be confused with sub-acute care which is post-acute medical services not generally available in a skilled nursing facility.

Definition: A short-term care unit of a nursing home or a stand-alone short-term care facility is defined as a provider of skilled nursing services for patients released from hospital care but requiring further medical treatment before being released to another healthcare institution or the community-at-large. The major types of illness, injury or disease include, but are not necessarily limited to, the following general areas of care:

- Cardiac
- Palliative
- Neurological
- Pulmonary
- Complex Medical (intravenous therapy)
- Medical/Surgical

Average patient care is usually zero to thirty (30) days and the average age is usually younger than nursing home residents.

Lifting of patients is at a minimum since most are ambulatory and enter rehabilitation, if such is required, soon after admittance.

Violent acts are virtually non-existent since short-term care does not usually apply to psychiatric patients.

Since the patients’ health is usually improving rather than deteriorating, far less supervision and nursing care is required than in intermediate or long-term care facilities.

8829S- Nursing/Convalescent Home - Short-Term Care (continued)

Underwriting Criteria:

The 8829S class may only be offered to insureds where the governing class is 8829 and there is some evidence of short-term care, as defined above, being provided. Typically, a nursing home offering rehabilitation services would qualify for the "S" class, but a home catering strictly to people who no longer care for themselves, would not.

Recognizing the difficulty for most nursing homes to segregate costs related to a short-term care unit, an arbitrary and maximum allocation of 20% of 8829 payroll is assigned to the 8829S classification. **UNDER NO CIRCUMSTANCES WILL MORE THAN 20% BE ALLOCATED TO THE 8829S CLASSIFICATION.** In the event that the named insured is two or more separate entities wherein one or more entities perform no short-term care, but at least one entity does, the 8829S class will be applied to all entities as though there was a single entity. Note: in this case, the 8829 class need not be governing.

Code 8832: Physicians - Off-Site Operations - All Employees

- This classification applies to:
Medical providers that operate in a typical doctor's office environment as well as satellite dispensaries, emergency treatment facilities and clinics, outpatient mental health clinics, outpatient surgery clinics, outpatient rehabilitation facilities, not located on hospital premises and not providing overnight accommodations. 8832 also applies to laboratories that engage in the testing of medical specimens subject to the exceptions noted below.
- Code applies to all employees except the following:
Drivers are to be classified under code 7380.
Clerical Employees are to be classified under code 8810.

Code 8833: Hospital - Professional Employees

- This classification applies to professional employees of public or private hospitals including general hospitals, as well as asylums and sanitariums and hospitals specializing in the treatment of specific infirmities.
- The additional classification of asylums and sanitariums includes mental institutions, orphans and children's homes, institutions engaged in detoxification, rehabilitation and treatment of alcoholics and narcotics addicts.

Classification includes:

- Administrator (Director, Superintendent)
- Anesthesiologist
- Anesthetist
- Assistant Director Nursing, Evening/Night
- Assistant Director Nursing Education
- Assistant Director Nursing Service
- Assistant Laboratory Technician
- Attendant Occupational Therapy
- Bacteriologist
- Bacteriology Technician
- Biochemist
- Biochemistry Technician
- Blood Bank Technician
- Chemist, Biological
- Chief, Pathology
- Instructor, Science
- Laboratory Assistant
- Medical Director
- Medical Photographer
- Medical Technician/Blood Bank
- Medical Technologist
- Medical Technologist, Chief
- Nurse Aide
- Nurse, Head
- Nurse, Staff
- Nurse, Practical
- Nurse, Supervisor
- Occupational Therapist
- Oral Hygienist
- Orderly

Code 8833 (continued)

- Chief Pharmacist
- Clinic Technician
- Counselor
- Dark Room Helper
- Dental Assistant
- Dental Hygienist
- Dental Laboratory Technician
- Dental Technician
- Dentist
- Dietician Therapeutic
- Dining Room Supervisor
- Director of Nursing
- Electroencephalograph Technician
- Electrocardiograph Technician
- Food Service Supervisor
- Hematologist
- Hematology Technician
- Histologist
- Histo-Pathologist
- Instructor, Clinical
- Instructor, Nursing Arts
- Pathologist
- Pharmacist
- Pharmacy Helper
- Psychiatrist
- Physical Therapist
- Physio-Therapist
- Radiographer
- Radiologist
- Recreational Therapist
- Roentgenologist
- Serologist
- Serology Technician
- Social Worker, Medical
- Social Worker, Psychiatric
- Supervisor Central Supply
- Supervisor, Medical Social Services
- Tissue Technician
- Training Manager
- Training Officer
- Ward/Unit Clerk
- X-Ray Technician

Code 8835: Public Home Health Services

This classification is assigned to both public and privately owned enterprises engaged in furnishing healthcare services in the homes of individual patients. Employees rendering such services can be registered nurses, licensed practical nurses, certified nurses' aides, therapists, and home health aides. Employees of this nature are principally engaged in administering medications, intravenous therapy and injections, wound care, checking vital signs of patients, giving physical therapy treatments, educating, and counseling, etc.

This classification applies to businesses or individuals providing homemaker and companion services and/or physical assistance to convalescent, aged, acutely or chronically ill or disabled persons in the activities of daily living.

Code 8835 is assigned to both public and privately owned businesses that provide physical assistance in the activities of daily living. Typically, these services include providing physical assistance to a household member with:

- walking or using prescribed equipment;
- bowel or bladder needs;
- bathing, personal hygiene, dressing or grooming;
- meal preparation, eating, and clean-up;
- transferring in and out of bed;
- body repositioning

Duties may also include performing household duties such as cooking, laundry, shopping, and housekeeping as well as companion services. The home healthcare aide or personal care provider may occasionally check patients' pulse rates and temperatures, organize medications, empty bedpans, and clean catheters.

Exceptions:

- Outside Social Case Workers shall be classified under code 8742.
- Clerical Employees shall be classified under code 8810.
- Drivers shall be classified under code 7380.

NOTE: Code 8835 is differentiated from Code 0917, the Homemakers classification, by the following:

The Code 8835 risk, in addition to providing household services of a domestic nature, will also provide home help service (including companion services) and/or physical assistance in daily living to persons who are convalescent, aged, acutely or chronically ill, or disabled.

Employees providing household services of a domestic nature to individuals that are NOT convalescent, aged, acutely or chronically ill, or disabled will be classified as Code 0917.

If an employee is providing services to individuals that would be classified under both Code 8835 and 0917, accurate payroll records must be maintained, clearly showing the payroll division between the two class codes. Otherwise, the employee's total payroll will be allocated to the higher rated code (0917).

This revised description for class code 8835 will be available for use on new or renewal policies with effective dates of

March 15, 2007 forward.

Code 8835M: Public Health Nursing – Medication Administration

Code 8835M is a sub-set of code 8835 Public Health Nursing. This code is designed specifically to recognize the reduced loss exposure when licensed nurses also provide services to patients requiring only the administering of medications (orally or by injection) and/or the checking of vital signs. These types of patients require no patient handling activities.

To qualify for this code, the employer must clearly demonstrate to the auditor that one or more licensed nurse employees service these types of patients as part of their normal case load.

Recognizing the difficulty for employers to segregate payroll related solely to 8835M duties, qualifying employers shall automatically have ten percent (10%) of the total 8835 payroll for the policy period assigned to the 8835M classification. **UNDER NO CIRCUMSTANCES WILL MORE THAN 10% OF THE 8835 PAYROLL BE ASSIGNED TO 8835M.** In the event that the named insured on the policy consists of two or more separate entities, wherein at least one of the entities does qualify for the 8835M classification, the 8835M classification will be allowed for all entities that have the 8835 classification.

The 8835M class code will be available for use on new or renewal policies with effective dates of March 15, 2007 forward. This class code will not be applied mid term to any policy with an effective date prior to March 15, 2007. Additionally, code 8835M will not be applied retroactively at the time of the audit if the code was not initially declared as an applicable class code at the beginning of the policy term.

The 8835M class code will NOT be used by personnel/employment agencies and/or temporary employment agencies providing staff to an entity that by themselves might qualify for the use of 8835M.

Code 8842: Group Homes – All Employees & Drivers – Prior to January 1, 2011:

Includes group homes, group foster homes, halfway houses that provide rehabilitation services, shelters, and independent supportive living homes for mentally, physically or emotionally challenged individuals. Refer to Code 8864 for social service organizations.

Except those classified as follows:

- Clerical Employees are to be classified under Code 8810
- Outside Social Workers are to be classified under Code 8742:
- “Sales (Social Workers)-Outside”
- Those in Sheltered Workshops are to be classified under Code 9101A-
- Sheltered Workshop

Code 8842: Group Homes – All Employees & Drivers – Effective January 1, 2011:

Includes group homes, group foster homes, halfway houses that provide rehabilitation services, shelters, and independent supportive living homes for mentally, physically or emotionally challenged individuals. Refer to Code 8864 for social service organizations.

Except those classified as follows:

- Clerical Employees are to be classified under Code 8810
- Those in Sheltered Workshops are to be classified under Code 9101A-
- Sheltered Workshop

Code 8864: Social Services Organization – All Employees & Drivers - Prior to January 1, 2011:

Applicable to institutions that provide social services to mentally, physically or emotionally challenged persons. Refer to Code 8842 for group homes, group foster homes, halfway houses that provide rehabilitation services, shelters, and independent supportive living homes for mentally, physically or emotionally challenged individuals.

Except those classified as follows:

- Clerical Employees are to be classified under Code 8810
- Outside Social Workers are to be classified under Code 8742:
- “Sales (Social Workers)-Outside”
- Those in Sheltered Workshops are to be classified under Code 9101A-
- Sheltered Workshop

Code 8864: Social Services Organization – All Employees & Drivers - Effective January 1, 2011

Applicable to institutions that provide social services to mentally, physically or emotionally challenged persons. Refer to Code 8842 for group homes, group foster homes, halfway houses that provide rehabilitation services, shelters, and independent supportive living homes for mentally, physically or emotionally challenged individuals.

Except those classified as follows:

- Clerical Employees are to be classified under Code 8810
- Those in Sheltered Workshops are to be classified under Code 9101A-
- Sheltered Workshop

Code 8868: College: Professional Employees*

Also applies to schools

Code includes professors, teachers and guidance counselors

Adult Day Care Centers

Rehab facilities - job coaches/vocational coaches shall be classified under code 8868.

*Exceptions:

- Drivers are to be classified under code 7380.
- Clerical employees are to be classified under code 8810.

Code 8869 - Child Day Care Center - Professional Employees

Includes Centers serving both pre-school and school age children

Code 8869 is applicable to professional employees of child day care centers. Child day care centers assume care, custody and control of children for various periods of time during the day. These children may be brought to the day care center or taken home from the center by their parents, employees of the center or independent transportation services. These centers typically serve meals, provides rest areas and offers recreational facilities for the children in its care.

Exceptions

- 8869 to be used only in conjunction with a WCT governing class.
- 8869 is not applicable to child day care centers that provide overnight facilities for children. Refer to 9015 for these operations.
- 8869 is not intended for insureds that offer medical-related services for children, not precluding incidental first aid services for children in need of attention.

Code 8869 includes the following job descriptions: teachers, teachers aides and child day care staff workers.

Code 9014: Buildings - Operation by Contractors

Code applies to independent contractors providing janitorial services under contract.

Classification contemplates window cleaning, painting, maintenance and ordinary repair work (routine upkeep of the building).

Code 9015: Buildings - Operation by Owner or Lessee

Code applies to owners or lessees of office, apartment, mercantile or industrial buildings.

Classification contemplates superintendents, custodial and maintenance personnel of the insured.

Classification may also be assigned to camp operations that provide overnight accommodations. However, Day Camps which do not provide overnight accommodations are classified to codes 8868/9101 - Schools.

Code 9040: Hospital: All Other Employees

This classification applies to hospital employees other than those who qualify for any of the following classifications:

- Code 8833 - Hospital Professional Employees
- Code 7380 - Drivers
- Code 8742 - Salespersons or Messengers - Outside
- Code 8810 - Clerical Office Employees

Code 9040 includes the following job descriptions:

- Assistant Housekeeper
- Baker
- Baker Helper
- Boiler Person
- Bus Person
- Butcher
- Butcher Helper
- Caretaker, Grounds
- Carpenter, Maintenance
- Chef
- Chief Engineer
- Clothes Room Worker
- Cook
- Cook, Chief
- Cook, Helper
- Counterperson
- Dishwasher
- Electrical Repairperson
- Elevator Operator
- Elevator Repairperson
- Executive Housekeeper
- Extractor Operator
- Fixer (Repair Person)
- Flat Ironer
- Flatwork Ironer
- Floor Maid
- Floor Polisher
- Formula Room Worker
- Gardener
- Ground Keeper
- Guard
- Head Cook
- Housekeeper
- Houseworker
- Ironer
- Kitchen Helper
- Laundry Manager
- Linen Room Attendant
- Maintenance Supervisor
- Manager Stockroom
- Mangle Operator
- Market, Sorter
- Mason, Plasterer
- Meat Cutter
- Meat Cutter Helper
- Painter, Maintenance
- Pantry Worker
- Pastry Chef
- Pastry Maker
- Pipe Fitter, Steam
- Plumber Maintenance
- Porter
- Presser, Hand
- Presser, Machine
- Pressing Machine Operator
- Refrigeration Mechanic
- Sewer/Tailor
- Shaker Flatwork
- Special Diet Assistant
- Stationary Engineer
- Stationary Engineer Supervisor
- Steam Fitter
- Steam Presser
- Stoker, Stationary Boiler
- Storekeeper
- Storekeeper Chief
- Store Room Supervisor
- Stores Clerk
- Tray Person
- Tumbler Operator
- Utility Person (Worker)
- Vegetable Person
- Waiter/Server0
- Wall Washer
- Washer Supervisor
- Washer
- Watchguard
- Window Washer

Code 9101: College/School: All Other Employees

This classification applies to employees other than professional employees (8868), drivers (7380), clerical (8810) and therapists and nurses (8833). Generally, this classification applies to maintenance and security personnel.

Code 9101(A): Sheltered Workshop Employees

This classification applies to clients of vocational rehabilitation institutions who are paid employees of either the insured's facility; or an outside employer where the named insured has agreed to provide coverage for its client.

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