



Workers Compensation and Disability Insurance Coverage Requirements

NYS Workers' Compensation Insurance Coverage

To comply with NYS Workers' Compensation Insurance Coverage requirements, a Bidder/Contractor must either:

- be legally exempt from the need to obtain NYS Workers' Compensation insurance coverage (Note: See instructions below *).
- obtain such coverage from an insurance carrier, obtain from their insurer a completed **Form C-105.2 - Certificate of NYS Workers' Compensation Insurance**, which must be submitted to HESC with their proposal as proof of NYS Workers' Compensation insurance coverage. The NYS State Insurance Fund (SIF) uses **Form U-26.3** in lieu of the C-105.2 certificate. Please call the SIF at (888) 875-5790 to request this form; or
- be self-insured, in which case, submission to HESC with their proposal a completed **Form SI-12 – Certification of Self-Insurance** is required. Firms that are approved by the NYS Workers' Compensation Board as being self-insured must obtain this form from the Board Self-Insurance Office by calling (518) 402-0247.

NYS Disability Benefits Insurance Coverage

To comply with NYS Disability Insurance Coverage requirements, a Bidder/Contractor must either:

- be legally exempt from the need to obtain NYS Disability Benefits insurance coverage (NOTE: See instructions below *).
- obtain such coverage from an insurance carrier, obtain from their insurer a completed **Form DB-120.1 - Certificate of NYS Disability Benefits Insurance**,



Higher Education Services Corporation

which must be submitted to HESC with their proposal as proof of insurance coverage; or

- be self-insured, in which case, submission to HESC with their proposal a completed **Form DB-155 – Compliance with Disability Benefits Law** is required. NYS Workers' Compensation Board approved self-insured employers must obtain this form from the Board Self-insurance Office by calling (518) 402-0247.

ALL OF THE ABOVE REFERENCED FORMS, EXCEPT CE-200, SI-12 & DB-155 MUST NAME:
Higher Education Services Corporation, 99 Washington Ave, Albany NY 12255 as the Entity Requesting Proof of Coverage (Entity being listed as the Certificate Holder).

*** Instructions for Obtaining Form CE-200, Certificate of Attestation of Exemption From New York State Workers' Compensation and/or Disability Benefits Insurance Coverage:**

If the bidder/contractor claims exemption from the requirements for NYS Workers' Compensation Insurance and/or NYS Disability Benefits Insurance Coverage, they must submit to HESC a completed **Form CE-200, Certificate of Attestation of Exemption From New York State Workers' Compensation and/or Disability Benefits Insurance Coverage.**

Exemptions from both the NYS Workers' Compensation Insurance Coverage and/or NYS Disability Benefits Insurance Coverage requirements may be applied for at once and may be applied for on-line by accessing the NYS Workers' Compensation Board's website www.wcb.ny.gov. Located on the web page is a button entitled, "WC/DB Exemptions". Clicking on this button will allow the user to request a Form CE-200 Certificate of Exemption.

Applicants will be able to fill out the CE-200 on-line, and upon completion, print out a copy of the CE-200 that they will then submit to HESC with their proposal. Please ensure that the Form CE-200 is signed and dated by the applicant prior to submission. Applicants without access to the internet may obtain a paper application for the CE-200 exemption by writing to or visiting any NYS Workers' Compensation Board District Office.