

# Alternative Employment Practice



**JOBS TO CAREERS**

**PROGRAM**

by

**Percy Jobs and Careers Corporation**

**an IRS 501(c)(3) not-for-profit corporation**

**allowing donors to deduct contributions they make  
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deductible bequests, legacies, devises, transfers, or  
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## PERCY JOBS TO CAREERS PROGRAM

The Percy Jobs and Careers Program (the "Program") described in this document, a business model for more than 24 years, is called Percy in recognition of the class representative in the watershed case of Percy vs Brennan 384 F.Supp 800, who in 1974 sought and obtained an order of the United States District Court for the Eastern District of New York, ordering and directing that persons in the Percy Class desiring meaningful and safe employment, be entitled to equal opportunity to obtain the skills to be safe on the job, protecting not only themselves but also co-workers.

The Program addresses unlawful employment practices under the Civil Rights Act 42 U.S.C. §2000e-2. The Plaintiff Percy demonstrates that there is a less discriminatory alternative employment practice available, in accordance with 42 U.S.C. §2000e-2(k)(1)(A)(ii) and §2000e-2(k)(1)(C) of the Civil Rights Act, and Definitions at 42 U.S.C. §2000d. The alternative employment practice of on-the-job apprentice training with related classroom instruction under the National Apprenticeship Act of 1937 (29 U.S.C. 50) is provided as a component of loss control and safety management within workers' compensation coverage, coverage required by all employers. The Plaintiff Percy demonstrates that on-the-job apprentice training with related classroom instruction is a less discriminatory alternative employment practice, proven by statistical and other evidence warranting its adoption.

Additionally, when an employer is federally funded, such an employer must comply with Presidential Executive Order 11246 and regulations requiring affirmative action for equal employment opportunity. Members of the Percy Class are beneficiaries identified in federally funding.

Percy Jobs and Careers Corporation, a not-for-profit corporation incorporated in New York State has been issued a determination letter from the IRS, recognizing its tax-exempt status under Internal Revenue Code (IRC) Section 501(c)(3) allowing donors to deduct contributions made to Percy Jobs and Careers Corporation as provided in IRC Section 170. Percy Jobs and Careers Corporation is also qualified to receive tax deductible bequests, legacies, devises, transfers, or gifts under IRC Sections 2055, 2106, and 2522.

This Program contemplates conventional statutory workers compensation coverage to cover all workers using conventional workers compensation coverage from a New York State licensed property and casualty carrier. The Percy Program, as an Alternative Employment Practice, is funded by savings in workers' compensation costs resulting from loss control, safety training, and safe work habits learned through registered apprenticeship, without extra cost to employers or need for public funding.

An employer that is persuaded to adopt the alternative practice of on-the-job apprentice training and related classroom instruction, will directly benefit the Percy Class, addressing need for affirmative



action to and including the Percy Classes' families, significantly disadvantaged in employment opportunity, wanting to compete for jobs and careers based skills rather than skin color or ethnicity.

President Johnson is credited with the Civil Rights Act of 1964 and LBJ's Executive Order 11246.

The term affirmative action arose from Johnson's 1965 commencement speech at predominantly black Howard University when speaking about the adoption of the Civil Rights Act of 1964, President Johnson declared that equality has to be actual equality, not equality in name, when he said:

“You do not take a man who, for years has been hobbled by chains, liberate him, bring him to the starting line of a race, saying you are free to compete with all the others, and still justly believe you have been completely fair. Thus, it is not enough to open the gates of opportunity. All our citizens must have the ability to walk through those gates. This is the next and the more profound stage of the battle for civil rights. We seek not just freedom but opportunity--not just legal equity but human ability--not just equality as a right and a theory, but equality as a fact and a result.”

Equal opportunity at its core carries the simple mandate that opportunities should be open to all based on competence alone. The Percy Class lacks the minimum training, skills and preparation needed to be eligible for the jobs that become available, and those who do secure work as a result of affirmative action mandates are often unable to keep their jobs and the dignity of work because they lack the necessary skills.

Apprenticeship, identified as affirmative action, is the natural right of all peoples because “The greatest wealth results from the greatest economic liberty, freedom of all individuals to work, save, buy, and earn at their pleasure, and economic life would settle into a natural order and productivity would thrive.”<sup>[1]</sup>. This is a natural right identified in the Declaration of Independence, the US Constitution and the 14th Amendment to the US Constitution mandating equal protection of laws that affect these rights, Apprenticeship envisioned in Abraham Lincoln's forgotten last speech on April 11, 1865, 3 days before his assassination, from the balcony of the White House to a crowd gathered on the White House Lawn at the end of the Civil War, twice envisioning apprenticeship for freed people to gradually reconstruct the nation, yet in the 155 years since, it not occurred. Apprenticeship was foreseen by Lincoln 155 years ago as the way to restore our society, a large portion of society out of the economic mainstream. If we continue to fail to heed the Lincoln advice, the crisis will only get worse. Unpreparedness due to lack of skills and competency in jobs and careers, will most certainly further endanger workers, especially first responders, the communities they serve and the general public.

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<sup>1</sup> The Wealth of Nations by Adam Smith, studied and emulated by Jefferson and the Franklin over two centuries ago



# EXECUTIVE SUMMARY

## Purpose

This Program demonstrates equal employment opportunity under the umbrella of statutory workers compensation and surety bonding coverage, incorporating skills and safety training, worker and contractor/employer assessment, coupled with outreach to communities affected, as an alternative employment practice solution to disparate impact being caused by the lack of effective affirmative action. Apprenticeship as described here, is enforced by 42 U.S.C. §2000e-2(k)(1)(A)(ii) and §2000e-2(k)(1)(C) of the Civil Rights Act, and Definitions at 42 U.S.C. §2000e, and Presidential Executive Order 11246, as a mandated alternative employment practice (“Alternative Employment Practice”) under the Civil Rights Act of 1964, and specifically as amended in 1991 at 42 USCA §2000e-2 and §2000d (the “Civil Rights Act”).

This Program contemplates conventional statutory workers compensation coverage to cover all workers using conventional statutory workers compensation coverage from a New York State licensed property and casualty carrier. The Percy Program, as an Alternative Employment Practice, is funded by savings in workers’ compensation costs resulting from loss control, safety training, and safe work habits learned and drilled through registered apprenticeship, without extra cost to employers or require public funding.

This Program not only contemplates mentoring through the use of apprenticeship, but also utilizing surety bonding to foster disadvantaged business enterprises.

The Program covers:

1. Workers' Compensation, including Employer's Liability,
2. Health,
3. Disability,
4. Contract Bonding, including Bid, Performance and Payment Bonds,
5. Apprenticeship under the National Apprenticeship Act of 1937 as approved by the NYSDOL, in a 24 hour portfolio of coverages.

The program offers this unique 24-hour protection portfolio, only available through Percy because of its access to singular licensing for worker’s compensation along with health and disability, allowing and fostering joint administration of workers' compensation, health and disability coverages. Workers' compensation services and traditional health care are delivered in such a way that costs will be reduced



while providing employees with a simple, state-of-the-art system of medical care delivery. Caring for the injured and ill combined with pro-active managed care programs is not new, but here is also specifically designed for New York State employers who have also purchased workers' compensation coverage through the Percy Program.

The key components of this Program are:

A well trained, experienced and program-oriented provider network;

Immediate access to a voluntary managed health care system;

An identifiable MD/RN case management team with accountability for care status;

Responsive emergency department and hospital-based service; 5) Accountable specialist panels;

Responsive ancillary providers;

An advanced data management system;

A communications hub which is accessible to all involved parties;

Quality assurance and outcome monitoring;

An ongoing development program for the institution of standardized care practice protocols.

The goal of the Percy Program is to train employees on-the-job, to optimize the back-to-work experience for injured workers, and to and reduce loss exposure. The Program provides apprenticeship training, risk management, safety and loss control, integrated with workers' compensation managed care, ensuring appropriate early return to work, quality medical treatment, cost containment and reduced litigation. Early intervention, advocacy, and professional case management address the medical, economic and psychological factors that influence the decision-making process of injured workers. Thorough monitoring by a case manager, coupled with return-to-work programs, rehabilitation treatment, and the encouragement provided by guided family involvement, focuses attention on the employee's rapid return to health and return to the work force.



# ALTERNATIVE EMPLOYMENT PRACTICE

## **The Percy Program**

The Percy Program now exists as a singular mix of tools that provides training and working environments that exists nowhere else. Benefits under Percy results in retention of well trained, competent and safety conscious workers for employers who participate in the Percy program.

Apprenticeship as described here, is enforced by Presidential Executive Order 11246, as a mandated alternative employment practice (“Alternative Employment Practice”) under the Civil Rights Act of 1964, and specifically 42 USCA §2000e-2 and §2000d as amended in 1991 (the “Civil Rights Act”). The Percy Program addresses lack of knowledge, skills and personal attributes needed to perform a job well, the same knowledge and skills needed to carry out work activities, applying new ways, new advances in technology, using sound professional judgement, able to demonstrate a level of speed and accuracy needed to meet a crisis with swift high performance. Increase in complexity challenges employers to recruit and retain a job-ready workforce. Apprenticeship addresses these challenges, addressing the need for skills and competency in all jobs and careers of all people.

The Percy Program is an Alternative Employment Practice funded by savings in workers’ compensation costs resulting from loss control, safety training, and safe work habits learned through registered apprenticeship, without extra cost to Employers or require public funding. This is accomplished by simply applying savings resulting from reduced losses due to the Percy Program and allocating those savings to pay for apprenticeship out of the premium paid for workers’ compensation coverage. Using workers’ compensation coverage as the delivery method for the Alternative Employment Practice to provide apprenticeship for new hires and continuing education for existing employees, is the most efficacious practice of providing skills to educate workers to perform work, protect themselves and people with whom they come into contact, changing employment practices by adopting the Alternative Employment Practice to work competently and safely. Too long employees have struggled without being provided the skills necessary to protect themselves and the communities they serve, including the general public with whom they come in contact.

The Alternative Employment Practice is delivered with workers’ compensation coverage. All employment is required to be covered by workers’ compensation. Along with the payment of benefits to cover injury and death while on-the-job ("OJT") as required in under New York Workers’ Compensation Law §10, workers’ compensation coverage can also include apprenticeship as a component of risk-management, safety training and loss control, that is where the Alternative Employment Practice resides.

The Alternative Employment Practice can be mandated where the employment is paid for by Federal Funding.

For 25 years Percy has operated successfully in New York to satisfy minority and disadvantaged participation. Percy has provided training to hundreds of people in the skilled trades.

The mentoring and apprenticeship training programs are designed to minimize loss and risk in the workplace. Percy has operated an apprenticeship program in partnership with the State University of New York (SUNY) Maritime College. For 25 years this program has provided training to hundreds of people in trades such as plumbing, carpentry, steam fitting, electrician and masonry. It is through this exhaustive effort that Percy minimizes the risk and exposure to its surety bonds and other coverage.

In the past, Percy has primarily focused on the construction industry's need for training for unskilled workers and disadvantaged businesses with worker's compensation and surety bonding as part of its program. Yet the Percy Program has application in all businesses where workers compensation is provided, and there is a need for health and disability, mentoring for technical support, and apprenticeship training necessary to develop and maintain master craftsmen skills.

Percy is uniquely situated to handle this segment of the industry due to a 25 year history of apprenticeship and 17 years of bonding. Percy is authorized by the New York Departments of Education, Labor and Financial Services.



## ON THE JOB APPRENTICE TRAINING AND CONTINUING EDUCATION

Apprentice training and continuing education shall be conducted under the guidance of the New York State Departments of Education and Labor. Apprenticeship training is ideally suited to train and create jobs for disadvantaged and minority persons.

The apprenticeship training and continuing education is an outgrowth of a commitment to minimizing loss and risk in the work place. Through the instruction of apprentices of safe and healthful practices, worker's safety is impacted in a positive manner resulting in greater control of risk reducing loss for employers and their carriers.

Practical knowledge procedures adopted as policies and drilled as procedures by workers, both for new apprentices and existing for workers, drilling and training so that actions are second nature, drills that prepare workers to react as has been drilled. These emergency processes that must be drilled and drilled and drilled to address the unexpected.

Percy sponsors apprenticeship under the Fitzgerald Act (29 U.S.C. § 50, the National Apprenticeship Act of 1937, section 1 (29 U.S.C. 50) under U.S. Department of Labor's Bureau of Apprenticeship and Training (BAT) and 29 C.F.R. Subt. A, Pt. 29 and Pt. 30, which is preempted for federal jurisdiction under the Employee Retirement Income Security Act of 1974 (ERISA) (29 U.S.C. § 1001 et seq.).

Apprenticeship is the process of learning a skilled occupation through both on-the-job training (practical, paid experience) and learning the related technical knowledge in a classroom. A candidate must be 18 years old, and possess a GED (the Program will help a candidate obtain a GED) and shall incorporate outreach to veterans who have separated from military service. Successful completion of all requirements results in a Department of Labor Certificate which verifies the apprentice has reached Journeyman competency; and from there the opportunities are limited only by the competency acquired.

An apprentice is part of the workforce. Apprentices work under the guidance of more experienced craft workers called journeymen. From them they learn the skills of the trade. As they master each skill, they become a more productive employee. Retention of skilled craftsmen will generate income and profits through risk management, loss control, and safety training provided through apprentice training and company mentoring more than justifying the cost of the programs and will not require subsidies. Even inefficiencies in the beginning are quickly overcome as skills take hold in the workplace.

The apprentice programs work under the delegation of authority by the Federal Bureau of Apprenticeship Training to the NYS Departments of Education and Labor. The programs are ideally suited to train and create jobs for disadvantaged and minority persons.

The length of training varies from three to five years, depending on the occupation. The program works especially well in public works construction where the federal Davis-Bacon law and the NYS labor Law Article 8 keep wages in the skilled trades high, although the apprentice is paid a percentage of the journeyman rate while in training.

Apprentices are part of the workforce. Apprentices work under the guidance of more experienced craft workers called journeyman. From them they learn the skills of the trade. As they master each skill, they become a more productive. Successful completion of all requirements results in award of a NYS Department of Labor Certificate recognized by the Federal Bureau of Apprenticeship Training verifying Journeyman competency.

Percy will provide a qualified, responsible and Vendex cleared contractor or teaming with a project manager to sponsor apprenticeship training, engineering, insurance, bonding, risk assessment workplace safety, and compliance, fostering new jobs and careers. (the Sponsoring Contractor) who will contract with the Owner to provide performing labor as apprentices and mentoring journey persons.

Apprentices under this Program shall be paid a percentage of journeyman wage as set forth in the wage and benefit determination for the public work construction pursuant to section 220 of the New York State Labor Law and the federal Davis-Bacon Act USC40 U.S.C. §§ 276a-276a-5, re-codified as 40 U.S.C. 3141-3148. An emolument shall be paid to journey persons who qualify, undertake, train and mentor the apprentices' on the job training (OJT). The journey person himself must be assessed and qualified as a trainer as hereinafter set forth in order to be eligible for the training emolument.

## OSHA, WORKER ASSESSMENT and TRAINING

All workers shall undergo a complete series of entry- and journey-level written assessments as part of an assessment program. These assessments must evaluate the knowledge of an individual in a specific craft area and provide a prescription for upgrade training when needed. All assessments shall be based upon curriculum developed in conjunction with subject matter experts from the industry. The assessment and certification must be in compliance with existing federal, state and local employment laws.

Management assessments shall be administered for experienced foremen, supervisors and project managers of contractors with a series of academic tests for secondary career and technical education, which test and verify accountability of management of contractors. Performance verifications shall be designed to assess an individual's skill level on specific tasks by knowledge verified by successful completion of the written assessment. Performance verifications shall require successful completion of practical performance of a particular craft by a participant to demonstrating their skill level in a controlled, observable, and measurable manner and shall be administered by a qualified objective performance evaluator certified by National Center for Construction Education and Research (NCCER) or equal, using evaluator reference sheets for each covered task, as well as any necessary drawings and forms.

After successful completion of a written assessment or performance verification, an individual's qualifications shall be tracked. These industry credentials shall confirm the craft professional's skill, knowledge, and desire for continuous professional development. The Assessment shall provide the craft professional with industry-recognized credentials to help build upon their individual career.

Using policies and procedures established by the NCCER for the National Craft Assessment and Certification Program (NCACP), or equal, the NCCER certified proctors designated by the Administrator shall assess and certify the capabilities of workers under a certified NCACP administering the delivery of the NCACP

The Assessment Endorsement process of the Administrator must:

- Have at least one certified Practical Examiner for each trade.
- Have required space to conduct practical examinations for the assessment.
- Have required equipment to conduct practical examinations for the assessment.

This Program shall include OSHA Certification Training providing health and safety certification programs to reduce occupational errors and promote protective measures on the jobsite. Training is

also available for job-seekers in the general workforce to make themselves more marketable. These classes include many OSHA classes, Department of Building-required training, first aid, emergency planning, and fire safety courses.

### **OSHA Workplace Hazards Addressed**

Occupational Safety and Health Act of 1970 Section 5(a)(1), “General Duties Clause”, recognizes hazards in the workplace that are causing or are likely to cause death or serious physical harm, including from airborne infectious diseases. Mitigation is by engineering and administrative controls, and by safe work practices.

Personal protective equipment (PPE, including goggles, face mask, gowns) as may be necessary, to assist medications, including IV, oxygen monitoring, and administration of bathing, personal care in hospitalization, home health care and nursing home settings.

Engineering controls include mechanical methods of separating an employee from a workplace danger, air filtration systems or physical barriers, sneeze guards.

Administrative controls changing human behavior to reduce exposure to a hazard, encouraging sick employees to stay home, keep workers six feet apart from each other and reducing unnecessary travel to locations with coronavirus outbreaks.

Safe work practices provide disinfecting products so employees can clean their work surfaces.

Working in personal protective equipment (PPE) including masks, gloves, hard hats, eye protection and respirators, nurse working triage in hospitals.

Apprentices and journeyman employees receive various work experiences listed below (customized to the needs of specific employers, local requirements and specific care settings). The apprentice will learn and practice the competencies working with a mentor on the work site.

Each Apprentice(s) and journeyman employees shall be instructed in safe and healthful work practices and shall ensure that apprentice(s) are trained in facilities and other environments in cleaning, decontamination and disinfection, area specific safety standards, OSHA/blood borne pathogens, microbiology (e.g. cross contamination, chain of infection, microbial transmission, how CS supports infection prevention), where to obtain area specific safety awareness standards (e.g. safety data sheets (SDS) by regulatory agencies and professional associations),

Preparing work area for decontamination, correct cleaning agent or chemicals for cleaning process, supplies needed (e.g. brush, towels, location of restock), equipment (e.g. washer disinfectant, ultrasonic, cart washer, leak tester), determine and prepare chemicals following the manufacturer's IFU (e.g. dilution, equipment), check and replenish chemicals in equipment, determine the correct chemicals for the equipment, testing the functionality of light and magnification devices, clean sink strainer/drains (e.g. frequency), quality tests, efficacy testing process for washer/disinfectant, efficacy



testing process for ultrasonic, efficacy testing process for automated endoscope reprocessor (AER), Efficacy testing process for cart washer, frequency of quality tests (e.g. washers, ultrasonic, AERs, cart washers), document and interpret quality test results (e.g. quality assurance testing program), maintenance and troubleshooting of equipment, interpret the manufacturer's IFU (e.g. operator's manual, locate), identify, respond and report malfunctions and/or alarms, clean equipment strainers/drains, Identification of outlets (e.g. on/off, regular, emergency), chemical feed line functionality (e.g. identifying detergent dosage), clean and test spray arms, check washer manifolds and baskets, identification and separation of reusable and disposable items, sorting reusable and disposable items (e.g. laparoscopic tips, linens, drapes, third-party recycling vendors, sustainability), dispose of sharps and non-reprocessed items (e.g. biohazards vs non-regulated trash, sharps container), preparing items for decontamination, identify manual and/or mechanical cleaning according to the manufacturer,

Proper opening and positioning of instruments, disassemble instruments, what goes in each sink (e.g. two or three sink method), soak process (e.g. water temperature, dilution), brushes (e.g. selection, size and care, single use vs reusable), prevention of aerosols,

Use of high-pressure water and air gun/hose (e.g. critical water), visual inspection of bioburden removal (e.g. magnifying devices), properly load items into the equipment, selection of appropriate wash cycle, methods for reducing the risk of toxic anterior segment syndrome (TASS), special precautions for Creutzfeldt-Jacob Disease (CJD) instruments, selecting and using appropriate disinfectant, disinfectant family (e.g. Quats, Halogens, Aldehydes), three levels of Spaulding classification (e.g. non-critical, semi-critical, critical),

Identify, select and use the appropriate chemicals (e.g. exposure times, rinsing), documentation of chemical testing (e.g. temperature, minimum effective concentration(MEC)),

Corrective actions for failed quality tests (e.g. temperature, MEC), high level disinfection (HLD) process, safety measures when using HLD (e.g. PPE, spill kit, ventilation), dilution requirements (e.g. concentration, expiration, end of use date, labeling),

Rinsing requirements (e.g. critical water), proper documentation (e.g. technician information, patient information, exposure time and solution temperature, lot control number), are, handling and storage (e.g. drying, expiration date), proper disposal methods (e.g. neutralizer),

Transport guidelines (e.g. closed container, clean labeling), transferring items to preparation area, maintain appropriate air flow (e.g. negative pressure, positive pressure), prevent cross-contamination (e.g. point of use cleaning and decontamination prior to IUSS), performing a visual check for cleanliness, preparation and packaging, area specific safety standards, area specific safety awareness (e.g. hot carts, wet floors, hot trays), sharps safety (e.g. skin hooks, k-wire, towel clips), equipment operation (e.g. heat sealers, insulation testers, scope inspectors), where to find Safety Data Sheets (SDS), chemical safety and handling (e.g. interpreting the manufacturer's instructions for use (IFU))





and SDS, disposal),

Ergonomics (e.g. work-flow, proper body mechanics), traffic flow, hand-hygiene, temperature and humidity of the work environment, standards for temperature, standards for humidity, recording and documenting temperature and humidity (e.g. frequency), corrective actions taken if not within parameters (e.g. who to notify), preparing work area for packaging, dress code, supplies needed (e.g. indicators, tip protectors, tray liners, tape), work area requirements (e.g. cleaning requirements, lighting, magnification), receiving items for preparation, unload equipment (e.g. instrument, cart washers), accept manually cleaned items (e.g. pass-through window), identify and sort items (e.g. service, facility, loaner),

Inspecting items for cleanliness and functionality, check for cleanliness and functionality, proper testing tools and process for checking functionality of items (e.g. sharpness testing), process of handling broken and/or damaged instrumentation (e.g. dull, misaligned, documentation), lubrication of items (e.g. according to the manufacturer's IFU, when and lubricate), assemble, test and disassemble items according to the Manufacturer's IFU, identifying correct contents for assembly, utilizing count sheets, peel pack lists, tray lists, identify items (e.g. catalogs, product number, computers, tape, etching, cross-referencing),

Size and measure items, assembling contents for packaging, instrument protection devices (e.g. tip protectors, foam, mats, tray liners), proper instrument placement (e.g. facilitate sterilization, protect instruments), instrument organizers (e.g. stringers, racks), class/type and appropriate use of chemical indicators/integrators (e.g. proper placement, intended cycle),

Weight limits and weight distribution, packaging method, types of packaging method (e.g. flat wrap, peel pack, container, size, packaging weight, sterilization method/cycle to be used, external indicators (e.g. locks, tape), inspecting packaging (e.g. wrap, rigid containers),

Closure methods (e.g. tape, locks, heat seal, self-seal, proper packaging methods (e.g. peel packs, rigid containers, wrap (simultaneous vs sequential)), proper wrapping techniques (e.g. square fold, envelope), labeling method, approved writing instrument,

Placement of labeling and writing (e.g. write on plastic side of peel pouch, write on tape not wrapper), proper label information (e.g. missing items, tray information, technician identification, storage destination), special information identifiers (e.g. implant, loaners, sterilization methods/cycle), date of sterilization/date of expiration (e.g. event-related vs time), transferring items to appropriate area, proper item handling (e.g. stacking, rough handling (sliding), package integrity),

Prioritize for rapid turn-around, ergonomics (e.g. workflow, body mechanics), track items (e.g. manual, computer), documentation and record maintenance, record maintenance, record keeping (e.g. policy and procedure, what needs to be kept, type of records, record location, quality test results), purpose of record keeping (e.g. standards, legal documents), environmental condition monitoring and corrective action, appropriate air exchanges and pressures for all work areas, corrective action plan



for environmental conditions out of compliance (e.g. temperature, humidity, air flow, regulatory bodies).

Covered: sharps safety, equipment operation, chemical safety and handling (e.g. spill kit, interpreting the manufacturer's instructions for use (IFU) and SDS, disposal), Location, operation and testing of eyewash station and shower, ergonomics (e.g. work-flow, proper body mechanics), Traffic flow, contain, transport and receive soiled items into decontamination or soiled utility rooms (e.g. inspecting for and reporting inadequate point of use cleaning), Hand-hygiene (e.g. frequency), Personal Protective Equipment (PPE), what type of PPE to use, donning and doffing PPE, When to change and dispose of PPE, temperature and humidity of the work environment, standards for temperature, standards for humidity, recording and documenting temperature and humidity (e.g. frequency), corrective actions taken if not within the parameters (e.g. who to notify).

Employee education, safety and risk management, accident/incident reporting policy (e.g. patient tracing procedure, in event of needle stick, cut), orientation (e.g. health care facility, state and federal regulations, disaster plan, risk management and safety management policies), personnel monitoring (e.g. exposure control plan, badges), education and training record requirements (e.g. certification, competencies, continuing education, new equipment and processes),

Cleaning equipment (e.g. according to the manufacture, drains, chamber), checking equipment functionality (e.g. error codes, printer, incubators), sterilizer tests, leak tests, bowie dick/air removal tests, biological tests (e.g. high and low temperature, cycle changes), when to perform tests (e.g. repair, construction, malfunction, routine), sterilization methods and cycles, high temperature (e.g. steam, dry heat), low temperature (e.g. gas plasma, vaporized, ethylene oxide, liquid chemical), anatomy and phases of the high and low temperature sterilizers, different types of cycles (e.g. gravity, dynamic, standard, advanced),

Pre- and post-sterilization package integrity, what compromises integrity (e.g. moisture, holes, filters, broken locks and seals), filter placement, locks, seals and external indicators, load sterilizer, load configuration (e.g. metal, wrapped, rigid container, peel pouch), sterilization method verification (e.g. high vs low temperature), biological tests/process challenge devices (e.g. selection, placement), identify appropriate use of external indicators (e.g. sterilization method, placement), operating and monitoring sterilization equipment, sterilizer component checks (e.g. according to manufacturer, door gaskets, drains, carts, incubator temperature verification), select and change cycle for high and low temperature sterilizers (e.g. exposure, dry, temperature), replace and dispose of empty cartridges/tanks/cassettes, cycle parameter verification, interpret the printout (e.g. temperature, time and pressure exposure, cycle type)

Verification procedures to ensure accountability (e.g. initialing the printout), unloading sterilizer, what compromises sterility (e.g. cooling time, temperature, handling, equipment failure), traffic flow (e.g. cart placement), test results, proper handling and incubation of the biological tests/process challenge devices, quarantine (e.g. implants, early release),

Interpret and document test results, potential process failures, identify a process failure (e.g. wet packs, color change, failure to meet sterilization parameters), procedure for follow-up after process failure (e.g. recall, documentation, contact), load control (lot) number, required information for a load control (lot) number, documenting sterilization load contents, how and what to record (e.g. computer or manual load log sheet), rationale for documentation (e.g. recall, traceability),

Customer relations, customer relations, communication etiquette (e.g. phone, email, text, active listening), decision-making skills (e.g. prioritizing, critical thinking), communication types (e.g. formal, informal, service recovery skills), medical terminology (e.g. anatomy and physiology, surgical terminology, instrumentation), teamwork and work groups, types of work groups (e.g. quality, cross-functional), decision making and accountability (e.g. identify roles and responsibilities), task prioritization (e.g. reading the schedule, turnover, anticipating customer needs),

Sterile storage and inventory management, area specific safety standards, area specific safety awareness (e.g. traffic flow, hand-hygiene, safety data sheets (SDS)), ergonomics (e.g. work-flow, proper body mechanics), temperature and humidity of the work environment, standards for temperature, standards for humidity, recording and documenting temperature and humidity (e.g. frequency), corrective actions taken if not within the parameters (e.g. who to notify),

Preparing the work area for storage, dress code, supplies needed (e.g. carts (closed, open), rack system (closed, semi-closed, open)), work area requirements (e.g. cleaning requirements), ordering and inventory replenishment, inventory replenishment and distribution systems (e.g. periodic automated replenishment, exchange cart system, requisition systems), the ordering process (e.g. computerized vs manual), identify the product (e.g. catalog numbers, item number, descriptions), unit of measure (e.g. each, box, package, case), handle inventory deficiencies (e.g. outages, substitutes, communication),

Receiving and inspecting inventory, proper break-out area (e.g. corrugated cardboard, external shipping containers), inspecting for integrity (e.g. what and when to check), expiration and manufacturing dates (e.g. symbols, what and when to check), stocking and rotating inventory, location of supplies (e.g. shelf/cart location, sterile supplies), shelf life policy (e.g. expiration, event-related), process for rotating inventory (e.g. first in first out (FIFO)), proper storage requirements (e.g. height, weight, distance from wall/floor, shelving),

Distributing sterile and non-sterile items, distribution methods (e.g. just in time, exchange cart, case cart), proper handling of items (e.g. maintain sterility), transport guidelines (e.g. closed cart, bins, dust covers, off-site transport), monitoring and tracking items distributed, high dollar items, specialty carts (e.g. code carts, emergency carts, c-section), critical items (e.g. special order, non-stock items, doctor specials, patient specific items), vendor-owned items (e.g. loaner, consignment),

Items are organized and tracked (e.g. manual, RFID, computerized), distribution to user departments (e.g. ER, OR, clinics, ICU), loss of sterile items, handle manufacturer product recalls, common causes of waste and loss (e.g. damaged, expired and obsolete items), patient care equipment, area specific

safety standards, area specific safety awareness (e.g. OSHA/blood borne pathogens,

Personal Protective Equipment (PPE), electrical safety, hand-hygiene, regulatory agencies and professional associations), equipment operation and interpret the manufacturer's instructions for use (IFU) (e.g. operator's manual), temperature and humidity of the work environment, standards for temperature, standards for humidity, recording and documenting temperature and humidity (e.g. frequency),

Corrective actions taken if not within the parameters (e.g. who to notify), preparing the work area for distribution,

Supplies needed (e.g. sleeves, pads, equipment covers, clean labels/stickers), work area requirements (e.g. cleaning requirements, charging stations, plugs), receiving items for preparation, identifying types of patient care equipment, process for recording and tracking equipment (e.g. rental, loaned), the flow of patient equipment (e.g. one way flow),

Inspecting equipment for cleanliness and functionality, check for cleanliness, check for compliance with safety standards (e.g. frayed cords, preventative maintenance label, damage), corrective action plan for equipment out of compliance (e.g. missing/expired preventative maintenance label, who to notify), equipment requiring charging or battery replacement, preparing equipment for distribution, assemble equipment for distribution (e.g. disposable components, manufacturer test equipment (e.g. per manufacturer), care and handling, location and proper storage of equipment (e.g. dry, clean), distributing and tracking equipment, systems used (e.g. manual, computer, hybrid), record and track distribution of patient care equipment, transport guidelines to end user departments (e.g. or, ed, labor and delivery),

Anatomy for central service technicians, cells, tissues and organs, body systems: skeletal, muscular, nervous, endocrine, reproductive, urinary and excretory, respiratory, digestive, and circulatory, anatomy and instrument names, microbiology for central service technicians, overview of microbiology, beneficial vs. dangerous microorganisms, how microorganisms are identified and classified, controlling and eliminating microorganisms, regulations and standards, regulatory agencies, professional associations, infection prevention, central service processes, principles of asepsis, personal hygiene and attire, managing the environment to manage the spread of bacteria, Occupational Safety and Health Administration (OSHA) 29 CFR 1910.1030,

Environmental concerns in central service areas, elements of transmission and the chain of infection, decontamination; point of use preparation and transport, goals of point-of-use preparation and transport, sources of contaminated items, point-of-use preparation: reasons and guidelines, transport of soiled items, off-site processing, education and training, cleaning and decontamination, introduction to the decontamination work area, mechanical cleaners, equipment testing, cleaning chemicals and lubricants, instructions for use,

Steps in the process of decontamination, decontamination, disinfection, introduction to disinfectants,



types of disinfectants, safe work practices when performing manual disinfection, achieving disinfection using mechanical processes, quality assurance for disinfection, quality assurance testing for high-level disinfectants,

Surgical instrumentation, the important role of instrument selection and inspection, instrument manufacturing process, classification and overview of surgical instruments, postoperative care of surgical instruments, solutions that damage instruments, instrument sharpness testing and identification, instrument identification methods, instrument lubrication, tips to protect instruments from damage, complex surgical instruments,

Power surgical instruments, endoscopes, rigid and semi-rigid endoscopes, rigid and semi-rigid endoscope general guidelines for decontamination, rigid endoscopic instruments, endoscopic and robotic instrumentation, flexible endoscopes, cleaning and processing flexible endoscopes, flexible endoscopic accessories, flexible endoscope regulations and guidelines,

Infection prevention issues, flexible and rigid endoscope care and handling, endoscope camera care and handling, endoscopic repair,

Staff education, loaner instrumentation, assembly and packaging, assembly and packaging area, primary goal of pack preparation, general guidelines for preparation of pack contents, quality assurance measures - internal chemical indicators, basic packaging procedures, reusable packaging materials, disposable packaging materials, wrapping techniques, methods of packing closure, package labelling, special packaging concerns, point of use processing,

Immediate use steam sterilization, procedures for immediate use steam sterilization, quality control monitors for immediate use steam sterilization, point-of-use processing for heat-sensitive devices, high-temperature sterilization, factors that impact sterilization, advantages of steam sterilization, anatomy of a steam sterilizer, types of steam sterilizers used in central service, steam sterilizer cycles, conditions necessary for effective steam sterilization, basic work practices for steam sterilization, sterilization quality control, low temperature sterilization, low-temperature basic sterilization requirements, ethylene oxide, hydrogen peroxide systems, ozone sterilization,

Sterile storage and transport, storage considerations, receipt of sterile items into storage, event-related sterility, basic storage guidelines, cleaning, sterile storage professionals, transporting sterile items, transportation guidelines, monitoring and recordkeeping for central service, the importance of accurate records, general monitoring, decontamination area monitoring, high-level disinfection monitoring, sterilization monitoring, sterilizer specific monitoring, personal monitoring, staff education, quality assurance, quality in central service operations, components of quality, quality control indicators, analysis of quality concerns, quality program alternatives, quality central service procedures, quality in central service processing areas, managing inventory within the central service department,

Handling commercially-sterilized items, item locator systems, loss of sterile items, transport of

commercially-sterilized packages, distribution of supplies, sustainability, the role of central service in inventory management,

Role of central service in ancillary department support, identifying the central service department's scope of service, patient care equipment, procuring new and additional equipment, other patient care equipment concerns, procedural support, utensils and other medical equipment, communication and coordination is key, the role of information technology in central service, role of computer-based information systems, tracking systems for central service, features of instrument and equipment tracking systems,

Safety and risk management for central service, risk management, common workplace safety hazards, general hazards, area specific safety concerns, other areas of concern, disaster preparedness, employee accidents and injury, patient accidents and injuries,

Employee information and training, employee preparedness, success through communication, need for effective communication and human relations skills, common communication barriers, central service technicians are professionals, basics of communication, human relations, central service technicians and teamwork, central service and diversity, customer service skills for central service technicians, setting priorities, avoiding work group comparisons, committing to patient care during disasters, personal and professional development for central service, personal development.

Standard precautions, and consumer education, apprentice learns about hand washing, using gloves,, and mixing universal solutions, apprentice learns about disposal of wastes, use proper body mechanics at all times and incorporate safe transfer and lifting techniques, is knowledgeable about procedures in case of emergencies in the home, check equipment before use and notifies supervisor of any problems identified,

The Percy Program includes OSHA Certification Training providing health and safety certification programs to reduce occupational errors and promote protective measures, including OSHA classes, first aid, emergency planning, and fire safety, and OSHA's recently released guidance on classification of worker risk to potential exposure to the coronavirus.

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### **OSHA 10 Hour Course Construction**

This 10 Hour course has been designed to provide instructions on various construction industry safety and health standards. It introduces workers to safety standards and makes them able to recognize hazards, avoid dangerous situations and prevent accidents. Course Content: Intro to OSHA, fall protection, electricity, personal protective equipment, handling, storage, use and disposal of tools. Each participant who completes the course will receive a certificate of completion and OSHA card. This course is available in English and Spanish.

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### **30 Hour OSHA Construction Safety and Health**

This safety course has been designed to provide instruction on various occupational safety and health standards. Course Content: OSHA policies, procedure and standards, as well as construction safety and health principles. Topics include scope and application of the OSHA construction standards with a special emphasis on those areas that are most hazardous. This course is recommended for construction supervisory personnel.

#### **OSHA 10 Permit-Required Confined Space Entry:**

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This course is designed to enable students to recognize, evaluate, control and abate safety and health hazards associated with permit-required confined space entry. The course focuses on the specific requirements of OSHA 29 CFR 1910.146. Course Content: Recognition of confined space hazards, basic information about instrumentation used to evaluate atmospheric hazards, and general permit space ventilation techniques. Upon completion, you will be certified for 'Confined Space Entry' work.

#### **OSHA Ergonomics:**

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This course Covers the use of ergonomic principles to prevent musculoskeletal disorders. Topics include anthropometry, video display terminals, work physiology, musculoskeletal disorders and risk factors such as vibration, temperature, material handling, repetition and lifting and transfers in health care. The course features industrial case studies covering analysis and design of work stations and equipment, laboratory sessions in manual lifting and coverage of current OSHA compliance policies.

#### **OSHA Excavation, Trenching and Soil Mechanics:**

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OHSAs standard and on safety aspects of excavation and trenching. Students are introduced to practical soil mechanics and its relationship to the stability of shored and un-shored slopes and walls of excavations. Various types of shoring (wood timbers and hydraulic) are covered.

#### **OSHA 7600 Disaster Site Worker:**

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Increase the participant's awareness of the safety and health hazards, including CBRNE agents that may be encountered at a natural or human made disaster site. The importance of respiratory and other personal protective equipment and proper decontamination procedures that may be used to mitigate the hazards will be emphasized. Participants will support the use of an Incident Command System through the safe performance of their job responsibilities. They will be able to show awareness of effects of traumatic incident stress that can result from working conditions and measures to reduce this stress. In addition, participants will be able to perform the following specific tasks correctly: 1) inspection of an air purifying respirator; 2) donning and doffing of an air purifying respirator; and 3) respirator user seal check. The audience for this course is Disaster Site Workers who provide skilled support services (e.g.



utility, demolition, debris removal, or heavy equipment operation) or site cleanup services in response to a disaster.

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**OSHA 2225 Respiratory Protection:**

covers the requirements for the establishment, maintenance, and monitoring of a respirator program. Topics include terminology, OSHA standards, NIOSH certification and medical evaluation recommendations. Course highlights include laboratories on respirator selection, qualitative fit testing and the use of a large array of respiratory and support equipment for hands on training (Included Respiratory Medical Clearance Test and Respiratory Mask Fit Test)

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**OSHA 3110 Fall Arrest Systems:**

provide the participants with an overview of state of the art technology for fall protection and current OSHA requirements, including the principles of fall protection, the components of fall arrest systems, the limitations of fall arrest equipment, and OSHA policies regarding fall protection. Course Objectives: Identify various types of fall protection and their components; Recognize fall hazards and identify abatement methods for fall hazards; Define the proper use of fall protection equipment and personal fall arrest systems; Select proper standards for citation purposes.

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**OSHA 10 General Industry:**

intended to provide entry level general industry workers information about their rights, employer responsibilities, and how to file a complaint as well as how to identify, abate, avoid and prevent job related hazards on a job site. The training covers a variety of general industry safety and health hazards which a worker may encounter. Training should emphasize hazard identification, avoidance, control and prevention, not OSHA.

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**OSHA Scaffold:**

designed to provide instructions on various construction industry safety and health standards. It introduces workers to safety standards and makes them able to recognize hazards, avoid dangerous situations and prevent accidents. Course Content: Intro to OSHA, fall protection, electricity, personal protective equipment , handling, storage, use and disposal of tools. Each participant who completes the course will receive a certificate of completion and OSHA card.

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**Department of Building Courses:**

Site Safety Manager Refresher Course is designed for qualified construction professionals interested in registering as construction superintendents with NYC Department of Buildings.

This is an all-inclusive course required to renew the Site Safety Manager license every three years.

#### **Site Safety Manager Training:**

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designed for qualified construction professionals applying to take the site safety manager license exam or registering with the NYC DOB as a Registered Construction Superintendent (RCS), Certified Site Safety Coordinator (SSC), or Licensed Site Safety Manager (SSM). The course is designed to give you a clear understanding of the new NYC Codes, existing Federal and State standards and applicable local laws to promote sound and code compliant constructions practices.

#### **NYC Department of Buildings Concrete Manager:**

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The Department of Buildings requires a Concrete Safety Manager to be present on all construction sites where a minimum of 2,000 cubic yards of concrete will be poured. These individuals must be fully registered with the Department of Buildings and have their name on the permit application. Students must have a minimum of 5 years' experience in concrete operations. Concrete Safety Managers must complete this 30 Hour concrete safety manager course before they can register with the NYC DOB.

#### **Supported Scaffold Course:**

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The New York City Department of Buildings Code 3314.4.6 requires that every worker who uses supported scaffold to perform his or her job shall complete a training program and a refresher course every four years. Upon successful completion of the course, the student will receive a scaffold user certificate that is valid for four years from its date of issuance.

#### **Supported Scaffold (Pipe Erector) User's Class:**

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Intended for anyone who directs or works on the erection, dismantling, repairing, maintaining or modifying any supported scaffold over 40 feet in the City of New York. This course satisfies the New York City Department of Buildings requirement (2008 Building Code Section 3314.4.5) for the initial training course for workers who erect, repair, maintain, modify and remove supported scaffolds. After successful completion of this course, a refresher must be completed every 4 years. This training program is based on the US Department of Labor Occupational Safety and Health Department (OSHA) scaffold safety and training guidelines (29 CFR 1926 Subpart L) and 2008 NYC Building Code (Section 3314). Upon completion of the program, you will receive a photo ID certification card. To maintain certification, an 8-hour refresher course must be completed every 4 years thereafter.

#### **Supported Scaffold Installer and Remover Refresher Course:**

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install or remove Supported Scaffolds in New York City, an individual must successfully complete this 8 hour Supported Scaffold Installer and Remover Refresher training course four years following the completion of the 32- hour Supported Scaffold Installer and Remover Course and every four years thereafter.

#### **Suspended Scaffold Training:**

NYC Rigging Rule 9 requires that workers on a suspended scaffold have a minimum of 16hrs of training. This training includes classroom training on local regulations, good rigging practices, how to read permits, and counterweight formulas. It also includes extensive hands on training using both miniature and full-size equipment. Hands on training includes such things as operation of a motor, motor safety features, knot tying, fall protection, self-rescue, outrigger set up, using other rigging devices, tiebacks, proper use of ladders, safety equipment and more. Workers will be issued photo identification on a plastic credit card type Training Certificate, which is good for 4 years. After 4 years, a refresher will be required.

#### **Suspended Scaffold Supervisor (Rigging Foreman) Training:**

NYC Rigging Rule 9 has always required that the Licensed Rigger or his Designated Rigging Foreman oversee all suspended scaffold operations training geared specifically for Rigging Foreman. There is also in depth hands on training that includes knot tying, using a voltage meter, sling angles, specialized rigging, and inspections. Like the suspended scaffold class workers will receive a plastic photo ID card with a specific DOB tracking number.

#### **Suspended Scaffold Supervisor Refresher Course:**

supervise and use supported scaffolds in New York City, the designated suspended scaffold supervisor must successfully complete this 8 hour Suspended Scaffold Supervisor Refresher Course four years following completion of the Suspended Scaffold Supervisor Course and every four years thereafter. Note: In addition to completing this training course, individuals who supervise the installation or use of a suspended scaffold must be designated as a Foreman on behalf of the licensed rigger or sign hanger.

#### **Construction Site Fire Safety Manager Course:**

qualified construction professionals applying to take the Construction Site Fire Safety Manager certificate of fitness exam for FDNY. The course is designed to give a clear understanding of the NYC Fire Code and Fire Rules, the duties of a Fire Safety Manager, the Fire Code construction site requirements, and construction site fire safety requirements. Construction Site Fire Safety Managers are required to be at construction sites that require a Site Safety Manager or Site Safety Coordinator. Each participant who completes the course will receive a certificate of completion, which is a prerequisite to take the computer-based test

at FDNY headquarters. Upon successful completion of the computer based test, candidates will be issued a certificate of fitness by FDNY.

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**Emergency Preparedness:**

Fire Safety Director: approved by the New York City Fire Department, is for candidates applying for the Certificate of Fitness for Fire Safety Director (F-58 or F-25) in New York City. Candidates must successfully complete this class, before they are eligible to take the Fire Department computer based test and ultimately the onsite examination at their specific facility. Topics include: Fire Alarm Systems; Emergency Procedures; Training Requirements; Fire Suppression Systems; Other Building Systems; Maintenance; Recordkeeping and Knowledge of the NYC Rules as they pertain to fire safety.

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**American Heart Association, First Aid, CPR with AED:**

procedures for CPR and choking, heart attacks, strokes, Automated External Defibrillator (AED) introduction, as well as topics such as bleeding, shock, fainting, poisoning, epilepsy, diabetic emergencies, allergic reactions, burn accidents, heat and cold emergencies, head and neck injuries, and musculoskeletal injuries. This National Certification is good for 2 years.

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**FDNY Prep Course for Certificate of Fitness for Citywide Fire Guard (F-01) and Construction Site Fire Guard (F-60):**

This course covers the following in preparation for the FDNY Certificate of Fitness exam: exits are properly identified and that hallways, stairways, etc. are properly lighted, Checking the entire premises daily for potential ignition sources.

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**Enforcement of smoking prohibitions:**

inspect premises for accumulation of rubbish, Have the knowledge of the location and use of fire extinguishers, and fire alarm pull stations when required; Information of the extent of the out-of-service condition; Location of hazardous materials that are stored, handled or used in the building including fuel oil storage tanks; The means available for the fire guard to make required notification

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**Environmental Training Lead - Renovation, Repair and Painting (RRP) Class:**

The U.S. Environmental Protection Agency (EPA) has enacted the Renovation, Repair and Painting (RRP) Rule, developed under the Toxic Substances Control Act, which went into effect on April 22, 2010. It imposes a new set of requirements for contractors, property Owners and managers, who renovate, repair or prepare surfaces for painting in pre-1978 rental housing or space rented by child care facilities. learn how to perform lead safe work practices, learn the lead laws that apply regarding certification and lead safe work practices, keep records to

demonstrate that the Owner and workers have been trained in lead safe work practices and followed lead safe work practices on the job.

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**Mold Remediation Technician:**

facts associated with mold. They will also learn about the interpretation of data and the current general status of mold-related litigation, legislation, licensing, and certification. The specific topics are: what are molds?; Common health problems; What factors affect mold growth?; How to detect mold growth; and How to prevent mold problems,

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**Mold and Mildew Remediation-Schools and Commercial Buildings:**

mold class above with a focus on remediation in Schools and Commercial Buildings per the U.S. EPA /NYC DOH

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**Mold Remediation Supervisor:**

mold class, above, with additional training: Mold Remediation Supervisor will be able to perform all tasks related to Mold Remediation including run projects, coordinate worker activities, sampling techniques and analysis and abatement procedures and protocols.

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**Blood Borne Pathogens:**

safety and health professionals analyze the workplace, create an exposure control plan and develop workplace practices that will minimize risks. Course Content: Review the OSHA standard universal precautions, personal protective equipment, safe work practices and engineering controls; decontamination; housekeeping; labels and signs.

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**Asbestos Handler Initial:**

according to the New York State Industrial Code Rule (12NYCRR56) and Federal USEPA and USOSHA regulations, employees on an asbestos project whose duties involve removal, encapsulation, application or enclosure of any asbestos material, or the disturbance of friable asbestos, must hold an Asbestos Handler Certificate. This course covers all aspects of the asbestos hazards. Trainee is taught the specific procedures and how to apply them on a job site. Legal rights of the worker are also carefully described. Groups of students take part in discussions as well as in hands-on training. The course guides trainees through a variety of topics: health effects of asbestos, medical surveillance, personal protective equipment, preparing the working area and setting up the decontamination unit, usage of negative pressure air filters, air monitoring and hazard communication regulations.

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**Asbestos Handler Refresher:**

required in order to have the handler license renewed. Refresher class must be taken annually under NYSDOH and USEPA requirements. Curriculum covers the main subjects from the initial class.

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**Asbestos Supervisor/Contractor:**

State law specifies that an individual who is in the possession of contractor/ supervisor certificate must be on-site at all times when asbestos activities take place. A contractor has the right to designate a supervisor who on his behalf serves as an agent for purposes of site supervision. Supervisor is a person who provides supervision and direction to workers involved in asbestos removal, encapsulation, enclosure and repair. This course includes: potential health effects, asbestos worker protection, EPA, OSHA and relevant state and local regulations, waste disposal and recordkeeping requirements, air bulk sampling and glove bag techniques, confirming and minimizing airborne fibers, and on-site safety.

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**Asbestos Supervisor/Contractor Refresher:**

Supervisor/ Contractor license needs to be renewed. Attendants get familiar with the latest regulations and improvements in the asbestos abatement technology.

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**Project Monitor:**

a person, who oversees the scope, methodology or does the quality control on abatement projects but is not a supervisor, must carry the project monitor certification. This includes those who represent Owner and/or act in a “third party”. (40 hours)

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**Air Sampling Technician:**

this course is for persons who perform air sampling related activities. Curriculum covers: air sampling techniques, inspections and procedures, regulations and emergency response. During the course students become familiar with the methodology for representative quality assurance for both personal and area sampling for phase contrast microscopy (PCM) and transmission electron microscopy analysis (TEM). (16 hours)

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**Asbestos Inspector”**

this course gives individuals preparation for investigating asbestos containing materials as well as for collecting bulk samples, survey, personal protective equipment (PPE), building systems, health hazards, legal liabilities, public employee, building occupant relations, and recordkeeping.

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**Asbestos Restricted Handler:**

This class is for those who perform any kind of work practices (i.e. electrical, plumbing) in proximity to the actual asbestos removal area. Course provides a history of asbestos uses;

reviews health effects caused by asbestos exposure, explains federal and state regulations, and describes types and usage of personal protective equipment (PPE). Curriculum covers: preparation of the work area, medical monitoring, other than asbestos safety hazards etc. Instruction combines classroom theory and extensive hands-on exercises.

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**Lead Worker EPA:**

this class is for those who perform lead hazard control activities in residential single family and multiple unit properties, including elevated blood level (EBL), health department ordered projects, USHUD grant programs, public and Indian housing abatement programs and military abatement projects. The course ends with the nationwide approved certification. The variety of topics include: health effects of lead poisoning and sources of lead exposure, testing for lead-based paint, worker protection, abatement, clean-up, clearance testing, disposal of abatement debris, regulation, guidelines and recourses for lead testing and abatement, risk management.

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**Lead Supervisor EPA:**

those who supervise project as firm representatives or as on-site authorized supervisors must be qualified as a competent person under USOSHA standard. Curriculum covers: health effects, personal protective equipment (PPE), legal liability, medical monitoring, insurance considerations, hazard control strategies, waste disposal. Attendant is taught the above-mentioned subjects, goes over the historical background of lead, its uses and sources as well as 8 hours of practical exercises.

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**Asbestos Project Designer:**

designer certification is required for individuals who are responsible for phasing and/or remediation methods, timing, planning the scope and applying the above mentioned to any asbestos project. According to the NYS Education Department anyone, who submits plans to the State Education department must be certified as a designer.

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**Asbestos Operations and Maintenance:**

asbestos operations, maintenance and/or repair activities of various scale and duration must be performed by facility staff possessing relevant asbestos certification. The certificate is obligatory while dealing with asbestos materials of less than twenty-five (25) linear or ten (10) square feet.

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**Human Condition Safety Wearable Technology**

Human Condition Safety wearable technology will be utilized that creates safer job sites and saving on preventable injuries, insurance, and lost labor cuts, focusing on occupational health and safety in construction, first responders, warehouse, factory and delivery workers. Human Condition safety has



created a database of occupational health and safety for predictive analysis that couples wearable safety technology, building information modeling (BIM), and the latest in immersive virtual reality training. This platform (the HCS platform) shall enable employers and workers to reduce injuries, improve operational efficiency, and generate industry-specific real-time data. The HCS platform shall consist of integrated wearables-based platform that visualizes biometrics, work patterns, and real-time locations of workers and equipment in an intuitive 3D map of the job site. Safe VR (virtual reality) in a highly immersive VR training platform that augments existing OSHA-mandated safety programs.

Data shall be able to be aggregated and analyzed, enabling continuous refinement of sector-specific hardware and software systems to compile accurate health and safety data, creating an industry-standard in safety.

The platform shall utilize safety administration application for mobile phones of workers and supervisors that monitor onsite presence, centralizes worker training and certification management, and facilitates group communication, worker onboarding, certification management, Learning Management Service compliance, Safety Knowledge Management System, 2-way messaging, Safety training videos on mobile devices. Weather alerts, Ad-hoc risk identification, wearable sensor-enabled technology platform that provides real-time locationing, biometrics, and motion and environmental data, generate incident warnings, and powers predictive analytics engine.

Data collected by Safe Site sensors can be combined with 3rd party data to increase the functionality and resolution of the platform, Real-time worker location, 3D spatialization, Geo-fencing with just-in-time alerts, Tap/click to view worker status, Risk Management System, Machine Learning/Telemetry-based risk, identification, Quantifiable insights, Site safety planning and simulation, virtual reality training platform based on OSHA-mandated curriculum and insights gained, reproduce practical training in a virtual environment with particular emphasis on tasks or scenarios that are difficult to prepare for in a real-world environment, customizable scenarios and environments to match worksite conditions, quantitative feedback with performance analytics, digital -enabled solutions that make workplaces safer, smarter, and more efficient, reduce deaths and injuries while increasing the efficiency of worksite safety programs that target quantifiable outcomes to Improve worker safety culture, reduce worker injuries and lower direct and indirect costs from worksite accidents (medical costs, out-of-work time, fraudulent claims, site shutdowns, fines, reputational damage, Increase the efficacy of safety training through virtual reality (VR) based training programs modeled off OSHA requirements, Improve and streamline safety administration.

Qualified network of strategic partners permit scalability of products, build technology, and leverage distribution channels, A multi-dimensional product suite that addresses safety in a holistic fashion addressing education, prevention, reinforcement, and prediction providing a solution along the entire project life-cycle, from design to execution, a uniquely constructed to and predictive analytics platform that combines otherwise unstructured and uncorrelated data sets into concise and actionable insights (e.g. correlating worker-specific motion capture with weather data and workers compensation



claims history).

### **Combined Fire Safety and Emergency Action Plans**

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#### **Safety Equipment**

Training according to OSHA guidelines, which outline precautions that must be undertaken to ensure the safe demolition of a building and preventing tragedies like the recent building collapse. Example demolition guidelines include:

Prior to starting all demolition operations, OSHA requires that an engineering survey of the structure must be conducted by a competent person.

All electric, gas, water, steam, sewer, and other services lines should be shut off, capped, or otherwise controlled before demolition work is started

Prior to starting work, provisions should be made for prompt medical attention in case of serious injury.

The telephone numbers of the local police, ambulance, and fire departments should be available at each job site

A "fire plan" should be set up prior to beginning a demolition job.

Prior to the blasting of any structure or portion thereof, a complete written survey must be made by a qualified person of all adjacent improvements and underground utilities.

#### **Safety plans and programs**

Site safety plans

Prepared

Filed with DOB

Fire safety plans

Health and safety plans

Site and task specific plans

#### **Safety training which meets:**

DOB Mandated Training

OSHA Mandated Training

DEP Mandated Environmental Training

OSHA Training

HAZWOPER



Confined Space

Excavations

How to deal with: Asbestos, Lead, Mold and Mildew

Authorized Certification Training

Fire Safety Director (FSD)

Emergency Action Plan Director (EAPD)

Building Maintenance, Operations and Recordkeeping (FSD Refresher)

The following services will be provided:

Safety and Loss Control:

provide the safety services described below for all projects covered by the Program. A Program Safety Manager will be provided, assisted by appropriate staff, will serve as the focal point of the Project Safety Program development, implementation and oversight. A safety staffing plan and corresponding yearly staffing costs shall be provided as part of the Program. This information will be reviewed as part of the overall approach.

Safety Administration:

Shall be the primary responsibility for the development of the Program safety standards under plan. The Program shall prepare and provide the Program Safety Manual and have it reviewed by the Program insurance carriers for compliance with both the owner and their standards. The owner's interest in any safety or loss control negotiations with the insurance carriers are covered by the Program.

Review and comment on the safety provisions in construction contracts and documents and provide recommendations for improvements.

Participate in all pre-bid and pre-construction meetings; promote a positive and serious attitude toward safety.

Prepare, implement, and update, as necessary, a comprehensive Program Safety, Health, Security and Environmental Program Plan in conjunction with the owner safety staff and with approval of the Program insurance carriers.

Assist the owner and with specifying appropriate contractor safety staffing requirements.

Provide interpretation of current local, State and Federal Safety and Health rules and regulations and, in addition, provide consultation for unique safety issues.

Attend Contractor Progress Meetings as needed and address safety issues on noncompliance with rules, regulations and the Safety Program standards.



Conduct Pre-work Hazard Assessments as appropriate to identify potential safety concerns and recommend procedures to eliminate or reduce hazards.

Review Contractors' completed Job Safety Analysis (JSA) and recommended procedures on Pre-work Hazard Assessments.

Establish and oversee Program safety and security procedures.

Report all Safety, Health, Security and Environmental issues that result in conflict, and assist in implementing immediate corrections. Interface with owner, and Contractors' staff to coordinate timely correction of identified hazards.

If requested, participate in contractors' monthly pay application review and give recommendation for retention if a Contractor has been issued a Safety Notice of Non-compliance with which the Contractor has not complied.

Monitor all insurance claims and assist insurance adjusters with information related to Workers Compensation/Employers Liability, Commercial General Liability and Builder's Risk losses.

Review safety submittals including safety programs, JSAs, and resumes of contractors' proposed safety personnel for adequacy and compliance rules, regulations and Project Safety Program standards.

Attend the Standing Program Committee meetings to review highlights of construction activities, claims, and trends.

Assist insurance companies with the identification and establishment of Occupational Health Clinics to be used for injuries covered by the Program.

Coordinate with physicians to return employees to work quickly or with modified restrictions.

Develop, evaluate and support a potential Contractor/Employee Safety Incentive Program.

Assure that notification of OSHA occurs in the event of serious injury or fatality.

Inspections:

Conduct regular Safety Inspections with Contractor Safety Representatives, including Hazcom compliance, record-keeping reviews and maintaining documentation.

Conduct and submit quarterly Contractor Safety Records and Performance Audits to assure that OSHA and contract requirements are being met.

Monitor Contractor compliance with safety regulations and requirements.

Assure OSHA permit requirements are met by each contractor before initiation of work.

Participants will be taught administration, oversight, and organizational policies and procedures for the craft assessment and certification program. The administrator will be certified as a

requirement to act as an administrator for accreditation assessment by the National Craft Assessment and Certification Program (NCACP) at a NCCER Accredited Assessment Center using NCCER Standardized Training and the national craft assessment and certification program, or equal.

The Program will develop and have available a complete series of entry- and journey-level written assessments as part of the craft assessment and certification. These assessments will evaluate the knowledge of an individual in a specific craft area and provide a prescription for upgrade training when needed.

Performance verifications will be designed to assess an individual's skill level on specific tasks. Performance verifications will require a participant to demonstrate their skill level in a controlled, observable, and measurable manner and must be administered by a qualified objective performance evaluator evidencing confidence in the craft professional's skill, knowledge, and desire for continuous professional development and craft training for improved productivity and safety and reduced absenteeism, turnover, commit to workforce development and stay current with industry practices.

The performance verifications will identify craft professionals to move into supervisory positions through skill assessment and training. The performance verifications will validate the skills supervisors have in regards to leadership, human relations, problem solving, quality control, estimating, planning, scheduling, resource control, communication, construction documents and safety. The assessment will evaluate, improve and align the assessment and set a clear path for advancement.

Assist in the development and implementation of a program-wide Safety Training Program to train owner, Consultants and Contractor personnel as needed; i.e., OSHA 10-Hour Course, First Aid/CPR, Confined Space Entry (CSE), and other specific training as required in the construction safety orders maintaining documentation for these activities.

Conduct monthly Contractor Safety Meetings for all Program projects.

Review trends, work procedures, new and revised OSHA regulations, and job safety analysis.

Conduct a pre-work safety orientation for Contractors' project supervisors and foremen.

Review site-specific hazards, requirements and the identification and correction of hazards.

Record Keeping:

Assist in the investigation of accidents and conduct accident review meetings within 48 hours of an accident, prepare a review report identifying safety violations, causative agents, corrective actions and disciplinary actions.

Assure that all appropriate records are maintained as required by State and Federal regulations,

and that all Contractors are in compliance.

Document disciplinary action taken involving employees who fail to comply with OSHA or Project Safety Program requirements.

Maintain record of project incident and severity rates and total project hours.

Coordinate and make cost effective use of safety personnel and resources.

Education/training shall include consulting with employers and employees on construction site safety, traffic control, fall protection, trench safety, OSHA regulations, drilling and blasting safety, hot and cold weld precautions, heavy equipment safety operation, scheduling and working height safety protection, hazardous material handling and health safety evaluations. These services are also incorporated into teaching programs for apprentices for safe workplace practices, to control hazards, to mitigate potential losses for employers and to foster safety. The program includes on-site safety inspections and risk assessment. Creating safe work environments is necessary to help control the workplace and increase safety awareness and loss prevention. Loss prevention includes risk evaluation, pre-inspection of sites, loss history, payroll history, nature of risk, safety practices and program compliance recommendations for implementation of safety programs. Special benefit programs with return to work, re-training, and safety cultivate retention of skilled workers.

Practices reviewed are MSDS sheets, recordkeeping, safety and health programs, medical services and first aid, emergency preparedness, fire protection, personal protection equipment and clothing, housekeeping and general work environment, walkways, floors and wall openings, stairs and stairways, elevated surfaces, scaffolding, ladders, underground or below grade work, ingress, egress and exit doors, equipment, and tools, gas cylinders and air compressors, electrical equipment and wiring, storage areas, confined spaces, environmental controls, flammable and combustible materials, fueling processes, hazardous chemicals and substances, hoists, lifts, lockout-tag out procedures, material handling, light levels, noise levels, spraying levels, dust, vapors, fumes, control of harmful substances, ventilation, welding, cutting, unsafe work practices, unguarded equipment, employee postering, OSHA posters, horseplay, running, excessive vehicle speed, smoking or drug or alcohol use, duties most susceptible to injuries, drug programs, pre-employment/post-injury and random drug testing, back to work program availability and use of homework for employees, occupational disease exposure evaluation, OSHA review and/or citations.



## EMPLOYER ASSESSMENT

The employer's workforce development assessment will be an assessment that objectively measures a employer's commitment to workforce development. The goal of the employer's workforce development assessment is to make workforce development a key criterion in the prequalification and final selection of self-performing employer, construction manager and subcontractors. The employer's workforce development assessment will sets workforce development benchmarks, Identify a employer's strengths and opportunities for improvement, enhance the ability of Owners to qualify employers, promote the safe and proper completion of projects on-time and on-budget.

The work processes for each contract will be identified by the Administrator and the workers will be tested for competency on the skills necessary to build, install, startup, and maintain the facilities specified by the contracts.

The employer's workforce development assessment will evaluate and provide a qualitative metric that fairly, consistently, and objectively represent a employer's commitment to workforce development. A employer's workforce development assessment score will be composed of the total injury and illness rate; the days away, restricted, or transferred rate; and the experience modification rate of each employer, a employer's workforce development assessment score.

Participants will be taught administration, oversight, and organizational policies and procedures for the craft assessment and certification program. The administrator will be certified as a requirement to act as an administrator for accreditation assessment by the National Craft Assessment and Certification Program (NCACP) at a NCCER Accredited Assessment Center using NCCER Standardized Training and the national craft assessment and certification program, or equal.

The Program will develop and have available a complete series of entry- and journey-level written assessments as part of the craft assessment and certification. These assessments will evaluate the knowledge of an individual in a specific craft area and provide a prescription for upgrade training when needed.

Management assessments will assess and certify experienced foremen and supervisors by academic tests implementing accountability systems. The journey person himself must be assessed and qualified as a trainer in order to be eligible for the training emolument.

Performance verifications will be designed to assess an individual's skill level on specific tasks. Performance verifications will require a participant to demonstrate their skill level in a controlled, observable, and measurable manner and must be administered by a qualified objective performance

evaluator evidencing confidence in the craft professional's skill, knowledge, and desire for continuous professional development and craft training for improved productivity and safety and reduced absenteeism, turnover, commit to workforce development and stay current with industry practices.

The performance verifications will identify employees to move into supervisory positions through skill assessment and training. The performance verifications will validate the skills supervisors have in regards to leadership, human relations, problem solving, quality control, estimating, planning, scheduling, resource control, communication, construction documents and safety. The assessment will evaluate, improve and align the assessment and set a clear path for advancement and shall:

- Assist in the development and implementation of a program-wide Safety Training Program to train owner, Consultants and Contractor personnel as needed; i.e., OSHA 10-Hour Course, First Aid/CPR, Confined Space Entry (CSE), and other specific training as required in the construction safety orders maintaining documentation for these activities.
- Conduct monthly Safety Meetings.
- Review trends, work procedures, new and revised OSHA regulations, and job safety analysis.
- Conduct a pre-work safety orientation for Contractors' project supervisors and foremen.
- Review site-specific hazards, requirements and the identification and correction of hazards.

# COVERAGES

## **Workers Compensation and Employers Liability**

Workers Compensation in New York is a profitable market due to actuarially established rate structures required by the New York Compensation Insurance Rating Board (NYCIRB).

## **Pricing of Workers Compensation**

New York is considered a "prior approval" state in terms of workers compensation rate regulation. Manual rates, which include a provision for expenses and profit, are developed by NYCIRB. These rates must be approved by the New York Insurance Department prior to their usage by the member companies of NYCIRB.

Premium for this workers' compensation coverage is determined by manuals of rules, rates, rating plans and classifications of the New York Compensation Insurance Rating Board (NYCIRB), rate and premium basis for specified work classifications. The classifications will be assigned based on an estimate of the exposures during the policy period. Premium for each work classification is determined by multiplying a rate times a premium basis being remuneration paid to workers. This premium base includes payroll and all other remuneration paid or payable during the policy period for the services of: (1) all officers and employees engaged in work; and (2) all other persons engaged in work that could make the Owner and contractors liable under Part One (Workers Compensation Insurance). The estimated premium is computed in accordance with the following:

- Estimated workers compensation payroll remuneration, the payroll, is to be based on a percentage of the construction value with payroll allocated amongst the respective worker's compensation class codes applicable to the work.
- Manual Premium is then calculated by multiplying the payroll by the manual rates as issued by NYCIRB.
- An experience modification factor is applied based on the insureds loss history. This either reduces or increases the manual premium to the calculated total modified premium.
- Contractor Classification premium adjustment program shall also apply in that the total, modified premium less contractor premium adjustments or scheduled credits will be applied to calculate standard premium.
- A premium discount shall be applied based on amount of standard premium calculated.
- Expense constant, terrorism and natural disasters and catastrophic accidents shall be added to standard Premium to compute the total estimated annual premium for each policyholder.
- New York State Assessment shall be added and calculated by multiplying a yearly percentage by standard premium.

- Total Estimated Policy Premium shall equal Annual premium plus New York Assessment.
- Final premium will be determined after a policy ends by using the actual payroll to calculate the actual premium owed, not the estimated, based on the proper classifications and rates that lawfully apply to the business and work covered. If the final premium is more than the premium paid, the balance must be paid. If it is less, a refund will be due. All records that relate to the policy shall be subject to audit. These records include ledgers, journals, registers, vouchers, contracts, tax reports, payroll and disbursement records, and programs for storing and retrieving data. The audit shall be conducted during regular business hours during the policy period and within three years after the policy period ends. Information developed by audit will be used to determine final premium.

A sliding scale policyholder dividend plan as a means to provide further incentive to enforce the risk management, apprenticeship and other OSHA safety programs The dividend plan is targeted to return, on average, 10.0% of premium. The dividend scale requires a developed loss ratio of under 40.0%. Annual dividends of as high as 40.0% are available to the larger, loss free risks. Policyholder dividends are not guaranteed and are to be payable only from earned surplus upon declaration by the Board of Directors of the Company.

#### **24-Hour Coverage Program**

Gaining control of workers' compensation costs is essential. Health care providers under intense pressure from health care programs, find it all too convenient to shift costs to workers' compensation coverage. This can raise the medical cost for any claim by a factor of 100 - 400%. To help alleviate this crushing burden, the Program offers a singularly unique 24-hour protection portfolio jointly administering workers' compensation, health, and disability coverages. Delivery of workers' compensation services and traditional health care reduces costs while providing employees with a simple, state-of-the-art system of health care delivery, combining care for injured and ill workers.

Oriska Insurance is the sole provider of a fully insured 24-Hour Coverage Program of employee benefits (the "24-Hour Coverage Program") offered by Oriska as a domestic New York insurance carrier. The 24-Hour Coverage Program seamlessly provides instant care through a workers' compensation carrier that is also a licensed health carrier, specializing in workers' compensation, health and disability. Oriska is so singularly licensed, licensed for health in its PandC licensing, even though health coverage is normally the purview of a life carrier. This gives Oriska the ability to provide immediate care regardless of the injury is work-related or not in a cost-efficient manner. No other U.S. company is so specially licensed.

The unusual licensing of Oriska for health, disability and workers' compensation insurance within the same carrier enables Oriska to provide immediate care under its health coverage, returning



injured employees to work, avoiding long term worker compensation benefit costs. Employees receive the same medical attention whether the injuries are work or non-work related.

The necessary licenses for the business of accident and health, disability and workers' compensation as specified in paragraphs 3 and 15 of Section 1113(a) of the New York Insurance Law, are required for the loss sensitive 24-Hour Coverage Program. These licenses were granted by the State to Oriska in 1993. The licenses required rating and form approvals by the DFS pursuant to Insurance Law §2307 and were first approved by the DFS for Oriska in 1994, and were revised and ratified in 2003, 2005 and 2007. Oriska's membership in the New York Compensation Insurance Rating Board ("NYCIRB"), credentialed with the New York Workers Compensation Board ("WCB"), recognized by New York State by the issuance of licenses under paragraphs 3 and 15 of Section 1113(a) of the New York Insurance Law, were necessary to legally operate this 24-Hour Coverage Program, intellectual property specifically approved for Oriska's individual use and identity.

This loss sensitive program of 24 hour work-related and non-work related coverage is accomplished by endorsing standard policies to provide coverage offered as a portfolio of coverages with basic required pieces that the insured must agree to take and participate in, a basic program that the insured agrees to by its Adoption Agreement. There are additional coverages that are added to enhance the program as the insured chooses.

The basic coverage is workers' compensation as shown on the Information Page of the Policy.

A first aid emergency treatment, well care coverage rider and preventative care is added for claims which are not immediately accepted as work related in order to provide immediate medical care and treatment. If there is a C2 First Report of Claim alleging a work related incident, the Carrier so notifies the Workers Compensation Board but continues to pay as a non-work-related incident until a claim has been established by decision of the Workers Compensation Board.

In addition, a rider for Enhanced Statutory Disability shall apply for lost wages as an enhancement to supplementing Statutory Disability coverage issued by the Carrier or to enhance Disability coverage provided by another carrier [upon renewal of the Program adopted by the Insured, the Carrier shall provide Statutory Disability Coverage at rates in place with another carrier at the time of the initial adoption of the Program, and thereafter at rates calculated by the Carrier for the experience of the Insured. If upon renewal of the Program the insured opts not to purchase its Statutory Disability Coverage from the Carrier, the Carrier has the option to non-renew the Program in its sole discretion].

The Program includes first aid emergency treatment, well care, safety, risk management, loss control, education and continuing education, and apprenticeship. If an insured fails to participate in these aspects of the Program, the Carrier has the option to nonrenewal in its sole discretion.



The maximum amount that a multiple-coordinated insureds are required to pay is annual standard premium as shown on the Information Page of its policy adjusted by audit, there is no override for the extra benefits provided under the Program.

Assessment (assessments and taxes charged by the State) are paid directly to the State.

### **24-Hour Program Components**

The program components include:

- Early Intervention, Advocacy, Case Management, Communication and Professionalism
- Utilization Review including Pre-certification, Concurrent and Continued Treatment Plan Review
- Utilization Review including Concurrent and Continued Hospitalization Stay Review and Discharge Planning
- Medical Case Management
- Loss Control
- Catastrophic Case Management
- Vocational Case Management
- A Preferred Provider Network including Credentialing, Monitoring and Quality Assurance Review
- Bill Review
- Audit and Re-pricing
- Rehabilitation/Occupational Injury Management
- Return to Work and Temporary Alternative Work Programs
- Risk Management

### **Steps to Set-Up the 24-Hour Program**

- Initial Study Including on-Site Surveys. (Survey current situation with management, safety personnel, and claims people; Review manuals and procedures and claims files. Interview project managers, foreman, and workers regarding field operations and current problems.)
- Access Current Post-Injury Management Program and Return to Work Policies.
- Prepare Comprehensive Business Plan to Create Results Monitoring Program. (The business plan will be for review by senior management regarding findings and steps necessary to reduce costs.)
- Receive Commitment from Labor and Management. (Effectiveness depends on current status of policies, procedures and activities, as well as level of commitment to changes).
- Begin working out details and assigning procedural responsibilities to supervisors and employees.

- Review implementation steps and make changes based on areas of specialization by a task force of the claim manager, supervisors, safety representative and operations person.
- Present revised program to senior management for final agreement and approval.
- Distribute a Policy Statement.
- Select a Company Contact to Act as a Medical Coordinator.
- Identify Medical Providers.
- Prepare Job Descriptions.
- Implement a Safety Program.
- Establish and Monitor Pre-Employment Substance Abuse Testing.
- Establish Early Intervention Medical Management Services.
- Establish Loss Sensitive Charge Back of Workers' Compensation Costs to Specific Jobs.
- Provide Orientation and Training of Management, Supervisors, and Union Representatives. Train Supervisors regarding their responsibilities, ways to communicate with injured employees (provide scripts to encourage communication to promote a caring and helpful environment).
- Training of Project Managers, Superintendents and Foreman.
- Implement Program. (Implement program with "kick-off announcement to employees by way of videos, letters signed by senior management, brochures, and/or payroll inserts. Information should also be incorporated into orientation information for new hires.)
- Provide Employee/Member Education.
- Locate and Contract with Medical Provider Network (PPO).
- Have an Employee Designate a Primary Care Physician And/Or Specialist from Within PPO When He/She Begins Work and Is Enrolled for Non-Occupational Health and Disability Coverage.
- Coordinate Employee Assistance Program.
- Develop and Implement a Modified Work Program.
- Provide Case Management for Vocational Rehabilitation Services.
- Provide Job Placement Assistance. • Provide Management Reports to Assist in Tracking Trends and Safety Program Efficacy. • Improve Labor/Management Relationships by Providing an Open Line of Communications for Addressing the Concerns of All Parties. • Improve Employee/Member Satisfaction by Addressing Individual Issues Promptly and Professionally.

#### **Bonding to Disadvantage businesses**

Percy will assess and certify experienced supervisors by tests implementing accountability systems.



Surety bonding is a major obstacle for startup businesses to participate in the competitive bidding process to obtain work, especially for disadvantaged enterprises. A market for disadvantaged businesses to obtain contractor surety bonding shall be made available. The mission is to further provide technical support to assist startup and progress toward successful operation of the bonded contractors.

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### **Accident and Health and Disability**

Accident and Health and Disability coverage is an option to be included in the insurance package.



# UNDERWRITING GUIDELINES

## Workers Compensation Underwriting

### Exclusions

1. Obligations or liability arising under the Jones Act.
2. Obligations or liability arising under USL and H coverage.
3. Commercial Airline flight Crews
4. Professional Sports Teams written as such except administrative personnel who do not travel with the team. Excluded personnel include players, coaches, trainers and all other personnel who regularly travel with the team to away events.
5. Loss or injury occasioned by acts of war, war-like acts, war, invasion, hostilities, acts of foreign enemies of any kind, civil war, rebellion, insurrection, military or usurped power, or martial law or confiscation by order of any government or public authority.
6. Assumed Reinsurance.
7. All liability of an Employer arising by contract, operation of law, or otherwise, from its participation or membership, whether voluntary or involuntary, in any insolvency fund. "Insolvency Fund" includes any guaranty fund, insolvency fund, plan, pool, association, fund or other arrangement, howsoever denominated, established or governed, which provides for any assessment of or payment or assumption by the Employer of part or all of any claim, debt, charge, fee, or other obligation of an insurer, or its successors or assigns, which has been declared by any competent authority to be insolvent, or which is otherwise deemed unable to meet any claim, debt, charge, fee or other obligation in whole or in part.
8. Losses arising directly or indirectly out of nuclear incident.
9. Railroads, except scenic railways, and access lines and industrial aid owner operations when written as an incidental part of an insured's overall operations.
10. Work and navigation of any commercial vessel.

### Additional Requirements

1. Minimum of \$25,000 in estimated annual payroll unless pre-approved by underwriting.

2. Average annual payroll per employee should not be less than \$9,000.
3. All NCCI hazard code 3 and 4 require pre-approval of underwriting
4. All NCCI hazard code 1 and 2 are approved
5. On stand alone minimum premium policies, a completed ACORD application is required.
6. Temporary Staffing agencies are excluded unless pre-approved by underwriting.
7. PEO cannot lease or acquire another PEO unless pre-approved by underwriting.
8. Labor interchange agreements between two or more PEOs are excluded.
9. Three year loss run documentation or no loss letter acceptable to the underwriter is required.
10. General contractors that utilize subcontracting of 50% or more require underwriting pre-approval.
11. All new businesses require previous work history documentation of the owner or principle operators, acceptable to the underwriter.
12. Any class codes added after the initial application has been processed must be approved by the underwriter before being added to the client's payroll.
13. Any bar, lounge, or restaurant must have at least 50% of food sales relative to alcohol sales to be accepted.
14. Need height or underground digging depth by number of feet for those clients in which it is applicable. (i.e.: framers, painters, roofers, etc.)
15. The Workers' Comp Questionnaire (page 2 of new client application) will need further clarification in the comment section for any questionable answers relative to the client.
16. All businesses with 2 years or less experience will require an approval by our management committee.

**Class code restrictions**

CLASS CODES



## **Surety Bond Underwriting**

### **Each bond submission must contain the following:**

- A. The last three years fiscal statements of the contractor. If the statement is more than six months old, an interim statement must be provided.
- B. Personal financial statements of the major stockholders as of the latest statement, fiscal or interim, whichever is most current. If the corporation is Sub-Chapter "S", the personal statement must tie into retained earnings of the business statement.
- C. Completed Indemnity Agreement - Principals, spouses and related companies.
- D. Completed Contractor's Questionnaire/Profile.
- E. Bank letter indicating line of credit, conditions and classification of account.
- F. Optional information, which would reference letters, awards from construction organizations, accountants' info blank, etc.

Upon receipt of the information, the underwriter would initiate the following:

- A. Review of the financial data in regard to format, liquidity, net worth, ratios, etc.
- B. Contact bank and suppliers for references.
- C. Check on completed job references and prior surety.
- D. Check the indemnity agreements to insure that signatures, seals and notaries are correct.
- E. Check collateral for proper form, signatures, etc

### **Underwriting Files**

All underwriting files should be on at least a review basis, prepared in accordance with AICPA Guidelines with all necessary exhibits and should contain:





## CLAIMS MANAGEMENT/ADJUSTMENT

Claim adjustment will occur using the claim adjusting staff of the direct insurer, or by engagement of third-party administrators (TPA's) to adjust that have been vetted for their competence and experience in adjusting workers' compensation claims. The vetting process includes a review of the TPA's methods used to train adjusters and nurse case managers to ensure they adhere to Percy's Claims Handling Practices manual and applicable laws and regulations. Workers' compensation TP As are paid on a per claim basis.

### Early Claim Reporting

Early reporting of claims and responsive intervention will assist in reducing and managing the costs and responsive intervention will assist in reducing and managing the cost of work related injuries. When lag times between reporting and care are reduced, injuries are worsened by delay and downstream medical costs are thereby reduced. The resulting increased satisfaction of injured workers has a commensurate reduction in litigation costs.

### Case Management

The objective of case management is to utilize the medical expertise disposal to manage and minimize medical costs and reduce lost time claims. Case management is integrated with the return to work philosophy and program outlined below.

### Utilization Management

Utilization Management is performed where specialized testing, inpatient or outpatient hospitalization is required, or extensive physical or chiropractic regimens are required. The primary goal of Utilization Management is to efficiently manage and meet the medical needs of the injured employee. Utilization Management allows oversight of whether treatment is medically necessary, and whether the duration and course of treatment is appropriate.

### Medical Bill Processing

Medical bills are reviewed for consistency and appropriateness as gauged against the state mandated fee schedules, preferred provider (PPO) discounts available under contract, and, where applicable, reasonable and customary charges. Medical bill review assists in the identification of potential fraud and double billing, and provides assurance that the employer and employee do not pay for bills that are not their responsibility.

### **Return to Work Program**

The philosophy for care is that injured workers should return to work as soon as practicable after receipt of appropriate care. To that end the case manager works with the employer and employee to identify alternate duties that the employee will be able to perform given any limitations imposed by the employee's physical and functional limitations. When appropriate, the employee's physician and the Group's physicians work together in developing and identifying work duties commensurate therewith. If called for by the nature of the employee's injuries, rehabilitation plans are designed to help the employee achieve a rapid and successful recovery.

# PERCY PROGRAM ADMINISTRATION

## **Administration**

The Program has a full-time dedicated Administrator.

## **Administrative Services**

The following administrative services will be provided by the Program:

Coordination with Employers, which include answering questions pertaining to Program participation, and providing representation for the Program and the participants.

Prepare and Organize Program Status Meetings. Minutes taken of meetings and shall be distributed to participants. Monthly status reports to be reviewed at the monthly meetings discussing administration, claims, safety, costs, etc.

## **Recordkeeping to include:**

Underwriting data including experience modification, estimated contract and payroll data, labor classifications, rates and contractor cost;

A policy form information tracking system to track receipt and transmittal of the policy forms of all contractors and insurance companies;

Administer monthly workers compensation payroll reporting;

Weekly exception reporting to identify contractors not in compliance with RMIS requirements, and the areas of noncompliance;

Review contract documents, providing analysis and recommendations regarding Program issues. Issue or cause to be issued Program forms, insurance binders, certificates, policies and endorsements to all Program participants. Issue certificates to third persons requiring proof of insurance from Program participants. Secure and maintain evidence of required insurance coverage from all participants, and maintain continuous update thereof including a deficiency list for all required documents not provided by Program participants.

## **Data Collection:**

Collect or cause to be collected monthly payroll data from all enrolled participants.

## **Claims Administration:**

The Program will make arrangements for the administration of claims, although claims adjustment will be the responsibility of the applicable insurance carriers and/or a



Third Party Administrator (TPA).

#### **Claims Handling:**

Coordinate claims handling processes, procedures and activities of the owner, contractors, insurance carriers and TPAs. Conduct claims reserve analysis and negotiate claims issues with insurance carrier adjusters. Conduct quarterly claims review meetings with the owner, insurance carrier and TPA.

#### **Claims Reporting and Procedures:**

Create and maintain a comprehensive claims reporting system to track and manage all claims. Develop and maintain a Claims Management Procedures Manual. Monitor claims activity and issue monthly claims status reports which will be reviewed.

#### **Medical Case Management:**

Identify and recommend a designated treatment facility for injured workers. Develop and implement an effective restricted duty and return to work program (including the training and communication of same to all participants). Provide recommendations for medical costs containment and other methods for reducing claims and claims cost.

#### **Reserve Analysis:**

Perform loss reserve analysis and provide loss forecasting.

#### **Quarterly Claims Review:**

The Program will actively manage claims, provide a quarterly claims review with the owner and staff of the Employer.

Advise the owner on coverage application to specific claims.

Assist the owner in coordinating.

### **Implementation of Workers Compensation Insurance and Surety Bonding Programs**

#### **Insurance Carrier Marketing and Selection:**

Identify financially sound insurance carriers that are capable of providing the Workers Compensation and Surety Bonding, provide specifications for coverage to the market, and follow up with meetings and information as appropriate, provide an analysis of the carrier quotes, including a matrix of comparisons. It will also be the responsibility of the Program to:

Assure that insurance policies are placed with reputable and financially responsible insurers whose expertise is demonstrable.

Check the wording and accuracy of each policy, binder, certificate endorsement or other document received from insurers and obtain revisions in such documents when needed.

Prepare, provide and distribute a manual to all participating parties. The Manual should include a detailed coverage summary with identification of any significant exclusions or limitations. Responsibilities, procedures, forms and protocols will be included.

**Review Language for Project Specifications:**

Review contract language and procedures and risk transfer implications, prior to incorporation into the bid documents and Manual before issuance.

**Payment of Premiums and Remuneration:**

Payment of all insurance premiums and charges will be through a licensed agent; and will be exclusive of any commission (direct, contingent or otherwise), overrides, or other financial considerations. All refunds or credits for insurance will accrue directly to the Owner. The Program will verify the accuracy of all rates and premiums charged.

**Coordinate Insurer Audit Activities:**

The program shall verify the accuracy of all invoices, bills, audits, and premium adjustments, conduct internal audits to insure that all appropriate insurance costs and deductible expenses are being addressed in progress payments or other process as is appropriate. Check policies, endorsements, and other documents received from insurance carriers for accuracy.



# STRATEGY, IMPLEMENTATION and GOALS

## Key Actions

Ensure programs and services are delivered to apprentices, employers and tradespeople to meet the Percy quality of service standard. To promote apprenticeship as a valuable and rewarding career choice.

Percy's main focus is to ensure that an effective infrastructure and quality services are in place so that apprenticeship skill development will be achieved and skilled journeypersons are available for the New York labor market.

Percy expends the vast majority of its resources, human, financial and capital on activities and programs that support this focus, including:

- Planning, coordinating and contracting for the delivery of apprentice technical training;
- Maintaining current and relevant industry standards for occupations, curricula, training and certification;
- Receiving, reviewing and registering new apprentice applications on an ongoing basis;
- Administering entrance, diagnostic, level exemption, practical, proficiency, endorsement and journeyperson examinations to apprentices and tradespeople, including follow-up one to one support;
- Maintaining details of work experience and technical training for each apprentice throughout the two to five year apprenticeships;
- Improve awareness of apprenticeship opportunities and career options in the skilled trades to students, teachers, counselors, administrators and parents in the K-12 system;
- Improve awareness of apprenticeship opportunities and career options in the skilled trades to women, immigrants and other minority group members; and
- Increase public recognition that careers in the skilled trades provide rewarding, first-choice career opportunities.

## Key Actions-Employer

- Training: Hands-on training is one of the best ways to learn. Hiring apprentices helps pass on your – and your journeypersons' – knowledge and experience. In addition, training a new generation of trades people will help your business stay on the leading edge.
- Skilled Workforce: Ensuring a skilled workforce is available now and in the future is important for the sustainable growth of your business. By hiring apprentices, you'll ensure that you have qualified and productive employees today and tomorrow.
- Competitiveness: With an apprenticeship program, you get workers with on-the- job and technical training laying the foundation for improving your competitiveness in the future.

- Profitability: Given the importance of a healthy bottom line, it's critical to train a motivated and skilled workforce to meet your needs and to ensure a competitive advantage. Apprentices require good academic skills and, with your on-the-job training, it makes for a profitable and smart investment for you and your business.
- Training. Talent. Profit: That's what apprenticeship is all about. Hiring apprentices makes good business sense.
- Inclusiveness. New York's workforce and economy needs people from all races, genders and walks of life."

### **Production of Business**

Percy established and operates programs for skilled trades. Journeyman graduates are able to advance to supervision, management and ownership of enterprises that are qualified for bonding to successfully bid and complete construction and service contracts with owners such as the federal government, creating multiplying opportunities and potentially thousands of jobs.

Percy is already providing a market for minority and disadvantaged businesses to obtain contractors' surety bonding, and to provide technical support to assist startup and progress toward successful bonded contractor operations. Currently, federal and state programs do not provide realistic access for minority and disadvantaged businesses into the mainstream other than through set-aside goals or quotas. The goals have not historically provided real access.

### **Underwriting**

Underwriting is centrally administered. Agents actively solicit and then forward completed applications for processing, issuance, and mailing of the policy to the insured.

In the occupational benefits arena, on-site loss control surveys are conducted by loss prevention and safety specialists certified by the local regulatory authority(s). In appropriate situations, safety plans are developed and implemented with the assistance of the prospective insured as a cost containment mechanism.

### **Reinsurance**

Beyond the basic capital structure needed for lines of insurance and type of risk, additional capital can be provided by reinsurance from a captive reinsurer.





### **Claims Processing and Litigation**

Workers compensation claims are processed using standard claim adjustment processes and procedures. Third Party Administrators and in-house personnel are utilized as the circumstances and economics dictate. The IT system mentioned above tracks claims, case reserves and incurred but not reported reserves for incorporation into financial reports. Completion of bonded projects are re-let and financed to complete or the penalty on the bond is paid.

Early intervention, advocacy, and professional case management address medical, economic, and physiological factors that influence the decision making process of injured workers.

Subrogation recoveries are sought on all claims and collateral provided as security on surety bonds is liquidated. Recoveries are reported to the financials and reinsurers in the bordereau tracking premium, losses and reserves.

Best Claim Practices are followed for all claim adjustment. Assistance and recommendation by reinsurers is sought as difficult claims develop. Actuarial assistance and input is utilized in setting reserves to enable positive development as reserves run-out.

A Special Investigation Unit monitors systems, operations and claims activity and reports directly to senior management who in turn reports to the Board of Directors.

Litigation is handled by specialized attorneys knowledgeable in the lines coverage being written. In-house counsel manages hiring of litigation counsel and coordinating with company personnel in support of recoveries sought and defenses asserted.



# CORPORATE HISTORY and STRUCTURE

## History of the Percy Program

The Percy Program was developed as a plan to fit the framework required of Percy v. Brennan Case 73-cv-04279 and a decision issued by the Appellate Division Fourth Department of the New York State Supreme Court in a case brought by the New York State Department of Labor against Lancaster Development, Inc., Madden Construction, Inc., and Eastern Rock Products, Inc. The Lancaster decision, Lancaster Development, Inc. v. Ross 82 A.D.2d 1013, identified the need for a framework to provide employee benefits, including apprenticeship, to meet supplemental wage benefit requirements in compliance with the New York State Labor Law §220 and the federal Davis-Bacon Act 40 USC §§276a to 276a-5. The Percy Program was developed to address the Percy vs Brennan decision and the adverse Lancaster decision and to provide affirmative action that would benefit employees on public work projects.

The Program was submitted for approval to the Defendant United States Department of Labor. By a letter of direction of June 14, 1984, the United States Department of Labor, Employment Standards Administration Wage and Hour Division advised that the provisions of the Program and their accompanying trust and adoption agreements were reviewed, and it was the opinion of the United States Department of Labor that they qualified as “bona fide” fringe benefit plans within the meaning of the Davis-Bacon Act and the applicable regulations of 29 CFR Part 5. That craft apprenticeship for workers training to attain journeyman status was allowed to be offset against the fringe benefit requirements only if the US Bureau of Apprenticeship and Training (BAT) or the appropriate State apprenticeship council recognized by BAT has approved the apprenticeship program.

On January 25, 1991, Oriska Corporation obtained approval as an apprenticeship sponsor under regulation [part 601] and Article 23 of the New York State Labor Law, qualified under the 1937 National Apprenticeship Act section 1 (29 U.S.C. 50) under U.S. Department of Labor's Bureau of Apprenticeship and Training (BAT) and C.F.R.T. 29, Subt. A, Pt. 29 and Pt. 30. (the Fitzgerald Act). Registration of the Percy Apprenticeship Program under the regulation 12 N.Y.C.R.R. 601.8 that existed when the Oriska Corporation program was registered, remains in full force and effect

In 1991 the apprenticeship programs begin to be utilized as an Alternative Employment Practice to be provided with workers' compensation insurance coverage as part of risk-management and loss control by the insurance carrier, incorporating apprenticeship training into the workers' compensation insurance risk management, loss control and safety training of employees, by enrolling new entrants to the workforce to work alongside existing journeypersons, growing the depth of skilled workers, skilled workers whose ranks are being diminished through age and attrition. The workers'



compensation carrier subsidizes the apprenticeship programs by recognizing the savings in reduction of losses which reduces the exposures and liabilities of the claims required to be paid by the workers' compensation insurance carrier.

The Percy Program was developed with the assistance of predecessors of Defendant State DFS officers: former Chief Deputy Frank Donohue, and former General Counsel Morty Greenspan, who worked tirelessly to shepherd the development of the Percy Program. Oriska's singular mix of tools provides training and working environments that exists nowhere else. Such rich benefits under the Percy Program results in retention of well trained, competent and safety conscious workers for employers who participate in the Percy Program.

It happens that 90% of the persons accessing the Percy Program have been minority or disadvantaged by natural selection, meaning that the disadvantaged have a difficult time being accepted into organized labor OJT apprenticeship programs. The Percy Program can work with unions utilizing union journeypersons for OJT apprenticeship of Percy apprentices, providing jobs to union members and apprentices, benefiting all.

The Percy Program begun in 1984, and for 25 years has provided apprenticeship to hundreds in the skilled trades. The Percy Program moved from upstate New York to the Bronx in 1999 to accomplish the same substantial and permanent good that was accomplished upstate.

In 1998, the Percy Program, through Oriska Corporation, began the Apprenticeship Programs in the New York City area at SUNY Maritime College in the Bronx. The Percy Apprentice Training Program is an integral part of safety training and loss control for Workers' Compensation insurance coverage and Employee Benefit insurance coverages designed specifically to comply with prevailing wage and supplement benefit requirements for the construction industry. The related classroom instruction part of apprenticeship training was designed to comply with requirements of the New York State Departments of Labor and Education. Since 1999, the Percy Program, in partnership with State University of New York Maritime College ("SUNY Maritime"), has trained skilled trade persons through the OJT Apprentice Program.

The Percy Program works under the delegation of authority by the Federal Bureau of Apprenticeship Training to the NYS Departments of Education and Labor. The Percy Program works under the guidance, authorization and regulation of the New York State Departments of Education and Labor.

Workers' safety is affected positively utilizing the Percy Program, resulting in greater control of risk, reducing loss for employers and injuries and illnesses to employees, through instruction in safe and healthful practices.

The length of apprenticeship varies from two to five years, depending on the occupation. The Program works especially well in public works construction where the federal Davis-Bacon law and the NYS



Labor Law Article 8 keep wages in the skilled trades high. The apprentice is paid a percentage of the journeyman rate while in apprenticeship as part of the workforce working under the guidance of more experienced workers called journeymen.

Successful completion of all requirements results in award of a NYS Department of Labor Certificate recognized by the Federal Bureau of Apprenticeship Training verifying journeyman competency.

### **Percy Jobs to Careers Corporation**

#### **Not-For-Profit Corporation**

Percy Jobs to Careers Corporation was first incorporated February 12, 2013 as a corporation defined in subparagraph (a)(5) of Section 102 of the New York Not-for-Profit Corporation Law. Percy Jobs to Careers Corporation is organized to deliver opportunities for disadvantaged individuals by providing access to secure jobs and careers through an apprenticeship education in the skilled construction trades. While learning for the job, these individuals are provided with employment in a trade at prevailing construction trade wages. This unique pay-while-apprenticing feature is facilitated by the Corporation through businesses that it selects, monitors, and mentors.

#### **Internal Revenue Code 501(c)(3) Status**

Percy Jobs to Careers Corporation is a not-for-profit corporation incorporated in New York State has been issued a determination letter from the IRS, recognizing its tax-exempt status under Internal Revenue Code (IRC) Section 501(c)(3). Allowing donors to deduct contributions they make to Percy Jobs and Careers Corporation as provided in IRC Section 170. Percy Jobs and Careers Corporation is also qualified to receive tax deductible bequests, legacies, devises, transfers, or gifts under IRC Sections 2055, 2106, and 2522.

#### **New York State Charitable Organization**

Percy Jobs to Careers Corporation is registered as a Charitable Organizations with the New York State Department of Law (Office of the Attorney General) Charities Bureau - Registration Section.

### **Support Entities**

#### **Waterbury Workforce Ltd., Inc.**

Waterbury Workforce Solution, Inc., Inc. is a Professional Employer Organization licensed under Article 31 of the New York State Labor Law September 25, 2003. The corporation is organized to deliver employee benefits as both a staffing company and a service provider for human resource services.



### **Oriska Insurance Company**

Oriska Insurance Company was chartered in 1990 and obtained licenses to write workers' compensation insurance, health and disability coverage with deductible loss sensitive provisions, along with Fidelity and Surety Bonding. The Apprentice Program under Oriska Corporation along with the Oriska Insurance coverages, became the Percy Program in 1993. Oriska Insurance Company is the only carrier in the country with the licenses and authority to offer the Percy Program, Oriska Insurance Company was and is licensed for the following lines of business: Health and Disability, Workers' Compensation, Fidelity and Surety Bonding, and Credit Unemployment Insurance, along with additional miscellaneous licenses.

### **Waterbury Fidelity**

Waterbury Fidelity is a North Carolina corporation formed on December 29, 2014. The Corporation is primarily a protected cell captive insurance company as defined by the North Carolina Captive Insurance authorized to act as a stock captive insurance company as permitted by the North Carolina Captive Insurance Act.

### **Waterbury Square Holdings**

Waterbury Square Holdings is a Delaware corporation formed on November 14, 2014. The Corporation is primarily a captive manager of Waterbury Fidelity.



## SUMMARY

Attached is a template policy to be utilized to implement the Percy Program as the Alternative Employment Practice. The Percy Program has access to loss prevention and safety training in support workers compensation and surety bonding. The Percy Program is value added to provide mentoring toward the end of developing employers who are able to perform work competently, without adding additional cost. The goal is to leverage the opportunities to achieve on time optimum results, while performing the highest quality work.

The Percy Program:

- Reduces income inequality
- Creates pipeline of skilled workers for industries in need
- Ensures America's infrastructure is modernized
- Provides unskilled workers a living wage while they are trained
- Transforms unskilled workers to journey person in high paid skilled occupations.
- Creates secure careers that are transferable for previously unskilled workers

New methods, products and technology also make the continuing education aspect of the Percy Program critical. The benefits extend far beyond these, of course. This is the best employee loyalty program in the business. As any employer who has put their workers into the Percy Program can attest, employees enjoy the boost in self-esteem and pay. These employees tend to stay where they are appreciated and become the pillars to a profitable enterprise.

The Percy Program has also provided back-office support in the way of payroll, tax and regulatory filing assistance, allowing employers to focus on their core business, let alone the potential savings on workers compensation, health and disability coverage.

Percy's main objective, however, remains simple: ensure there is always an adequate pool of skilled craftspeople able to meet demand and build America's future infrastructure.

The Percy Program changes lives.

The Percy Class is no longer THE APPRENTICE who never was!

