



Dear Members and Supporters,

Happy Holidays to our Members and Supporters!

NEW MEMBERS

Please welcome the following contractors who made the decision to "COME ON BOARD" the Union Construction Workers' Compensation Program (UCWCP):

J. Becher & Associates, Inc. (effective November 1, 2014)

Merit Electric Company (effective November 1, 2014)

OlympiaTech Electrical Contractors, Inc. (effective November 1, 2014)

Vogel Sheetmetal, Inc. (effective November 1, 2014)

Aeshliman Plumbing, Inc. (effective December 1, 2014)

**Engineered Concrete Placer of MN, Inc. (effective December 1, 2014)
(Returning Contractor)**

WELCOME ABOARD!

You can see our current list of Participating Contractors by clicking on the following link:

http://www.ucwcp.com/docs/Employer_Participants.pdf

You can see our current list of Sponsoring Organizations (labor & management) by clicking on the following link:

http://www.ucwcp.com/docs/Sponsoring_Organizations.pdf

You can see our current list of Sponsoring Insurance Providers by clicking on the following link:

<http://www.ucwcp.com/docs/Insurance%20Providers.pdf>

QUOTE TO NOTE

"For several reasons, in 2010 our company was suffering from an EMOD of well over 2.00. To try to address this issue head on, we brought on a new insurance agency and implemented internal procedures and required field staff training. We also joined the UCWCP. Over the last four years, our EMOD has dropped over 150 points to a record low for our company-0.84 for the coming year. These changes have breathed new life into our company, and opened a whole new world of bidding opportunities. I believe that the relationship we've developed with these two entities is crucial to this turnaround. I look forward to the years ahead, and our continued partnership with our insurance agency and the UCWCP."

- Brad Jacobs, President & Owner

Patriot Erectors, Inc.

Member Since: January 2011

To review or print other quotes from our participants please click on the following links:

Contractors:

<http://www.ucwcp.com/docs/Employer%20Member%20Testimonials.pdf>

Union Leaders and Members:

<http://www.ucwcp.com/docs/Union%20Member%20Testimonials.pdf>

Insurance Agents and Carriers:

<http://www.ucwcp.com/docs/Agent-Insurer%20Testimonials.pdf>

NEW OCCUPATIONAL MEDICINE CLINIC

Health Partners Central MN Clinic in Sartell, MN has recently opened an Occupational Medicine Department staffed by Dr. Karyn L. Leniek, MD, MPH, Board Eligible in Occupational Medicine. Call (320) 203-2450 or go to www.hpcmc.com/occmed for more information on services.

EXCLUSIVE PROVIDER ORGANIZATION (EPO) UPDATE

In September, the EPO's Nominations and Review Committee completed a review of our current Family Practice clinics and physicians (in the Primary Care listing). While we encourage our injured workers to use Occupational Medicine clinics for primary care whenever possible, the trustees recognize the need to have additional clinics for treatment when outside the Twin Cities metropolitan area.

After an analysis of the committee's feedback along with consideration of the providers' geographic location, those physicians that could strengthen the EPO for the benefit of our injured participants were sent through the credentialing and contracting process. This process has been completed and the Primary Care/Family Practice listing on our web site has been updated. To see the provider listings, you must first register (takes 45 seconds) and then click on the 'Find a Treating Doctor' button. Here is the link to register:

http://www.ucwcp.com/default_ucwcp.aspx

DISPUTE BETWEEN INSURERS BUT WITH PROGRAM HELP NO DELAY IN TREATMENT

A sheet metal worker began to notice the gradual onset of neck and shoulder pain. He reported the problem to his employer and went to the designated Exclusive Provider Organization (EPO) doctor to find out the cause of his symptoms. The doctor related the problem to his repetitive, overhead work, prescribed some over the counter medication and ice to treat his pain, and released him to return to work. The employer filed the necessary paperwork with their workers' compensation insurer. After a review of the medical records the insurer accepted the claim and paid the small amount of medical benefits. The employee continued to perform his full duty work and follow the doctor's treatment recommendations as needed.

Nine months later the employee's neck and shoulder problems became much worse. Again there was no specific incident that gave rise to his symptoms but rather came on gradually during his work. He reported the increased pain to the employer and returned to the EPO doctor. An MRI of the neck revealed a herniated disc. The employer filed another report of injury, but with their new workers' compensation insurer. The second insurer denied liability for the condition claiming that this was a continuation of the previously accepted claim and the responsibility of the other insurer. The first insurer denied liability citing that their claim was for a temporary injury with little medical care and an eventual lapse in treatment. The employee contacted an attorney who erroneously filed a Claim Petition with the Minnesota Department of Labor and Industry. Both insurers retained attorneys who filed Answers to the petition. The first insurer and the employer contacted the dispute resolution facilitator to ask what the program would do about this case.

The facilitator contacted all three attorneys to arrange for a conference call. During the conference call the employee's attorney stressed the importance of getting authorization for the recommended injection that would ease the employee's pain and aid in the treatment plan. Neither insurer was willing to provide authorization under a suggested temporary order. The attorneys did agree however to provide detailed letters to the employee's attorney that would be presented to the union's Health and Welfare Fund. The facilitator assisted in making sure these letters went to the right person in the union fund to expedite authorization for the injection. The attorneys also agreed that a Dispute Resolution Examination would help determine who would ultimately be responsible for the employee's medical benefits, and possible future lost wages.

EXCLUSIVE REHABILITATION CONSULTANT NETWORK

Members and applicants for the Exclusive Rehabilitation Consultant Network were reviewed by the Medical & Rehabilitation Committee and the Board of Trustees. Extensive data gathered during 2014, along with 4 years of prior data guided the committee in their decisions. No one was added to the network. Total members are currently at 69.

As we enter the season of giving thanks, the staff of the UCWCP want to express our sincere thanks for the support and confidence you have placed in us to continue our mission: "Making Workers' Compensation Work Right for Minnesota's Unionized Construction Industry".

Many Blessings in the New Year,

Kevin Gregerson
Program Administrator



MAKING WORK COMP WORK RIGHT

www.ucwcp.com