PROGRAM BENEFITS FOR INJURED WORKERS AND CONTRACTORS

- The UCWCP began providing a collectively-bargained alternative workers’ compensation system for the unionized construction industry in July 1997. **Non-union employers can not join this innovative program.**

- The program includes 25 trade unions and over 350 contractors employing 21,000 union workers. **29 insurance providers** sponsor and promote the program to their insured contractors. Of these, **22 offer premium credits of up to 5%.**

- Most benefit disputes are resolved in days. Formal disputes are resolved in **18 to 24 weeks, instead of 18 to 24 months** as in the state’s bureaucratic system.

- The UCWCP’s cooperative approach **eliminates costs** that exist in the state work comp system. Savings are achieved in claims administration, litigation and medical and wage loss benefits **by an average of 40%!**

- Using a trusted third-party administrator (Wilson-McShane) levels the playing field for contractors and unions, providing a work comp system that serves their mutual interests.

- By significantly reducing claim benefit costs, the experience modification formula (EMR) is reduced. A majority of participating contractors experience a decrease in their **EMR over three years.**

- **The goals of the Program are:**
  
  o Ensure payment of appropriate medical and wage loss benefits without delay.
  o Direct medical treatment to great doctors with successful treatment outcomes.
  o Ensure a prompt and safe return to union work, wages and benefits.
  o Provide a resource for accurate workers’ compensation information.
  o Reduce the financial losses of being on work comp for injured employees.
  o Reduce workers’ compensation premiums for union contractors, reduce their EMR and beat non-union shops at the bid table!

  o **TO ENROLL:** Call Kevin Gregerson, Program Administrator, at (952) 851-3462 or kgregerson@wilson-mcshane.com; or go to our web site, at: www.ucwcp.com/howtoenroll.aspx