

Program Benefits for Injured Workers and Contractors



UCWCP

Union Construction Workers' Compensation Program
Administered by Wilson-McShane Corporation
www.ucwcp.com

- The UCWCP began providing a collectively-bargained alternative workers' compensation system for the unionized construction industry in July 1997. Non-union employers cannot join this innovative Program.
- The Program includes 25 trade unions and over 370 contractors employing 23,000 union workers. 31 insurance providers sponsor and promote the Program to their insured contractors. Of these, 24 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 Corporation) 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:
 - Ensure payment of appropriate medical and wage loss benefits without delay.
 - Direct medical treatment to great doctors with successful treatment outcomes.
 - Ensure a prompt and safe return to union work, wages and benefits.
 - Provide a resource for accurate workers' compensation information.
 - Reduce the financial losses of being on work comp for injured employees.
 - Reduce workers' compensation premiums for union contractors, reduce their EMR and beat non-union shops at the bid table!
 - To enroll, contact a UCWCP Staff person, (952) 851-5943 ucwcp@wilson-mcshane.com or visit www.ucwcp.com/howtoenroll.aspx