

Dear Members and Supporters,

We hope that 2014 has brought increased work opportunities for the construction industry despite the cold weather and snow. Beginning with this issue of 'Who's On Board', we are changing publication from monthly to quarterly to lighten the load on your email in-box.

We are also announcing our NEW AND IMPROVED WEB SITE (same address, www.ucwcp.com). The new site provides additional information on our program's services, especially the primary and specialty physicians that provide work-injury medical care, along with easier access to frequently used documents. Our new Web site requires users to quickly register for access to our member-only services. Click on the following link to register.

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

As before, you can see our current list of Participating Contractors by clicking on the following link.

http://www.ucwcp.com/theme/docs/Employer Participants.pdf

QUOTES TO NOTE

"Injury prevention, as well as minimizing the losses of injuries that do occur, is a significant 'profit-center' for any successful company. Although our company has one of the lowest injury rates in our industry, the services provided by the UCWCP have reduced the expected costs associated with our claims. The use of a network of pre-approved treating physicians achieves the best medical outcomes and the dispute resolution facilitator quickly responds when a problem occurs. Recently the UCWCP's alternative dispute resolution process helped in getting a complex claim settled. I was very satisfied with the prompt delivery of a resolution that I believe was fair to the employer and the injured employee."

-Kent Peterson, Owner, Bituminous Roadways; Management Co-Chair, UCWCP Member since 2002

"As an agent who specializes in contractors, I not only evaluate their insurance program, but I also monitor the services they receive from the insurance carrier. I bring to bear every resource at my disposal to assist my clients in managing their insurance premiums and protecting their EMR. I encourage them to use the resources offered by the UCWCP 'early and often'. While some claims are by their very nature complex, the program's network of 'best in class' doctors and the dispute resolution process are instrumental in attaining the best possible outcomes. The statutory workers' compensation system doesn't provide these resources. There simply isn't a better system than the UCWCP."

- Jon Launstein, ARM, CIC, Senior Risk Consultant, Bearence Management Group

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

Contractors:

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

Union Leaders and Members: http://www.ucwcp.com/theme/docs/Union%20Member%20Testimonials.pdf

Insurance Agents and Carriers: http://www.ucwcp.com/theme/docs/Agent-Insurer%20Testimonials.pdf

NEUTRAL DOCTOR FINDS PERMANENT AGGRAVATION: CASE SETTLED

A pipefitter developed pain in his right shoulder during an installation. Over his 25-year career he never reported any work-related injuries. He also never experienced any pain in his shoulders at work that felt out of the ordinary. He did report the shoulder pain to his employer that day, but didn't seek any medical treatment choosing instead to use ice and ibuprofen to treat his symptoms. The employer filed a First Report of Injury with their workers' compensation insurer to document the incident.

The employee eventually sought medical treatment for the pain, but had the bills submitted to his union's Health and Welfare Fund (Fund). He continued to work full duty for the employer. After an MRI showed significant abnormalities he underwent a right shoulder arthroscopy and biceps tenodesis surgery. The doctor provided temporary work restrictions following surgery, which the employee submitted to the employer. The employee made a claim to the workers' compensation insurer for some wage loss benefits and the medical bills.

The claim was denied by the insurer as not being related to the incident at work. Attorneys representing the parties contacted the Dispute Resolution Facilitator to discuss how best to proceed. After reviewing the medical records the insurer's attorney requested a Dispute Resolution Examination (DRE). The parties selected the neutral doctor from the program's list and the exam was scheduled.

The neutral doctor found that the employee had a pre-existing condition in the right shoulder. Nevertheless, the work activity was found to have permanently aggravated the condition and caused the need for the surgery. He agreed with the temporary restrictions placed by the treating doctor, and added that the employee would fully recover and be able to return to full duty once he reached maximum medical improvement (MMI).

MEET OUR NEWEST LABOR TRUSTEE

Michael J. Cook is the current President/Secretary Treasurer of the seventh largest Local Unions affiliated with the International Union of Bricklayers and Allied Craftworkers in North America, serving Minnesota and North Dakota. He has held various offices within the Local Union for the past 17 years, and currently serves as the Chairman and Trustee on a number of the union's Funds and Coalitions. He is a bricklayer by trade and a 35-year member of the Bricklayers and Allied Craftworkers Union. Please join us in welcoming Mike to the UCWCP Board of Trustees.

2013 PROGRAM ACCOMPLISHMENTS

As the UCWCP met the challenges of the last year the program achieved a number of important accomplishments:

Program Administration

- No increase in the payroll calculation formula for determining employer subscription fees for July 2013 June 2014.
- Experienced growth in membership with 322 contractors covering 16,250 union members and \$675 million in payroll.
- Updated a comprehensive Procedures Manual to ensure consistent program operations.
- Achieved the highest level opinion on the program's audited financial statements from the Fund's Auditor.
- Provided Scholarship funding to programs administered by charitable organizations within the union construction industry.

Alternative Dispute Resolution

- Conducted 29 Facilitations, 13 Mediations and 1 Arbitration that was not appealed.
- Conducted 23 Neutral Physician Exams.
- Reviewed and updated the Neutral Medical Examiner Panel to enable participants to make the best choice when a Dispute Resolution Exam is necessary.

Exclusive Rehabilitation Consultant Network

 Reviewed the entire Exclusive Rehabilitation Consultant Network (QRC) to monitor and maintain the superior quality of the rehabilitation services being provided to the program's participants.

Exclusive Provider Organization

• Continuously reviewed and updated the network of health care providers to monitor and maintain the superior quality of the care and treatment of our injured participants.

SPRING TRAINING!

Our recent contractor training session, which included a physician who spoke on "Pre-Employment Medical Exams", was well received by attendees. Here are some of their comments:

- I felt the session was very informative and the doctor made the information easy to understand.
- It was very informative, well presented and brought in "real-life" examples. This was very helpful!
- Gave me good ideas for improving my management practices.
- Excellent! Opens the door wider for us to get the UCWCP involved early on in any case.
- Your guest speaker did a great job explaining the need for "small town medicine in the big city".
- I finally understand why detailed light duty job descriptions are so important. Thank you!

Our next member-only training session for contractors is scheduled for April 23th at 9:30 am here in Bloomington. Mark your calendars so you can join us! Additional information about the training will be sent out in the near future.

Drive safely as we prepare to welcome the coming of spring,

Kevin Gregerson Program Administrator



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