

Winter 2018 Newsletter



Dear Members and Supporters,

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New Members

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

360 Wall Systems, Inc. | January 1, 2018

Coulee Crane Service, Inc. | January 1, 2018

Fowler & Hammer, Inc. | January 1, 2018

RJM Construction, LLC | January 1, 2018

Neaton Brothers Erosion Control, LLC | February 1, 2018

New Sponsoring Insurance Provider

United Fire Group Insurance was approved effective March 1, 2018, and will offer a 5% premium credit to policyholders who enroll in the UCWCP.

WELCOME ABOARD

You can see our current lists by clicking on the following links:

[Participating Contractors](#)

[Sponsoring Organizations](#)

[Sponsoring Insurance Providers](#)

Quote to Note

"As the first Sponsoring Insurance Provider of the UCWCP back in 1997, I am pleased that the risk that our company took by agreeing to insure a large steel erector (Amerect, Inc.) in the UCWCP program was the right choice. Over 20 years later, our company still insures Amerect and we both remain enthusiastic participants in the program. When injuries do occur, everyone involved benefits: reduced loss costs for the insurance carrier, lowered EMR's for the employer, and a faster return to pre-injury wages and benefits for the injured worker. Truly a Win-Win-Win approach to workers' compensation."

**- Margaret Kasting,
Vice President Claims
SFM-The Work Comp Experts**

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

[Contractor Testimonials](#)

[Union Leader and Member Testimonials](#)

[Insurance Agent and Carrier Testimonials](#)



From the Member Relations Director

Exclusive Provider Organization (EPO) Updates

Reviewed, Expanded & Updated: Twin Cities Orthopedics

Throughout 2018 our EPO Nominations and Review Committee (ENRC) will be reviewing the orthopedic providers in the EPO. Last month Twin Cities Orthopedics was reviewed and updates to their listing will be completed by the end of February. Thank you for your help in ensuring our participants have the best work injury care possible.

The updated directory may be accessed at the following link: [EPO Specialty Providers](#)

Training Opportunities

Increased training opportunities and NEW webinars coming to you in 2018. **Contractor Trainings** will now take place in Bloomington, St. Cloud, Mankato, Duluth, and Rochester. Watch your email for the schedule, location, and registration information.

Join us for a **Claim Adjuster Training** from the comfort of your desk. We will be conducting Adjuster Webinars in February, July, and November. Whether you are a new adjuster or haven't been to training for some time, join us to learn more about how to use the UCWCP's unique loss control tools.

UCWCP Informational Webinars for agencies and prospective members will also take place quarterly. Find out more about the program and how to present this membership opportunity to your current or prospective insureds. Watch your email for dates and registration information.

Digital Tools

Did you know our website is mobile friendly? We are creating new digital tools for our customers to use whether they are in the office or on the jobsite. You can access all of our information from your desk top, smart phone, or tablet.

NEW [UCWCP Overview Video](#). This 8 minute digital Program overview to use during new employee orientation, your annual Safety Day or to share with a prospective member.

Keep checking our website, www.ucwcp.com, as additional tools are released throughout 2018.



From the Program Administrator

2017 Program Highlights

- Ended the year with 361 contractor members employing 21,660 trades-people earning \$1.23 Billion in annual field payrolls-an increase of \$86 million.
- For July 2017 - June 2018, trustees approved an 8% decrease to the payroll multiplier used to calculate employer subscription fees [from .13% to .12%] and no change to the maximum annual fee (\$8,450) or the minimum annual fee (\$960). This is the fourth decrease in the payroll multiplier since the inception of the Fund.
- Our combined average EMR again achieved a record low of .91 for the group.
- The program hired Sandy Stoddard, a 20 year workers' compensation professional with Travelers Insurance, to serve as Member Relations Director. Sandy has created digital training tools and a platform for referral-partner engagement.
- Implemented 'webinar' technology for new contractors 'roll-out' training and a 'Program Overview' video for prospective members when they are a significant distance away.
- Created web-based/YouTube tutorial to locate primary physicians using our online 'Find a Doctor' search functions; and a "EPO Primary Clinic" map template for contractors to use for posting at job-sites and shops.
- The EPO Nominations and Review Committee (ENRC) expanded membership to include senior WC claim professionals and insurance carriers' in-house medical case managers thereby increasing the quality and amount of information about our physicians.
- The ENRC reviewed Pain Management Specialists, with a focus on identifying providers adept at using an interdisciplinary approach in treating patients on long-term opioid medications, with a stated goal of progressive reduction in opioid usage.
- General Surgeons (with a return-to-work focus) were added to our Specialty Provider listing for services such as hernia repair, abdominal and vascular surgery and infections.
- Effective April 1, Hanover Insurance Group was added as a Sponsoring Insurance Provider, offering a 5% premium credit to our

members.

- As a 501 C (9) non-profit Labor-Management Trust, the UCWCP is audited annually. Once again, we received the highest-level opinion on our audited financial statements from the outside auditor.



From the Dispute Resolution Facilitator

2017 Alternative Dispute Resolution (ADR) Report

The ADR activity in 2017 was lower than in the past 5 despite the growth in the number of contractors and union workers participating in the UCWCP. During the past year the following ADR events took place:

- 26 Facilitations
- 18 Mediations
- 1 Arbitration
- 28 Neutral Physician Exams

The UCWCP resolution rates continue to outperform the results achieved in the statutory system because the contractors, union workers and insurers cooperate in using the various program components to avoid costly disputes. With a focus on good medical outcomes and a safe return to the trade for injured workers, all UCWCP participants benefit from the collectively bargained workers compensation system.

His Stomach Ache was a Hernia

A union worker experience pain in his side every day at work, but it would go away when he went home after work and on the weekends. Over time the pain got worse until one day it was so severe he couldn't stand and he had a bulge on his waistline. The contractor drove him to the EPO clinic where the doctors immediately recognized that this was a hernia that would require surgery.

The insurer received the claim information the same day and helped arrange an EPO specialist to perform the surgery within two weeks. During the weeks before and after the surgery the employer provided light duty so there was no wage loss. The employee returned to his full duties after recovering from the successful surgery.

Trustees in Transition

Welcome Dave Schutta. Dave began as a Cement Mason Apprentice in 1994. He has served as the Business Manager to the Cement Masons, Plasterers & Shophands Local 633 since April 2017, an E/Board Member, a Recording Secretary, on the Joint Apprenticeship and Training Committee, and as a Health/Welfare and Pension Trustee. He also served 14 years as an Apprentice Instructor with a Teaching Certificate from the National Labor College (NLC). Dave is a 10-year member of the

International Foundation of Employee Benefit Plans where he volunteers as a Panelist and Moderator. Dave will serve on the UCWCP Board of Trustees as a Labor Trustee representing the Cement Masons, Plasterers & Shophands Local 633.

Welcome Richard (Dick) Morris. Dick is President and third-generation owner of Fraser Morris Electric Company, a commercial electrical contractor based in Downtown Minneapolis. He has worked at Fraser Morris Electric Company since 1985 after graduating from University of Wisconsin Eau Claire with a Bachelor of Science degree in Chemistry and Business, and holds a Minnesota Master Electrician's License. Currently Dick is Vice President on the Board of Directors for Minneapolis Chapter NECA, and holds seats on four other professional and charitable non-profit organizations. He resides in Edina with his wife Cindy of 32 years, and has two grown children. Dick will serve on the UCWCP Board of Trustees as a Management Trustee representing the National Electrical Contractors Association local chapters.

Farewell to Ron Von Bank, who has retired from his position as President of Muska Electric. He represented NECA Contractors as a Management Trustee since his appointment in 2015. Thank you for your service.

Farewell to Greg Massey, who has retired from his position as the Business Manager/Financial Secretary of Cement Masons/Plasterers Local No. 633. He served as a Labor Trustee on the Board since his appointment in 2005 and was the UCWCP Labor Co-Chair from 2011 through the end of 2017. Thank you for your service.

Barry Davies, Business Manager - Financial Secretary/Treasurer for Iron Workers Local Union No. 512, appointed to the Board in 2014, was unanimously selected by the UCWCP Labor Trustees as the Board's new Labor Co-Chair.

Thank you for supporting our 20 year mission: "Making Workers' Compensation Work Right for Minnesota's Unionized Construction Industry".

Wishing you health and safety in the year ahead,



Kevin Gregerson, Program Administrator
Making Work Comp Work Right
www.ucwcp.com

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