

Union Construction Workers' Compensation Program

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Q: What does a union member lose when receiving workers' compensation?

Paycheck Information	\$	Workers' Compensation Benefits
Weekly Wage (gross)	\$1,338	\$0
Income Tax (Federal)	- \$125	\$0
Income Tax (Minnesota)	- \$59	\$0
Social Security	- \$94	\$0
Medicare	- \$22	\$0
Weekly Take-home Pay	\$1,038	\$750
Employer Contributions (EC)*	+ \$1,096	\$0
Total Value to union member	\$2,134	\$750
	-\$750	
Total weekly loss to union member	\$1,384	

A: As much as \$1,384.00 Too Much!

***Employer contributions are not covered by workers' compensation insurance.**

Workers making \$1,125 or less per week take home about the same amount of money whether receiving a paycheck or workers' compensation. Workers making more than that lose the weekly money their families depend on to meet weekly expenses. Union construction workers, however, lose much more.

Employer contributions include the fringe benefits union members have come to expect. When a union construction worker is injured and out on workers' compensation the loss of all contributions for taxes, Social Security, Medicare, health insurance, disability insurance, unemployment insurance, vacation, pension, union dues, and other union programs, like apprenticeship, can really add up. The effects of these losses will affect the worker and his family for years to come. **The losses are too much!**

Union members go to work to get a decent wage and benefits package, not to get onto workers' compensation. Union members who get hurt at work deserve to get their workers' compensation benefits without delay so that they can heal up and get back to the lifestyle they and their families expected in life.

What are the goals of the UCWCP program?

- **Ensure payment of appropriate wage loss benefits without delay.**
- **Ensure medical treatment by the best doctors.**
- **Ensure a prompt and safe return to union work, wages and benefits.**
- **Ensure disputes are resolved in a fast, friendly and fair process.**
- **Provide a resource for accurate workers' compensation information.**