

# 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
<b>Weekly Wage (gross)</b>	\$1,280	\$0
Income Tax (Federal)	- \$130	\$0
Income Tax (Minnesota)	- \$65	\$0
Social Security	- \$89	\$0
Medicare	- \$20	\$0
<b>Weekly Take-home Pay</b>	<b>\$976</b>	<b>\$850</b>
<b>Employer Contributions*</b>	+ \$900	\$0
<b>Total Value to union member</b>	<b>\$1876</b>	<b>\$850</b>
	-\$850	
<b>Total weekly loss to union member</b>	<b>\$1,026</b>	

## A: Over \$1,000.00 Is Too Much!

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

**\*EMPLOYER CONTRIBUTIONS** are the fringe benefits union members have come to expect. A union construction worker collecting workers' compensation loses all the contributions for Social Security, Medicare, health insurance, disability insurance, pension, apprenticeship, annuity, market recovery, industry promotion, safety, and other union programs. It can really add up. These losses affect the worker and his family's current benefits and extend into retirement. **The losses are too much!**

Members collecting workers' compensation benefits also lose their unemployment credits during their period of disability. **The loss of these credits reduces the amount of unemployment compensation that is usually paid during a layoff.**

Union members go to work to earn a decent wage and benefits package, not to collect workers' compensation. Union members who get hurt at work deserve to get their workers' compensation benefits without delay so they can recover 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 and reduce the financial losses for injured workers.**
- **Direct medical treatment to the best doctors to get the best possible outcomes.**
- **Ensure a prompt and safe return to union work, wages and benefits.**
- **Ensure disputes are resolved in a fair process without delay.**
- **Provide a resource for accurate workers' compensation information.**
- **Reduce the cost of workers' compensation insurance for union contractors and beat non-union shops at the bid table.**