



## Union Construction Workers' Compensation Program

Administered by Wilson-McShane Corporation

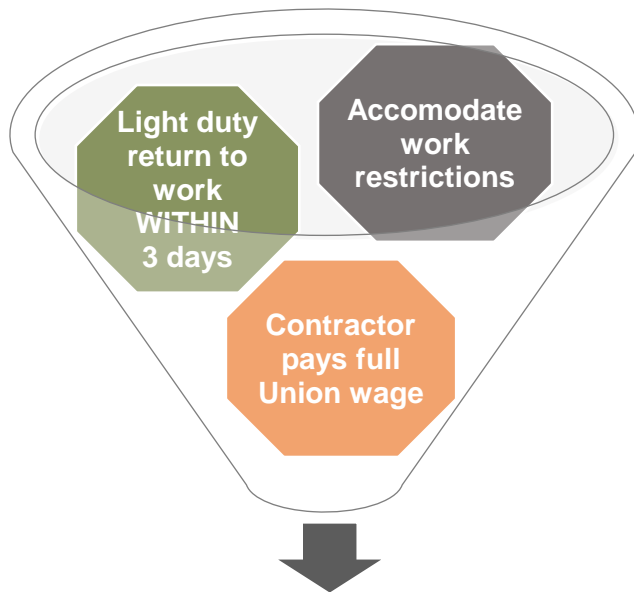
[www.ucwcp.com](http://www.ucwcp.com)

### NEED HELP IN CONTROLLING YOUR EMR?

#### Remember the 3 Calendar Day Rule and Keep Injuries “Medical-Only” Instead of “Lost-Time” (Indemnity)

A prompt return-to-work impacts your experience modification rating (EMR)  
and workers' compensation insurance premium

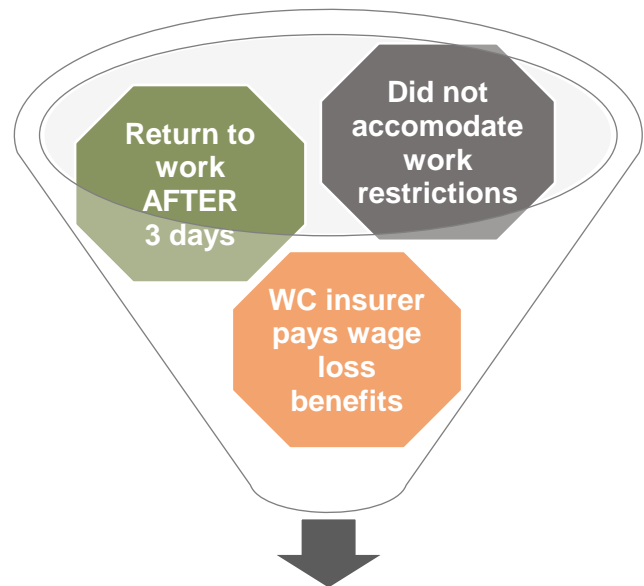
#### MEDICAL-ONLY INJURY



**Congratulations!!**

Only 30% of claim costs are  
figured into your EMR!

#### LOST-TIME INJURY (INDEMNITY)



**Ouch!!**

100% of claim costs are figured  
into your EMR

By returning the employee to work within the first **three** days of disability at full wage, the claim remains a "medical-only" claim, and its costs are **reduced by 70%** when figured into the calculation for EMR.

### HOW TO GET A RETURN-TO-WORK IN 3 DAYS:

- Designate and establish a relationship with a primary care clinic in the UCWCP's Exclusive Provider Organization (EPO).
- When possible, make the initial physician appointment and follow up with your employee immediately afterward.
- Develop a list of light duty tasks and provide to foreman for an efficient return to work.
- If you are a member of the UCWCP, contact us immediately if the injured employee refuses the offered light duty job.