

SUBJECT: January 2013 Who's on Board & Program News

Dear Members and Supporters,

Please welcome the following contractors who made the decision to "COME ON BOARD" the Union Construction Workers' Compensation Program (UCWCP) effective *December 1, 2012* and *January 1, 2013*:

A J Lysne Contracting Corporation (12/1/12)

Structures Hardscapes Specialists, Inc. (12/1/12)

VCI Environmental, Inc. (12/1/12)

Centraire Heating & Air Conditioning, Inc. (1/1/13)

Champion Steel, Inc. (1/1/13)

Civil Ag Group, Inc. (1/1/13)

RTL Construction, Inc. (1/1/13)

To see a complete list of our participating contractors, unions and insurance providers please click on the following link.

<http://www.ucwcp.com/documents/UCWCP%20D.%20Whos%20on%20Board.pdf>

WELCOME ABOARD!

Quotes to Note

"As a company that has projects in multiple states we have seen how the UCWCP's streamlined process provides everyone the advantage of efficient and effective dispute resolution. State-run systems can get bogged down, drawing the process out and frustrating everyone involved. That isn't the case with claims in Minnesota's labor-management alternative. If there is ever a problem I know that the employee, the employer and the insurance company can call to work on solutions without delay, which helps us all."

**-Kim Kontz, Safety Director
Q3 Contracting, Inc.
Member since 2004**

"Since joining the program we have attended two training sessions and have learned so much about workers' compensation and the advantages the UCWCP provides to contractors and injured employees alike. The importance of using Occupational Medicine within their Exclusive Provider Organization, creating a transitional return-to-work program, and how to effectively communicate with our insurer and our injured worker are important concepts we've gained since joining. The UCWCP is a valuable tool in managing risk."

-Kate Broman, V.P. of Finance
Mint Roofing, Inc.
Member since 2012

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

Contractors:

<http://www.ucwcp.com/documents/Contractors%20E.%20Employer%20Member%20Testimonials.pdf>

Union Leaders and Members:

<http://ucwcp.com/documents/Union%20Members%20-%20Testimonials.pdf>

Insurance Agents and Carriers:

<http://www.ucwcp.com/documents/Contractors%20F.%20Agent-Insurer%20Testimonials.pdf>

SPONSORING INSURANCE PROVIDERS INCREASE PREMIUM CREDITS

Effective January 1, 2013 two more of the UCWCP's sponsoring insurance providers—CNA Insurance and Zurich Insurance-- have increased premium credits from 3% to 5% for their insureds who are members of the program. Why? Because the services that are available ONLY to members of the UCWCP create better outcomes for injured workers thereby reducing the overall costs of claims. Thank you CNA Insurance and Zurich Insurance for your confidence in the value of our program!

UCWCP CONTRACTOR TRAINING OPPORTUNITY

The UCWCP is offering training for management and office staff of participating contractors. Attendees will receive a brief overview of the UCWCP, and an in-depth discussion of how to use the program's components to reduce your company's Experience Modification Rating.

Wednesday February 20, 2013

10:00 a.m. to Noon

Wilson-McShane Corporation

3001 Metro Drive, Room 110

Bloomington, MN 55425

Email Stephanie Fossum to register: sfossum@wilson-mcshane.com

Getting Back To Work After Surgery Took Some Work

An electrician had a work-related back injury, but continued to work for a few years until surgery became necessary. The insurer assigned a program Qualified Rehabilitation Consultant (QRC) to assist him in getting an Exclusive Provider Organization (EPO) surgeon and the follow up care that would be necessary after the procedure.

The surgery went well, but a problem arose when the surgeon was unwilling to address work restrictions without having a formal two-day Functional Capacity Evaluation (FCE). The employer wanted to provide light

duty if possible and the employee wanted to work if he could do the work, but the FCE would cause a three-week delay and additional lost time from work.

Fortunately, the program allows the parties to seek an opinion from an Occupational Medicine Specialist. Accordingly the QRC arranged an appointment with an EPO Occupational Medicine Specialist to address work restrictions pending the FCE. The doctor determined that light duty could be performed until the FCE and provided appropriate restrictions. The injured worker returned to work the next day, continued his physical therapy, attended the FCE, and eventually returned to a position that accommodated his new restrictions.

15 YEARS OLD AND STILL GROWING STRONG!

In 1997, beginning with only 4 contractors, 4 trade unions and a visionary labor-management partnership, the UCWCP has grown to include 320 contractors and 22 trade unions! Starting with only two insurance providers willing to risk underwriting our alternative program, we now enjoy the support of 23 insurance providers who offer direct premium credits to encourage their insureds to participate!

The UCWCP continues to gain recognition across the country for being the ‘Gold Standard’ of how to run a workers’ compensation system built on trust, mutual self-interest, and the ‘Big Picture’—how to return highly-paid injured trades people back to their pre-injury job quickly and safely, thereby reducing the negative financial impact on both them and their employer.

The staff of the UCWCP and the Board of Trustees is grateful to our members and supporters for helping us create this innovative program.

As a new year begins we wish you all a happy, healthy, prosperous and safe 2013.

Kevin Gregerson
Program Administrator