

YOUR PROGRAM BENEFITS

AN INJURY OCCURRED: NOW WHAT?

Union Employee's Guide



www.ucwcp.com

Making Workers' Compensation Work Right for Minnesota's Union Construction Industry Since 1997

This guide is for the exclusive use of union employees whose collectively-bargained contract includes a provision for participation in the Union Construction Workers' Compensation Program (UCWCP). You are covered by the UCWCP and are entitled to its benefits if both your employer and your union have joined.

Mission of the UCWCP:

- Eliminate and resolve work comp disputes
- Provide accurate work comp information
- Ensure payment of medical and wage-loss benefits without delay
- Create prompt and safe return to union work, wages and benefits
- Reduce the cost of work comp injuries for you and your employer

If you or a co-worker is injured it is important to take the right steps.

- If this is a life-threatening emergency, call 911 and notify your employer ASAP.
- 2. Except for minor first-aid/urgent care, medical care must be obtained from a clinic in the UCWCP's EPO medical network.
- 3. Our employers are encouraged to designate a UCWCP EPO clinic for work-injury care. Ask your employer for a referral.
- If you or your employer needs to locate an approved clinic for work-injury care, go to ucwcp.com/providers.aspx. Watch a brief video tutorial that explains how to find a clinic close to your location. You may also call UCWCP Member Services at 952-851-5943.

Our mission is accomplished by requiring that all medical care be received from doctors approved by the program's Exclusive Provider Organization (EPO); and by providing someone you and your employer or insurance carrier can call to resolve benefit disputes or any delays in receiving medical care so that you get everything you need to recover from the injury as quickly as possible.



WHAT HAPPENS NEXT

After an injury is reported to your employer, the workers' compensation insurance company may contact you and ask questions about the injury. They will want to know:

- What is the injury?
- How did it happen?
- When did you report the injury?
- Who did you report it to?
- Did you get medical care from an EPO health care provider? Who?
- Did you get a release to return to work with or without restrictions?

If the insurance company accepts the claim you will get your medical care covered and you may also be entitled to other benefits, including wage-replacement. **Workers' compensation does not pay any of your fringe benefits.**

> Contact the UCWCP If you have questions about your injury or work comp benefits.



SPONSORING ORGANIZATIONS

Trade Unions

Bricklayers Local #1 Cement Masons Local #633 Electricians Locals #110, #292, #343 Glaziers Local #1324 Heat & Frost Insulators Local #34, #49 Ironworkers Local #512 Laborers District Council of MN & ND North Central States Carpenters (all crafts) **Operating Engineers Local #49** Painters District Council #82 (all crafts) Pipefitters Locals #11, #455, #539, #589 Plasterers Locals #265 Plumbers Locals #11, #15, #34, #589 Roofers Local #96 Sheet Metal Workers Local #10 Teamsters (Highway/Heavy Locals)

Management Associations

Associated General Contractors of Minnesota Carpentry Contractors Association Minnesota Concrete & Masonry Contractors Minnesota Drywall & Plasterers Association Minnesota Environmental Contractors Minnesota Floorcovering Contractors Minnesota Mechanical Contractors Minnesota Mechanical Contractors Minnesota Millwright Contractors Minnesota Painting & Wallcovering Employers Northern Mechanical/Plumbing Contractors National Electrical Contractors Association Sheet Metal, Air Cond. & Roofing Contractors Thermal Insulation Contractors

SERVING THE UNION CONSTRUCTION INDUSTRY SINCE 1997

Like other health & welfare and pension plans, Wilson-McShane administers the UCWCP under the direction of a Board of Trustees appointed by contractors and participating trade unions.



Wilson-McShane Corporation Plan Administrators for Taft-Hartley Trust Funds

For UCWCP Member Services: Twin Cities (952) 851-5943 Duluth (218) 298-6010 ucwcphelp@wilson-mcshane.com