

# What a Union Member Loses on Work Comp



## UCWCP

Union Construction Workers' Compensation Program  
Administered by Wilson-McShane Corporation  
[www.ucwcp.com](http://www.ucwcp.com)

### *“What does a union member lose when receiving workers’ compensation?”*

Paycheck Information	Amount	Work Comp Benefits
Weekly Wage (gross)	\$1,280	\$ 0
Federal Income Tax	-\$ 130	\$ 0
Minnesota Income Tax	-\$ 65	\$ 0
Social Security	-\$ 89	\$ 0
Medicare	-\$ 20	\$ 0
Weekly Take-Home Pay	\$ 976	\$ 850
Employer Contributions (not covered by work comp ins)	+\$ 900	\$ 0
Total Value to Union Member	\$1,876	\$ 850
	-\$ 850	
Total Weekly Loss to Union Member	\$1,026	

*“Over \$1,000 is too much!”*

### Employer Contributions

Employer contributions are the fringe benefits union members have come to expect. A union construction worker collecting workers’ compensation loses all of 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 their family’s current benefits which can 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 expect in life.

### Mission of the UCWCP

- Eliminate the adversarial culture of workers' compensation claim administration
- Provide a resource for ‘best in class’ medical and rehabilitation providers using the most effective treatment protocols
- Ensure payment of appropriate medical and wage loss benefits without delay
- Create a prompt and safe return to union work, wages and benefits to minimize financial losses to injured employees, contractors and insurance providers
- Reduce the costs of workers’ compensation insurance for union contractors, thereby increasing their competitiveness