

Making Work Comp Work Right



UCWCP

Union Construction Workers' Compensation Program

History of the Union Construction Workers Compensation Program



- | **Established in 1997:** Joint labor-management program for unionized construction industry.
- | **Streamlined System:** Created to provide timely medical care and wage benefits, avoiding delays in the state system.
- | **Administered by Wilson-McShane:** Program overseen by a balanced Board of Trustees with equal union and management representation.
- | **Wide Participation:** Includes 25+ unions, 360+ contractors, 23,000 workers, and 35 insurance providers, 26 offering premium credits.

Mission of the Union Construction Workers Compensation Program



- | **Promote Collaboration:** The program eliminates the adversarial nature of workers' compensation by using a collaborative alternative dispute resolution system.
- | **Provide Quality Care:** Through our Exclusive Provider Organization (EPO), we connect workers with top-tier medical and rehabilitation providers using effective treatment protocols.
- | **Ensure Timely Benefits:** We train members, claims adjusters, and unions on the importance of prompt communication and timely payment of medical and wage loss benefits.
- | **Support Safe Return to Work:** The program ensures a quick and safe return to work, minimizing financial losses for injured workers, contractors, and insurance providers.
- | **Reduce Costs for Contractors:** By lowering workers' compensation insurance costs, the program helps union contractors remain competitive.

Benefits of Membership



Trusted workers' compensation
resource for everyone



Faster return to pre-injury
job, wages & benefits



Claim cost savings of an
average of 30%



Reduction in Experience
Modification Rating (EMR)

Program Components



- | Alternative Dispute Resolution (ADR) System
- | Exclusive Provider Organization (EPO)
- | Neutral Physician Examiner Panel
- | Exclusive Rehabilitation Consultant Network

Alternative Dispute Resolution (ADR) System



Intervention

Facilitation

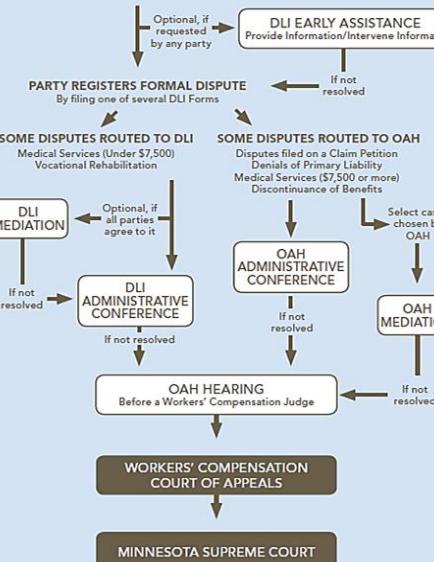
Mediation

Arbitration

dispute resolution comparisons

Minnesota Statutory
Workers' Compensation System*

AFTER INJURY OCCURS:



UCWCP
Workers' Compensation System
AFTER INJURY OCCURS:

DISPUTE
INTERVENTION

FACILITATION

MEDIATION

ARBITRATION

WORKERS' COMPENSATION
COURT OF APPEALS

MINNESOTA SUPREME COURT

MN Statutory Workers'
Compensation System

18-24 MONTHS

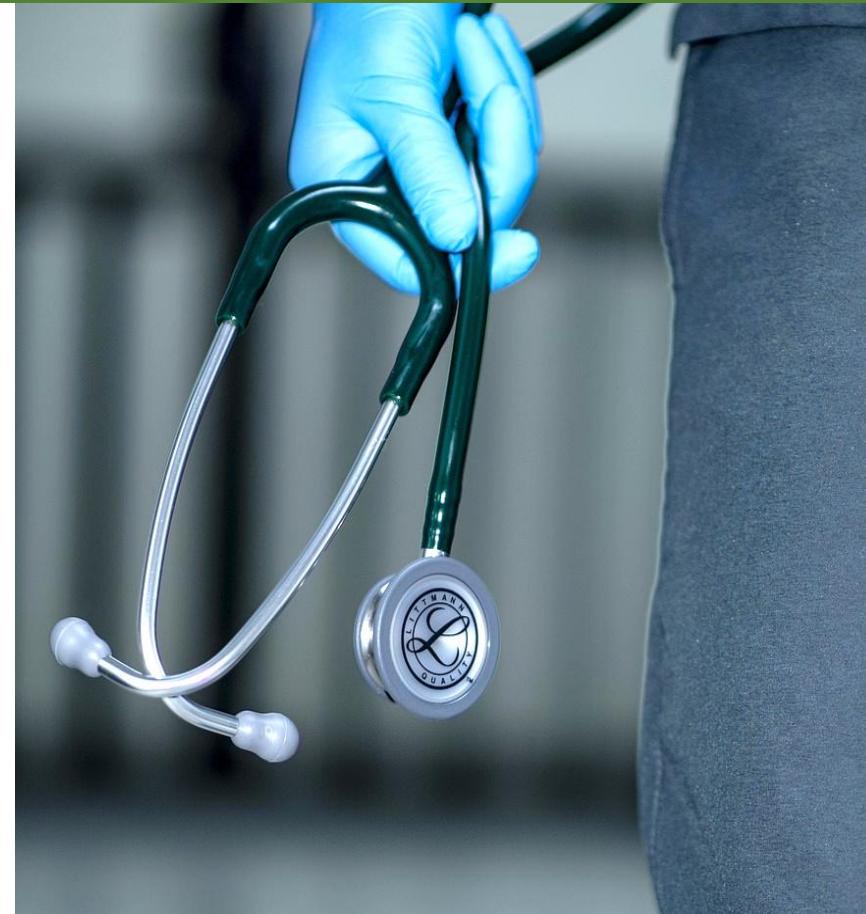
UCWCP Workers'
Compensation System

18-24 WEEKS

Exclusive Provider Organization (EPO)



- Improve treatment outcomes
- Clear documentation from the treating physician
- Prevent disputes regarding choice of physicians and treatment plan
- Provide legible, credible and consistent light-duty work restrictions
- Quicker approval for diagnostic tests and specialty exams



Dispute Resolution Exam (DRE) Process



Independent Medical Evaluations (IME's) are not allowed under the Program

In the event there is a disagreement with a primary treating physician a Dispute Resolution Exam can be requested

All parties shall be bound by the findings of the examination

The deposition of a neutral physician is governed by Rule 6.4.3 c.(ii)



Exclusive Rehabilitation Consultant Network (QRC)



- Like the state system, QRCs may be assigned to claims for statutory vocational rehabilitation benefits
- The Program uses a dedicated network of Board-approved QRCs, selected based on specific criteria
- All Program QRC's have experience managing claims in the construction industry



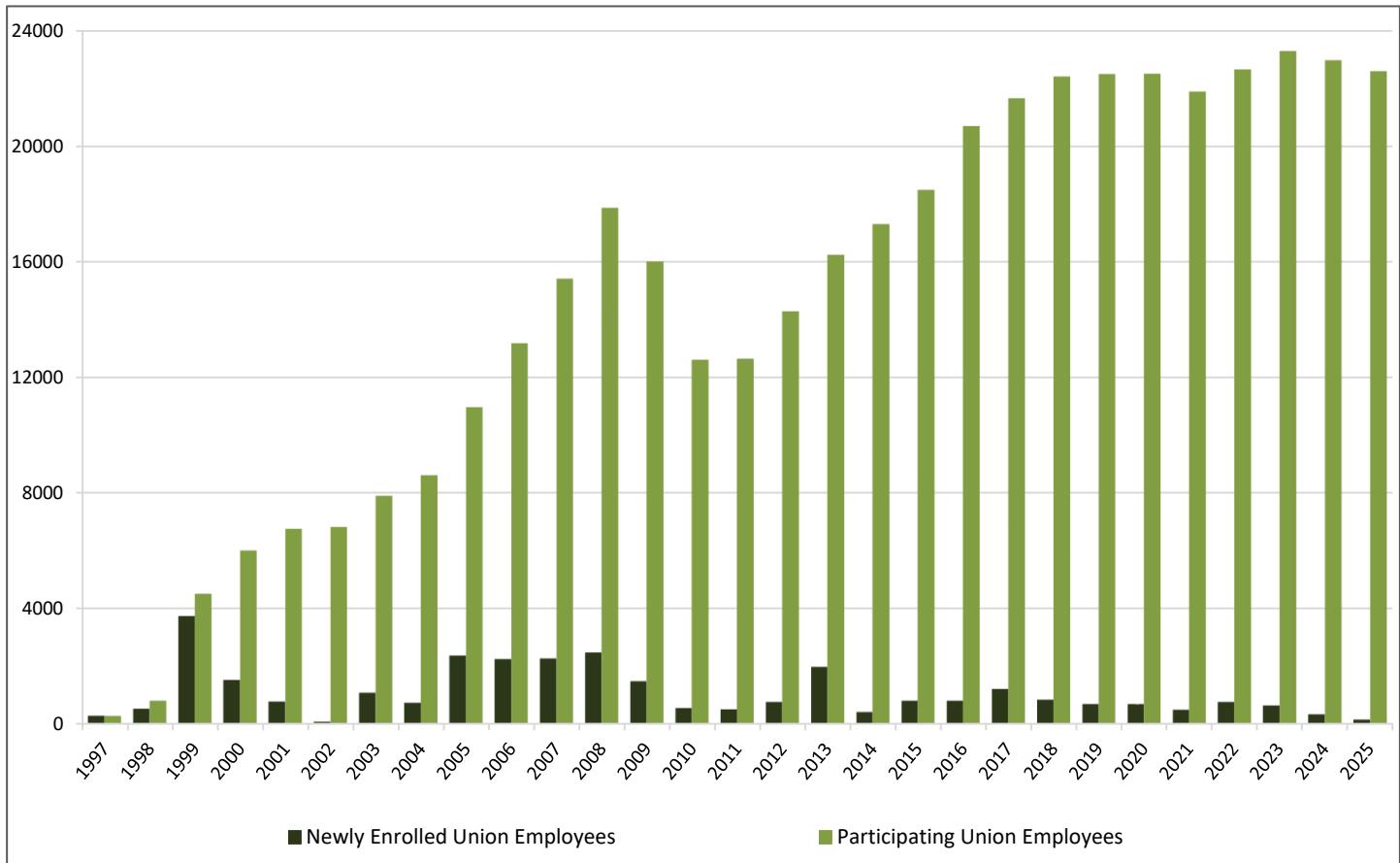
Union Construction Workers' Compensation Program
2007 - 2025 ADR Events

Year	Interventions	Facilitations	Mediations	Arbitrations	Neutral Exams
2007	0	42	22	2	16
2008	0	68	5	5	26
2009	0	72	16	2	26
2010	0	57	16	5	28
2011	0	42	15	0	28
2012	0	25	11	3	16
2013	0	30	13	1	26
2014	0	43	22	2	23
2015	0	36	22	0	31
2016	0	40	20	1	27
2017	0	37	16	1	28
2018	0	25	16	1	32
2019	41	44	41	5	51
2020	50	56	52	3	69
2021	44	50	31	4	51
2022	80	25	35	5	40
2023	95	7	46	2	50
2024	86	6	40	4	55
2025	59	6	40	0	34
Total	455	711	479	46	657

*** See summaries for details

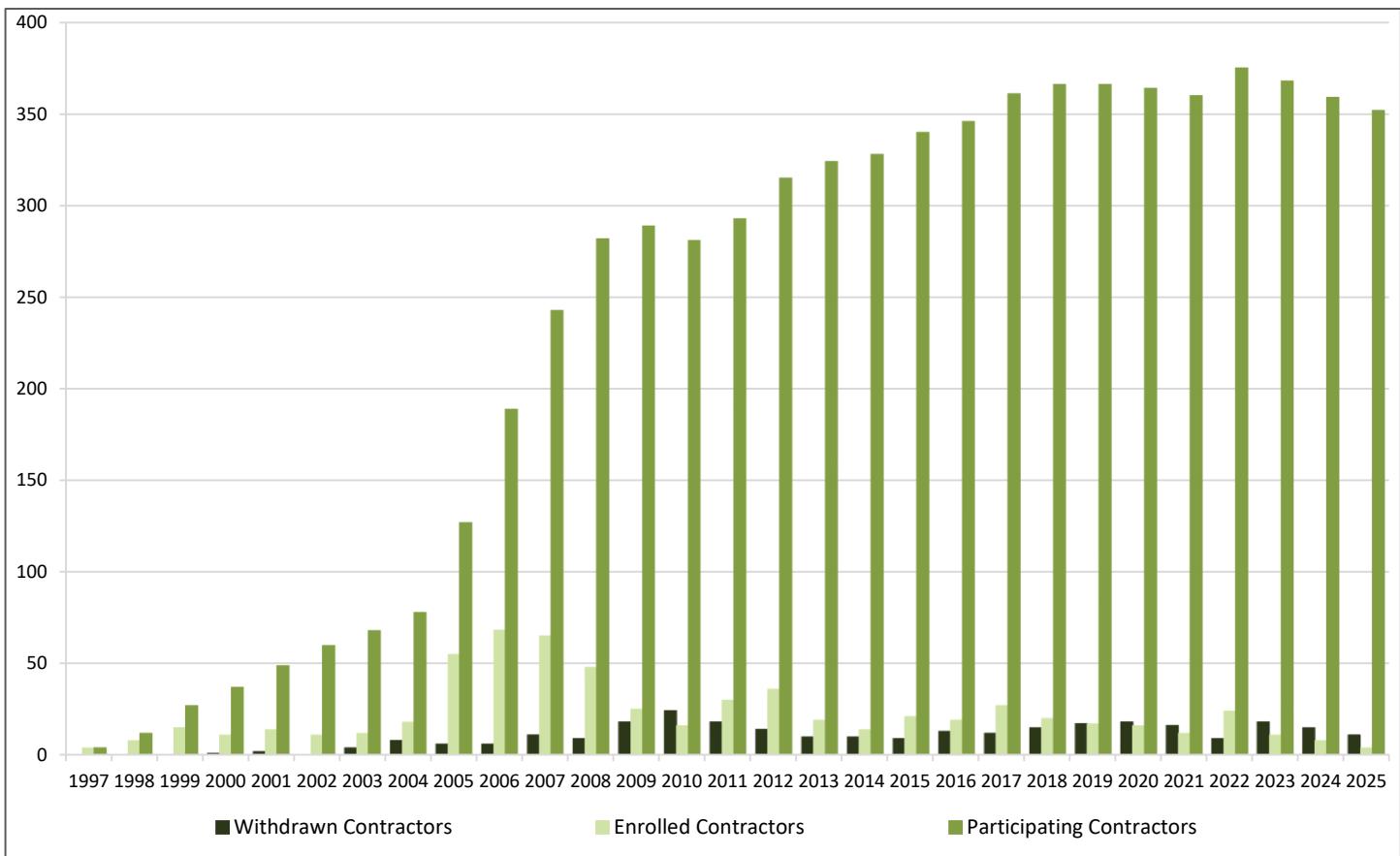
Union Construction Workers' Compensation Program
1997 - 2025 Union Employees as of December 31, 2025

Year	Newly Enrolled Union Employees	Participating Union Employees
1997	274	274
1998	518	792
1999	3,705	4,497
2000	1,501	5,998
2001	761	6,759
2002	64	6,823
2003	1,072	7,895
2004	719	8,614
2005	2,350	10,964
2006	2,216	13,180
2007	2,239	15,419
2008	2,454	17,873
2009	1,465	16,017
2010	532	12,617
2011	494	12,646
2012	752	14,289
2013	1,954	16,253
2014	402	17,305
2015	787	18,485
2016	791	20,697
2017	1,192	21,659
2018	821	22,415
2019	672	22,497
2020	677	22,516
2021	481	21,898
2022	753	22,664
2023	627	23,291
2024	319	22,980
2025	146	22,601



Union Construction Workers' Compensation Program
1997 - 2025 Contractor Enrollments as of December 31, 2025

Year	Withdrawn Contractors	Enrolled Contractors	Participating Contractors
1997	0	4	4
1998	0	8	12
1999	0	15	27
2000	1	11	37
2001	2	14	49
2002	0	11	60
2003	4	12	68
2004	8	18	78
2005	6	55	127
2006	6	68	189
2007	11	65	243
2008	9	48	282
2009	18	25	289
2010	24	16	281
2011	18	30	293
2012	14	36	315
2013	10	19	324
2014	10	14	328
2015	9	21	340
2016	13	19	346
2017	12	27	361
2018	15	20	366
2019	17	17	366
2020	18	16	364
2021	16	12	360
2022	9	24	375
2023	18	11	368
2024	15	8	359
2025	11	4	352
Totals	294	648	



Mediator/Arbitrator Panel



UCWCP

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Administered by Wilson-McShane Corporation

www.ucwcp.com

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Questions



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