

Nevada
Workers' Compensation Law Blog
NEWS & UPDATES ON WORKERS' COMPENSATION LAWS & HELPFUL INFORMATION ON THE CLAIMS PROCESS

Holiday Horrors: Late and Missing Checks

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Does the following sound familiar? You've checked the mailbox for the third time in an hour. You finally see the postal carrier drive down your street, but he does not leave a compensation check in your mailbox. You wave him down and angrily interrogate him about whether your check could be lost or stolen. You briefly contemplate committing a federal offense by taking the postman hostage until you get your miserable, but necessary check. Instead, you stomp back into your house and call your adjuster for the sixth time. The adjuster never picks up the phone when you call, so you leave another pleading message to overnight you a temporary total disability check so that you can pay your bills on time and buy groceries.

What the heck is up with late and missing checks during the holidays? It seems that for every federal holiday without mail delivery, compensation checks are delayed by at least three days.

Here's what to do:

1. Look at the stub that was attached to your last TTD check. Find what time period was covered by the last comp check, and then look at the date the check was issued. This will help you determine whether your check is truly late, or whether you were just hoping it would come earlier than usual. Also, make sure that you sent in the request for compensation form or the physician's progress report that takes you off work, entitling you to another compensation check.

2. If your check is more than two days late, leave a **polite phone message**, and only one message, with your adjuster. You want your adjuster to want to help you, and leaving threatening messages only moves your claim to the bottom of the adjuster's stack of things to do. Understand that the adjuster may have correctly done her job to have your check processed on time, but that it may not have been mailed on time from a location in another state.
3. If your check is more than three days late, and you get a response from the adjuster that your check was sent on time, you have to decide whether to wait another day or two, or request a stop payment on the old check. Usually, the check will show up in another day or two. If you request stop payment and receive the old check before you receive the re-issued check, you may not cash the first check. Whether you request a stop payment depends on whether you trust the adjuster that the check was in fact mailed on time.
4. Call your creditors to let them know that your compensation check is late, and that your payment will therefore be late. Even if the creditor is not sympathetic, it is still better to let creditors know of your situation.
5. Before the next federal holiday, you might send your adjuster a friendly reminder to please process your check a day or two early so that it does not arrive late.
6. If your adjuster is habitually late in sending your checks, keep the envelopes and copies of your check stubs, and attach them to a [complaint](#) letter to DIR.

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