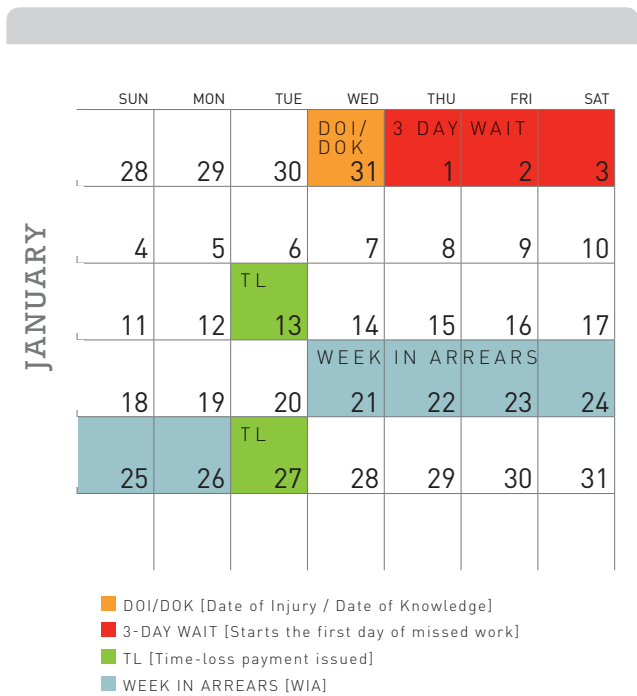


## Understanding your time-loss checks



Joe was injured on Dec. 31, which also is the employer’s date of knowledge of the injury. His doctor takes him off work until Jan. 11 and releases him to start modified work on Jan. 12 at four hours per day, five days per week. Joe’s employer can accommodate his modified work release.

Joe’s first time-loss check will be sent on Jan. 13. It will include payment for Jan. 4 through Jan. 13. The “three-day wait” for Joe’s claim is Jan. 1-3 and is unpaid because he was not released from work for 14 consecutive days or admitted to the hospital due to his injury. Joe’s payment, and any future payments, also will be prorated against any wages paid to him by his employer since his release to modified work on Jan. 12.

Joe’s second check would be sent on Jan 27. The “week in arrears” will be taken out of the second check, so the check will include payment for Jan. 14 through Jan. 20.

Joe’s third check would be sent on Feb. 10, and will include payment for Jan. 21 through Feb. 3.

Joe was declared medically stationary and authorized to return to regular work on Feb. 18 by his doctor. His fourth check, sent on Feb. 24, will be his last one. It will include payment for Feb. 4 through Feb. 17.

The week in arrears, which was taken out of the second check, would be paid in the final check.

### What if Joe wasn’t released to regular work on Feb. 18?

If Joe had not been returned to regular work on Feb. 18, or modified work was no longer available, then a time-loss check would continue to be paid every 14 days until the work release or modified job situation changed.

