**Compass - Unclaimed Property/Checks Not Cashed**

[High Level Process](#_Toc205219761)

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**Description:** Steps to use when a caller needs assistance with a Due Diligence or Unclaimed Property (UCP) letter. Unclaimed Property is any reimbursement check issued to a payee that has been uncashed for over two years. Our business, affiliated companies, and the State of California will issue a Due Diligence letter to notify the customers of their uncashed checks.

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| High Level Process | |
| 1. [**Determine**](#DetermineWhoSent) **who sent the Due Diligence letter.**  * [Our Business or Affiliated Companies](#Ourbusinessoraffiliatedcompanies) * [The State of California](#StateofCalifornia) issues their own Unclaimed Property letters in addition to the ones that we send. * [Other senders](#OtherSender) | **Icon_-_Important_Information**   * **Do Not** open a Support Task to verify receipt of fax or email if the payee sent within the last 8 weeks. The average turnaround time is 8 weeks once we receive the request. * **Do not** transfer the caller to the Unclaimed Property (UCP) Department. * **Do not** send the original legal documents. Only send copies of the originals to the Unclaimed Property department. * **Do not** send emails to the UCP Team for research. * **Do not** send an Email or Instant Message to the contact on the State of California Unclaimed Property Letter. * The <https://www.cvs.com/unclaimedproperty/home> website is used to submit a request for the Unclaimed Property. * If the member does not have a property ID from the letter, the portal will not work. * Letters are only sent for items that are dated at least two years prior.   Refer to [Compass- Refund Stop Payment Check Reissue (061420)](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=f6f8404c-3eff-42f0-82d5-ffe3b5fa1b5f). |
| 1. [**Answer**](#Answerthecallersquestions) **the caller’s questions.**  * Refer to the [Frequently Asked Questions and Answers](#_Frequently_Asked_Questions). * If unable to resolve the caller’s questions using the Frequently Asked Questions and Answers, contact the Senior Team for assistance. | |

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| Process |

**Icon - Important Information** Do Not open a Support Task to verify receipt of fax or email if the payee sent within the last 8 weeks. The average turnaround time is 8 weeks once we receive the request.

Perform the steps below:

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| **Step** | **Action** | |
| **1** | Determine who sent the Due Diligence letter.   * UCP’s due diligence mailings are state required compliance mailings sent out monthly. Mailings usually consist of up to 30,000 letters monthly. Aetna member mailings as well as all other internal business partners’ mailings are interspersed in those mailings. * [Our Business or Affiliated Companies](#Ourbusinessoraffiliatedcompanies) * [State of California](#StateofCalifornia) * [Other sender](#Othersender) | |
| **If from…** | **Then…** |
| Our Business or affiliated companies | 1. Inform the caller that a check was issued to them, which was never cashed.  * **For members:** Check(s) issued may represent an out-of-pocket prescription reimbursement, a mail order co-pay refund, an overpayment for a prescription at various pharmacies, and/or premium refund(s). * **For businesses or pharmacies:** Check(s) issued may represent a vendor payment, a pharmacy cycle check, or a client refund.  1. Proceed to Step 2.   **Note:** The Sample Letter below is found in the Member’s Communications on the **Quick Actions** panel or Alerts. There are several different versions of Unclaimed Property (UCP) letters and Frequently Asked Questions that are sent can contain multiple logos to include the ones listed below. The difference between these letters are member versus client letters. Ensure your caller that the letters sent to them are legitimate and they can have the payment reissued if they follow the instructions in the letter.    **Sample Letter:**    [Return to the High-Level Process](#_High_Level_Process) |
| State of California | Advise your caller that the State of California issues their own Unclaimed Property (UCP) letters in addition to the ones that we send.  **Sample Letter sent by the state of California:**    [Return to the High-Level Process](#_High_Level_Process) |
| Other senders | Refer the caller to the sender of the letter and close the call. |
| **2** | Answer the caller’s questions. Refer to [Frequently Asked Questions and Answers](#_Frequently_Asked_Questions) section in this document. | |

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| Submitting a Claim for Uncashed Checks |

A website has been created for payees to claim uncashed checks for the CVS Enterprise that are stale dated and moved into the Unclaimed Property Department (checks over 2 years old). Payees are now able to go to <https://www.cvs.com/unclaimedproperty/home> and submit their request to claim funds for unclaimed property.

**Notes:**

* If the member does not have a property ID from the letter, the portal will not work.
* Letters are only sent for items that are dated at least two years prior.
* Refer to Compass- Refund Stop Payment Check Reissue (061420)..

Icon_-_Important_Information Letters are mailed and the process of claiming the funds has not changed; this is an additional option for payees to claim their funds. Follow the steps in the [Process](#_Process) section above and use the [Frequently Asked Questions and Answers](#_Frequently_Asked_Questions) section if payees have questions concerning their letter.

  When we reissue this check, if by chance you have any additional outstanding checks, please be aware we will reissue those at the same time. If you locate any uncashed checks from us, please do not deposit or cash those checks. Cashing or depositing the outstanding checks for reimbursements from us will be returned and cause unnecessary fees from your financial institution.

Perform the steps below:

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| **Step** | **Action** |
| **1** | **Payee:** Access the website at <https://www.cvs.com/unclaimedproperty/home>.  **CCR:** Do not complete the form for the caller. |
| **2** | **Payee:** Use the appropriate claim submission tab to submit any reissue requests as listed below.   * Click the **Go to CVS form** button if they have received a Due Diligence letter from our business or affiliated companies * Click the **Go to State of California form** button if they have received a letter directly from the state of CA. |
| **3** | **Payee:** Follow the prompts on the screen to claim exactly as the letter dictates. |
| **4** | **Payee:** Attach the appropriate documentation, including a copy of the payee letter and an additional required claim verification if making an address claim or claiming for anyone other than themselves. Refer to the [Frequently Asked Questions and Answers](#_Frequently_Asked_Questions) section for additional information.  **Do not send the original legal documents**. **Send copies of the originals to the Unclaimed Property department.** |

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| Frequently Asked Questions and Answers |

Refer to as needed:

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| **#** | **Question/Statement** | **Answer** |
| **1** | I received a letter from your company regarding Unclaimed Funds, what should I do? | Icon - Conversation This means that a check was issued to you, which was never cashed.  Icon - Conversation Check(s) issued may represent an out-of-pocket prescription reimbursement, a mail order co-pay refund, an overpayment for a prescription at various pharmacies and/or premium refund(s).  Icon - Conversation Check(s) issued to a business or pharmacy may represent a vendor payment, a pharmacy cycle check, or a client refund.  **CCR:** Review the account history to determine if the check was issued over 8 weeks ago or longer. If the member is unable to complete the reissue request online, transfer the call to the Senior Team to open a Support task. Refer to the appropriate work instruction:   * [[Compass - When to Transfer Calls to the Senior Team (057524)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=7653e7c2-1a97-42a0-8a81-6267c72e1ca9)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=7653e7c2-1a97-42a0-8a81-6267c72e1ca9)  * [[Compass MED D - When to Transfer Calls to the Senior Team (062944)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=0990aac5-274f-424d-9400-546d74b3fed7)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=0990aac5-274f-424d-9400-546d74b3fed7)   **Note:** UCP Tasks can be submitted without a member ID or CAG (Carrier/Account/Group). Since this Unclaimed Property (UCP) is an Enterprise Department, both Mail members and Retail customers could receive these letters. |
| **2** | What is Unclaimed Property? | * Unclaimed Property is any reimbursement check issued to a payee that remains uncashed. * State statute requires the PBM to notify customers of their uncashed check via the due diligence letter. * The Unclaimed Property law may require us to remit payment to the proper state jurisdiction if property is not claimed within 45 days of the date of the letter. |
| **3** | How do I complete the form? | **Claiming your money:**   1. Identify your relationship to the payee. 2. Check **AND** sign one of the following two choices:  * **I disagree; this property does not belong to the above payee – Void**. * Sign and date the form. * Provide a daytime contact phone number and e-mail address. * **I agree; this property belongs to the above payee – Reissue.** * Sign and date the form. * Provide a daytime contact phone number and e-mail address.  1. Check **Yes or No** if you are making any changes to the payee or address.  * If selected Yes in Step 3, you **must** provide documentation for the changes requested in Step 4, there must be proof of the current address. * **Individuals:** Payee is to provide a copy of a government issued photo ID; the photo ID should have the most current address. If providing other documentation, they must show a current address with a post marked date. Refer to [#4](#Q4) for required documents to change a payee name.   **Note:** Furnishing proper ID provides a reasonable assurance that funds are reissued to the correct party.   * **Businesses / Pharmacies:** Provide the company’s Business Federal Employer Identification Number (Business FEIN/Tax ID). If there has been a name change, indicate the added information and provide the proper documentation (see below).   Icon - Important Information Failure to complete the form and provide proper documentation **will** cause a delay in reissuing payment.  **Voiding the funds:**  If the original check was issued in error, then place a check mark in the box beside **“I disagree; this property does not belong to the above payee.”**Sign and date the form, provide proof of identity, and return the form by email, fax, or mail. |
| **4** | What if the payee is deceased and the replacement check requires a name change? | Depending on your relationship with the original payee, the following documentation is required in addition to a Photo ID:   * **Surviving spouse:** A copy of the death certificate indicating that you are the spouse. * **Executor of the payee’s Will:** A copy of the death certificate and an executed copy of the will. (A letter of testamentary or another legal document). * **Closed estate with a Will:** A copy of the death certificate and an executed copy of the will showing the claimant as the heir to the funds.   **Note:** For additional information, refer to [Compass - Mail Order Calls Regarding Deceased Members (064870)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=84208228-6cf3-46fd-ae5a-14624e9f04c0).  **Notes:**   * A copy of the Power of Attorney or a document-naming beneficiary of life insurance does not constitute proof of ownership. * Once the caller obtains the appropriate documentation, refer to [Question 12](#Question12) for mailing options.   Icon - Important InformationWe are not able to reissue the check to a party other than the original payee without proper documentation. |
| **5** | What if the payee has a name change, is a minor or is incapacitated or unable to sign? | * **Name Change:** A copy of the marriage certificate, divorce decree or other legal documents are required AND Photo ID. * **Minor Child:** The insurance cardholder should sign the Due Diligence Letter and provide the payee’s date of birth AND a copy of the Photo ID. * **Incapacitated/Unable to Sign: Copies of the** Letters of Guardianship, Power of Attorney or another legal document AND Photo ID.   **Note:** If the payee is living, the check is reissued to the payee, c/o the Power of Attorney. The Power of Attorney is no longer valid once the payee is deceased.   * If claiming funds on behalf of an institution, pharmacy, nursing facility, etcetera. for a deceased payee, please provide documentation of the open balance on account or documentation showing that the facility is the rightful claimant of the funds.   Once the caller obtains the appropriate documentation, refer to [Question 12](#Question12) for mailing options. |
| **6** | Can I come to your office to pick up my check? | No. The reissued check is mailed to the address provided on the letter. The reissue process may take up to 8 weeks. |
| **7** | Can I cash my check at a Pharmacy? | No. Pharmacies do not provide check-cashing services. |
| **8** | I received the letter, but it was sent to an old address. How do I update my address? | Icon - Conversation In Step 4 on the letter, there is a place to indicate the current mailing address. You will need to provide proof of the new address.  **Examples of proof include a copy of the** Driver’s License, Utility Bill, Bank Statement, Tax return, Vehicle registration including the most current address.   * If providing other documentation, they must show a current address with a recent postmarked date.   Once the caller obtains the appropriate documentation, refer to [Question 12](#Question12) for mailing options. |
| **9** | What if the Company has been purchased and the check is to be made payable under a new name? | Icon - Conversation If the company where the check was payable has changed their name and you are not able to cash those checks made payable to the former name, please indicate the new name on step 4 of the letter.  Icon - Conversation You will need to provide a copy of the legal document showing the name change **Example:** Copy of the purchase agreement, contract, public notice, news articles, etcetera.    **CCR:** Once the caller obtains the appropriate documentation, refer to [Question 12](#Question12) for mailing options. |
| **10** | Why do I need to provide a Photo ID? | Furnishing proper ID provides reasonable assurance that funds are reissued to the correct party. |
| **11** | What do I use for a photo ID? | Icon - Conversation A copy of the Driver’s License, government issued ID, or a passport are examples of acceptable forms of photo ID. |
| **12** | May I fax or email the completed claim letter?  **Note to Customer Care**: This contact information is for Unclaimed Property for the PBM or affiliated companies. | Icon - Conversation Documents may be sent via email, fax, or mail. Email is preferred and will provide the fastest turnaround time. Payee should email, fax or mail to the number on their due diligence letter.  E-mail: [mailto:UCP.Caremark@cvshealth.com](mailto:UCP.Caremark@CVSHealth.com) [Unclaimedproperty@cvshealth.com](mailto:Unclaimedproperty@cvshealth.com)  Fax:  **1-866-249-6156**  Mail: CVS Caremark, 9501 E Shea Blvd, MC 090-UCP, Scottsdale, AZ 85260  When the member is sending the email to the UCP department, ensure that the same case of letters is used when sending their email as listed in their letter otherwise, the email will be rejected.  **Example:** Letter indicates “UCP” then the email must include all upper-case letters.  Icon - Conversation Only provide copies of documents, not the originals. Originals will not be returned to you. Please retain a copy for your records. |
| **13** | Do I cut off the bottom portion and keep the top half of the letter? | Icon - Conversation No. Please return the letter, in its entirety. We encourage you to make a copy for your own records. |
| **14** | If I send my documents, how do I follow up if the replacement check is not received in 8 weeks? | Transfer the member to the Senior Team to open a Support task.  **Note:** UCP Tasks can be submitted without a member ID or CAG. Since this UCP is an Enterprise Department, both Mail members and Retail customers could receive these letters.   * If research is needed on a reissued check, refer to the appropriate work instruction:  * + [[Compass - When to Transfer Calls to the Senior Team (057524)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=7653e7c2-1a97-42a0-8a81-6267c72e1ca9)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=7653e7c2-1a97-42a0-8a81-6267c72e1ca9)  * + [[Compass MED D - When to Transfer Calls to the Senior Team (062944)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=0990aac5-274f-424d-9400-546d74b3fed7)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=0990aac5-274f-424d-9400-546d74b3fed7)   **Result:** Senior Team submits a Support task. Unclaimed Property (UCP) investigates determines what else needs to be processed. |
| **15** | What if I do not claim the funds by the deadline (within 45 days of the date printed the letter) in the letter? | Icon - Conversation If we do not receive a response from you before the deadline, we are obligated, by state law, to turn the funds over to the state.  Icon - Conversation You will then need to contact the Unclaimed Property Department of the state shown in the due diligence letter you have received.  Icon - Conversation Their address and phone number can usually be found on the State’s website or through the State’s Treasury Department. Please note that a few states may charge a fee for their services. |
| **16** | I need a replacement for the letter that you sent. Can you send me another one? | Icon - Conversation I will need to verify your address.  **CCR:** Verify the members’ address and then contact the Senior Team. Refer to the appropriate document:   * + [Compass - When to Transfer Calls to the Senior Team (057524)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=7653e7c2-1a97-42a0-8a81-6267c72e1ca9)   + [Compass MED D - When to Transfer Calls to the Senior Team (062944)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=0990aac5-274f-424d-9400-546d74b3fed7) |
| **17** | Does the 45-day period begin again after the letter is received back from the member? | * No. * The payee has 45 days from the date printed on the letter. These letters are sent pursuant to Statutory law and if they are state required, we may have to turn the property over to the state. * The member should respond as quickly as possible to avoid their property being turned over. These are state laws not PBM rules. |
| **18** | What happens if we are unable to locate the account for the claim? | * These letters are sent Enterprise wide from the State of California. * An account in Compass may not be available. Answer the questions according to the work instructions. If unable to answer, refer to the appropriate document:  * + [[Compass - When to Transfer Calls to the Senior Team (057524)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=7653e7c2-1a97-42a0-8a81-6267c72e1ca9)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=7653e7c2-1a97-42a0-8a81-6267c72e1ca9)   + [Compass MED D - When to Transfer Calls to the Senior Team (062944)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=0990aac5-274f-424d-9400-546d74b3fed7) |
| **19** | What if the member indicates that they do not know what the money is for? | * Check(s) issued may represent an out-of-pocket prescription reimbursement, a mail order co-pay refund, an overpayment for a prescription at various pharmacies and/or premium refund(s) * Check(s) issued to a business or pharmacy may represent a vendor payment, a pharmacy cycle check, or a client refund. * Unless the payee wants or needs physical backup, such as an EOB/RA mailed to them, this is the info that is available. |
| **20** | The member stated that they originally responded via email.  Afterwards, they received a response indicating that their claim would be processed.  It has been over 8 weeks since the last email, what should they do? | The email is an automated bounce back. We receive thousands of pieces of mail, email, and faxes.   * If they do not receive their check in 8 weeks, they can call back for status. Refer to the appropriate document:   + [Compass - When to Transfer Calls to the Senior Team (057524)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=7653e7c2-1a97-42a0-8a81-6267c72e1ca9).   + [Compass MED D - When to Transfer Calls to the Senior Team (062944)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=0990aac5-274f-424d-9400-546d74b3fed7) |
| **21** | If a dedicated team supports the member, do we transfer the call when our phone states Unclaimed Property on the display? | Determine the nature of the call, if need to review the Member information then the call would be [transferred (066076)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=18c64566-0ebb-4760-96fe-04da06185de0) to the Dedicated team. Refer to [Compass and PeopleSafe - Transferring Calls to Dedicated Client Teams (062992)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=4c87518d-83f5-4884-8631-1f427b77da7d) as needed.  If the dedicated team cannot determine the resolution, they will transfer to the appropriate Senior team. |
| **22** | What is the turnaround time for disbursement of a check once the member's form has been received? | Up to 8 weeks   * If their check does not arrive within 8 weeks, [transfer (066076)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=18c64566-0ebb-4760-96fe-04da06185de0) the member to the Senior Team. Refer to the appropriate document:  * + [[Compass - When to Transfer Calls to the Senior Team (057524)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=7653e7c2-1a97-42a0-8a81-6267c72e1ca9)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=7653e7c2-1a97-42a0-8a81-6267c72e1ca9)   + [Compass MED D - When to Transfer Calls to the Senior Team (062944)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=0990aac5-274f-424d-9400-546d74b3fed7) |
| **23** | I found a check that was issued to me over 180 days ago. | Icon - Conversation Please, do not cash or deposit the check. Doing so could cause you to receive returned check fees and/ or other fees related to your bank account. Our checks indicate on the front that they are not valid after 180 days.  **CCR:** Refer to [Compass- Refund Stop Payment Check Reissue (061420)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=f6f8404c-3eff-42f0-82d5-ffe3b5fa1b5f) |
| **24** | I found a check from you that is less than two years old can I cash it? | A check that is less than 6 months old can be deposited to your bank or financial institution.  For checks over 6 months old after the date of issue refer to the appropriate document for research or reissue matters, refer to [Compass - Refund Stop Payment Check Reissue (061420)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=f6f8404c-3eff-42f0-82d5-ffe3b5fa1b5f). |
| **25** | A check was issued to a company but the spokesperson for the company does not know who should receive the unclaimed funds. | [Transfer (066076)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=18c64566-0ebb-4760-96fe-04da06185de0) the call to the Senior Team who will open a Support task to have this issue researched. Refer to the appropriate document:   * [Compass - When to Transfer Calls to the Senior Team (057524)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=7653e7c2-1a97-42a0-8a81-6267c72e1ca9) * [Compass MED D - When to Transfer Calls to the Senior Team (062944)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=0990aac5-274f-424d-9400-546d74b3fed7) |

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| Related Documents |

[Customer Care Abbreviations, Definitions, and Terms Index (017428)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c1f1028b-e42c-4b4f-a4cf-cc0b42c91606)

[Compass and PeopleSafe - Transferring Calls to Dedicated Client Teams (062992)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=4c87518d-83f5-4884-8631-1f427b77da7d)

[Compass - Mail Order Calls Regarding Deceased Members](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=84208228-6cf3-46fd-ae5a-14624e9f04c0) (064870)

[Compass- Refund Stop Payment Check Reissue (061420)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=f6f8404c-3eff-42f0-82d5-ffe3b5fa1b5f)

[Compass - When to Transfer Calls to the Senior Team (057524)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=7653e7c2-1a97-42a0-8a81-6267c72e1ca9)

[Compass MED D - When to Transfer Calls to the Senior Team (062944)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=0990aac5-274f-424d-9400-546d74b3fed7)

**Parent Document:** [CALL 0049 Customer Care Internal and External Call Handling](https://policy.corp.cvscaremark.com/pnp/faces/DocRenderer?documentId=CALL-0049)

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