



Team Member Emergency Fund Frequently Asked Questions

To encourage staff to participate in our Team Member Emergency Fund, we have assembled the following Frequently Asked Questions to guide our staff.

What is the Sun Health Team Member Emergency Fund?

The Team Member Emergency Fund is an employee organization, supported by donations from Sun Health, its executives, directors, team members, residents and other friends who donate money so that the Team Member Emergency Funds can be there for Sun Health's team members when they are in need. Team members of Sun Health include those from any entity, organization or community affiliated with Sun Health Services, LLC.

How will the Team Member Emergency Fund raise money?

Initial funding is anticipated to come from a number of sources, including Sun Health, its employees and members of its senior leadership team.

It is Sun Health's hope that each community will donate at least \$2,000 per year from employee-sponsored fund-raising efforts such as: employee auctions, bake sales, chili cook-offs, raffles, etc

Who is eligible to receive a grant from the Team Member Emergency Fund?

Team members of Sun Health are eligible if they:

- Are one of the following:
 - Full-time employees
 - Part-time employees, regardless of hours worked AND
- Are or were employed by Sun Health for at least 90 days.*

In the event of the death of an eligible team member or retiree, the deceased's spouse or children may be eligible to receive a grant for up to one year from the date of death.

How do I apply for a grant?

After reading through the FAQs, if you believe you are eligible for a grant, you should contact Talent Service Center.

*FMLA and maternity leave do not count toward the six month total, but do not restart the clock on the six months. (ex: Jane works from January 1, 2021–March 15, 2021, and then goes on maternity leave for six weeks, returning May 1, 2021. Jane is eligible for a need-based grant starting on August 15, 2021).

Talent Service Center Representative will confirm that you are eligible based on the criteria listed in the FAQ "Who is eligible to receive a grant from the Team Member Emergency Fund?" above. If you are eligible, you would complete an application form and forward it to your Talent Service Center representative, who will confirm that the application is complete and includes all necessary back-up documentation. If information is missing, the Talent Service Center representative may contact you to obtain additional information.

Once your application is complete, all non-essential information that may identify your application will be removed. **Your application will then be submitted anonymously to The Selection Committee.** All efforts will be made to keep the request confidential.

What is considered a crisis or emergency situation?

The applicant's need for assistance must be attributed to or caused by an emergency, which means:

- The occurrence of any unexpected event or combination of circumstances that jeopardizes the individual's health and welfare and that calls for immediate action, or
- Any pressing need following a sudden and unexpected situation, the occurrence of which was wholly unforeseen by the applicant.

Need for assistance may also be attributed to any undue hardship that is:

- Not deliberately caused by the applicant
- Severe, and the applicant lacks resources to purchase the basic necessities of life or meet the contingencies created by the emergency situation

Examples of emergency situations which could be considered for assistance:

- Fire or natural disaster such as flood, tornado, etc.
- Theft/loss of essential property, for example, as a result of an apartment fire or burglary or foreclosure NOT due to avoidable financial causes
- Significant loss of household income due to events such as robbery or emergency medical expenses
- Loss of transportation when a car is necessary to continue employment (does not cover car payments, insurance premiums, taxes or normal and customary maintenance and repair charges)
- Death in immediate family (spouse, mother, father, children, legal guardian, mother-in-law, father-in-law, daughter-in-law, son-in-law, brother, sister), accompanied by other hardships, including but not limited to funeral or burial expenses, lodging and transportation of family members or employees to the funeral
- Loss of physical independence, due to accident, disease, etc.
- Illness or disability, for example, caring for a terminally ill member of the immediate family, that is not reimbursable by insurance or where insurance coverage does not apply (normal health maintenance expenses are not eligible)
- Transportation to visit or care for an injured or seriously ill family member
- Living expenses incurred due to an emergency situation will be considered on a case-by-case situation.

The Selection Committee will consider each case individually; however, the following are examples of circumstances or events that may NOT be considered emergencies:

- A non-medical leave of absence or vacation
- A marriage or divorce
- Income taxes or related penalties and interest
- Debt consolidation
- Dental expenses (annual visits or customary)
- Attorney fees
- Loans
- Telephone or utilities charges
- Cable television
- Payment to creditors (bank cards, department stores, oil companies, etc.)

What documentation is required?

Applicants will be pre-screened for eligibility based on the criteria listed above and, if appropriate, will be asked to submit the following forms of documentation relating to their financial hardship, such as:

- Physician statement (including dates unable to work)
- Medical bills
- Accident reports
- Police or fire report
- Death certificate or invoice showing funeral, cremation or burial costs
- Pay stubs that document loss of income
- Plane tickets or other travel documents
- Repair invoices or receipts (estimates may be used, but final receipts should be provided after the fact)

Who will know that I have applied?

The Talent Solutions Center representative or Talent Solutions Center will perform the initial review of your application to confirm the information is complete. Talent Solutions Center will then remove any identifying information and present the application to the Selection Committee. **Your application will not be placed in your personnel file. All efforts will be made to keep your request confidential.**

If your grant request is approved, the Team Member Emergency Fund must, by law, include your name, address and grant amount (but no details of the reasons for the grant) in its annual report filed with the IRS and available to others upon their request to the IRS or to the Team Member Emergency Fund.

What happens after I apply for a grant?

The Selection Committee will meet as frequently as necessary to review applications in order to provide employees with a timely response. A Talent Service Center representative will present your anonymous application to the Selection Committee, and they will determine whether you are eligible to receive a grant, and for what amount. The following questions will be considered by the Selection Committee:

- Is the applicant eligible for a grant?
- Is the grant necessary?
- Can the problem be better handled by a community agency specializing in that particular field?

In some cases, the Selection Committee will need additional information to evaluate your application. The Talent Service Center representative will follow up with you if additional information is needed.

The Talent Service Center representative will notify you of the Selection Committee's decision within three business days after such decision is made.

Who makes the decision as to whether or not applicants receive any grants and how much?

The Selection Committee makes all decisions as to who receives a grant, unless the Selection Committee is ineligible because of a conflict of interest or unless the Selection Committee is unable to reach a decision. If the Selection Committee is unable to act upon a grant request, the Board of Directors of the Team Member Emergency Fund will make the decision. The Selection Committee approves or denies requests in its judgment according to established criteria listed in the Selection Committee charter and by operation of the Committee, and its decisions are final.

The Selection Committee is made up of Sun Health team members and leaders. The Sun Health Foundation (SHF) Oversight Committee will attempt to build a balanced Selection Committee by considering geographic diversity in selecting members of the Selection Committee. If you are interested in participating, please contact your Talent Service Center representative.

How long does it take to receive the funds if the Selection Committee approves an applicant?

When a request for assistance is approved, the amount determined by the Selection Committee will be applied to the team members's payroll within one week after the Selection Committee approves the grant request.

What limits apply to the Team Member Emergency Fund?

There are limits on the amount of a single grant, the number of times an employee may apply for or receive a grant. These limits are designed to maximize the assistance the Team Member Emergency Fund can provide to all team members.

- The maximum amount of a grant is \$1,000.00. A team member may not receive more than that amount in any 12-month period. This limitation is necessary to allow the Team Member Emergency Fund to respond to as many individual applications as possible.
- As a general rule, The grant may not exceed the demonstrated need based on the application.
- A team member may not apply for a grant more than once every six months.

If a team member suffers a financial hardship due to a spouse who lost his/her job, poor financial management, divorce, or other similar circumstances, does this qualify for consideration for a grant?

It depends. The event that led to the financial hardship must be unexpected and outside of the control of the team member, meaning that it could not have resulted from the team member's (or family member's) own action or inaction. For example, a lay-off due to a company downsizing as opposed to employment termination for misconduct.

If an applicant's situation qualifies yet he or she has other resources to draw from (such as savings, insurance, retirement), can he or she still receive a grant from the Team Member Emergency Fund?

Possibly. The Selection Committee may ask to see financial information so that the Committee can understand an applicant's ability to meet the emergency through cash flow, savings or other means. This is because our Team Member Emergency Fund has a limited budget and there may be times when the Team Member Emergency Fund cannot accommodate all grant requests. In such cases, it may be necessary to make difficult decisions based on which of our applicants has the greatest need. The Selection Committee may consider an applicant's financial means in its decision-making process.

What happens if my application is denied?

You will be notified by the Talent Service Center representative within three business days of when the Selection Committee makes such a decision. You will receive a notification in writing listing the reasons for denial. You will not be permitted to reapply for six months after the date of your application. **Your request for assistance will not be retained in your personnel file. All efforts will be made to keep your request confidential.**

How can I help the Team Member Emergency Fund?

You can help the Team Member Emergency Fund in many different ways! You can make a contribution to the Team Member Emergency Fund by making a financial donation, supporting the fundraising efforts such as bake sales and employee auctions. You can get together with co-workers and plan Team Member Emergency Fund fundraisers. You can volunteer to serve on the Selection Committee when there is an opening. Most importantly, you can remind your co-workers about the Team Member Emergency Fund when they are in need!

Is my donation to the Team Member Emergency Fund tax-deductible?

No. Because the Team Member Emergency Fund is not a 501(c)(3) charitable organization under the IRS regulations donations will not be tax-deductible.

If I receive a grant from the Team Member Emergency Fund, do I need to pay taxes on it?

No, under the IRS regulations, a grant is treated as a gift and is not taxable income.

Who are the members of the Team Member Emergency Fund Selection Committee?

Team Member Emergency Fund consists of seven members who are employees of Sun Health or its affiliates and represent each of the Sun Health's entities. Each community plus Administration is expected to elect an employee or two to serve a two-year term on the Selection Committee. Ideally, when a community has two members each serving a two-year term, the election of those members will alternate years to provide the Association with some stability and experience.

How do I become a member of the Team Member Emergency Fund?

Each year, each community should solicit candidates for the community during the month of November. Employees should notify Talent Service Center of their desire to serve on the committee. Once a list has been created, the community will provide an opportunity for an election of the committee member(s) to represent their community during the month of December.

The term of the Selection Committee Members will be from January 1–December 31 of the following year, which results in a two-year term.

Are there any requirements to being a member of the Team Member Selection Committee?

The Team Member Selection Committee Members must have worked for Sun Health at least 6 months at the time of their nomination (December). In addition, members should be good communicators and in good standing (no written discipline or a poor performance evaluation within last 6 months). And, most importantly, flexible and available to participate in telephone conferences upon short notice to vote upon grant requests.