

Personify Health Employee Relief Fund

Frequently Asked Questions

ERF Overview

What is the Personify Health Employee Relief Fund?

Personify Health established its Employee Relief Fund, an employee assistance fund (“ERF or “Fund”), as a program to help employees cope with unexpected financial hardships that place undue stress on an employee and his/her/their family. The Fund provides approved applicants with funds to help them recover more quickly from unexpected financial hardship resulting from the impact of natural or other disasters as well as other personal hardships and emergencies.

Who is America’s Charities?

Personify Health has contracted with America’s Charities, a nonprofit 501c3 organization based in Virginia, to administer and manage its Employee Relief Fund. America’s Charities is responsible for the management of the Fund, including performing all reviews and making grant decisions for all applications. Personify Health is not privy to nor involved in the review of any application and has delegated its authority to America’s Charities to make decisions on all applications in its sole discretion according to the guidelines established in Fund policy.

How is the ERF Funded?

The ERF is funded by donations from Personify Health employee contributions.

ERF Policy

Am I eligible to apply for assistance?

Please refer to ERF policy for detailed eligibility requirements. The policy may be found at charities.org/PersonifyHealth.

Employee Eligibility

Personify Health and America’s Charities have established the criteria below to determine employees’ eligibility for assistance from the Fund:

- Employees are eligible to apply for assistance 90 days after the date of hire; full-time and part-time employees in active status or on approved leave are eligible to apply.
- Employees may only submit one application during any 90 day calendar day period (i.e. employees may submit two applications in a 12 month period, but must wait 90 days before applying for second grant).
- Employees must have been employed with Personify Health on the date of occurrence of the Qualifying Event in order to be eligible for assistance.
- Qualifying Events must have occurred no more than six months prior to the application date. Once an application for a category of a Qualifying Event is denied, an application may be submitted for a different Qualifying Event after six months from date of previous grant application denial.
- In the event of the passing of an employee, an immediate family member (defined below) may submit an application for assistance.
- Employees cannot apply for the same Personal Hardship more than once. In the instance when an employee has two immediate family members pass in a single 12 month period, each immediate family member's funeral expenses would be treated as a different personal hardship.
- Applications will be considered in light of past applications and disbursements. Priority for grants is given to employees who have not received grants previously.

What types of events are covered under the ERF?

Qualifying Events are unexpected or unavoidable circumstances outside of an individual's control that create a financial hardship for an individual and his/her/their family. These are usually one-time events that cause an individual to spend his/her/their rent, mortgage or utility money on unexpected bills. Qualifying Events must have occurred no more than six months prior to the application date.

What types of expenses are covered under the Fund?

If an employee has suffered a Qualifying Event in accordance with Fund policy, then he/she/they may submit an application for a grant from the ERF to assist with Covered Expenses. A non-exhaustive list of bills, costs, payments, and other expenses the Fund has deemed as covered expenses are identified in the policy. The Fund will not grant assistance for expenses that are ineligible under the policy. A non-exhaustive list of Ineligible Expenses is also listed in the policy. To be considered for a grant for a covered expense, applicants must submit required documentation that substantiates the Qualifying Event for which the need for assistance is based.

What Documentation is required?

Applicants will be required to provide documentation as part of the application for assistance to substantiate and support the application. The documentation required is dependent on the individual circumstances of each application and is subject to change.

Examples of Required Documentation (non-exhaustive):

- Photos of damage
- Personal financial statements (verification of family income and expenses; other available assets)
- Insurance claims, explanation(s) of benefits and deductibles
- Police reports
- Repair estimates with readily verifiable contact information
- W-9 of creditor to whom a payment is being issued. The W-9 is necessary in order for America's Charities to issue funds to a creditor on an employee's behalf
- Receipts of incurred expenses
- Overdue billing statements
- Certification of medical condition
- Certificate of death
- Medical bills
- Funeral costs/estimates

Are there limitations on how many applications may be submitted?

The maximum grant size to an applicant for a Personal Hardship is up to \$1000 and applicants can receive 2 grants (if approved) in a rolling 12-month period.

The life-time maximum grant size to an employee from the Fund in total is \$7,000.

Qualifying Events must have occurred no more than six months prior to the application date. Once an application for a category of a Qualifying Event is denied, an application may be submitted for a different Qualifying Event after six months from the date of the previous grant application denial.

How much money can I get?

Awards of assistance shall be made on the basis of financial need and the severity and impact of the disaster or other emergency on the applicant and his/her/their family. Applications will be considered in light of past applications and disbursements. Priority for grants is given to employees who have not received grants previously.

The maximum grant size to an applicant for a Personal Hardship is up to \$1000 and applicants can receive 2 grants (if approved) in a rolling 12-month period.

The life-time maximum grant size to an employee from the Fund in total is \$7,000.

Assistance from the Fund, including all grant applications, is subject to the availability of funds, the extent of each applicant's need, and the satisfactory completion of the application as determined in America's Charities sole discretion in accordance with these and other guidelines established by America's Charities and Personify Health.

Are grants subject to income tax?

For US based applicants, grant awards are not subject to taxation. This is because America's Charities, a public charity, is providing the grants to eligible employees and has sole decision-making authority over those grants. However, employees are encouraged to consult a tax professional for final determination regarding taxation.

For non-US based applicants, employees are encouraged to consult a tax professional for final determination regarding taxation.

Who do I contact if I have questions about eligibility?

Please contact the America's Charities Personify Health Support Team with questions. The Support Team may be reached via email at PersonifyHealth@charities.org.

ERF Application Process

How do I apply for assistance under the Fund?

The application for financial assistance is online and is located at charities.org/PersonifyHealth.

Must the application be completed online?

Yes, all applications must be completed online. Employees will be provided guidance and directions for submitting the application and any required documentation.

May someone complete an application on my behalf?

In the event an employee is incapacitated or otherwise unable to complete the application, the application may be completed by another individual. This could be your employer or an immediate family member.

May I save my application information to be completed at another time?

Employees will be provided with directions for completing each portion of the application and are able to stop and save their application if needed. However, they are encouraged to have all required information prior to beginning the application. The application should take approximately an hour to complete.

What happens if I submit an incomplete application?

You will be contacted by a member of the America's Charities Personify Health Support Team if additional information is needed in order to review your application materials.

Requests for additional information will be sent via email. If materials are not received within seven business days, America's Charities will close an application as incomplete.

When will I be notified if my application has been approved? When will payment be issued?

Decisions will be made within ten business days upon receipt of a completed application. Decisions will not be made until all application materials have been determined to be complete by America's Charities. Applications missing core materials will delay the decision and award process so it is critical to respond to requests for additional information in a timely manner. Final decisions will be sent in writing via email.

How will payment be issued?

For US based applicants, grants will be provided directly to the eligible applicant via Electronic Funds Transfer or e-check. If the application for assistance is for payment of an outstanding balance to a creditor, America's Charities will issue payment to the creditor directly. A W-9 for each creditor is required in order for payment to be issued.

For non-US based applicants, employees with an approved application will receive a link to complete their banking information with Western Union.

What happens if my application for assistance is denied?

An appeal may be submitted for denial of an application within ten business days of receipt of notification of denial. Denials must be submitted via email to PersonifyHealth@charities.org. Appeals not containing new information will not be considered by America's Charities.

Is the information submitted shared with my employer?

America's Charities will take every precaution to maintain confidentiality and privacy of applicants, as well as provide a secure and compliant online application process. By submission of an application, the personal information included in this application will be accessed by a limited number of authorized people affiliated with America's Charities in order to assess the application and to process payments where applicable.

The personal circumstances of an individual's application will not be shared with your employer. America's Charities may need to contact Personify Health to verify employment status.

Who do I contact if I have questions about the application process?

Please contact the America's Charities Personify Health Support Team with questions. The Support Team may be reached via email at PersonifyHealth@charities.org.