



Team Member Emergency Hardship Fund Guidelines and FAQs

What is the Hardship Fund?

The SteriCares Team Member Hardship Fund is designed to provide limited financial assistance to eligible team members who are experiencing an immediate, severe and temporary financial hardship due to a significant life event or emergency situation. This resource is intended to help team members return to financial and emotional stability. Situations should be short-term or temporary in nature and not chronic. A team member whose hardship expenses regularly exceed their net income is defined as having a chronic financial difficulty. As a result the team member may not be eligible for this hardship fund grant. Team members will be referred to an appropriate source (community agency) if their situations do not apply here.

Who manages the Hardship Fund?

- The SteriCares Emergency Hardship Fund is managed by a third party, The Communities Foundation of Texas. Their expertise is managing hardship funds for large US organizations. CFT helps donors get the most from their giving and connects them with community needs. They have managed charitable funds for families, companies and foundations since 1953. Their history and commitment is rooted deep in the heart of giving.
- All applications are reviewed exclusively by a board at The Communities Foundation of Texas. This eliminates Stericycle from any subjective decisions. The guidelines and qualifications of the fund are mandated by IRS regulations. All decisions are made by CFT and are final although Stericycle does have some autonomy to present special circumstances.

How do I know if I am eligible for the Hardship Fund?

In order to qualify for the Stericycle Hardship Fund, you must:

- Be a current Stericycle team member, current spouse of a current Stericycle team member; or the dependent child under the age of 23 of a current Stericycle team member;
- Have been a Stericycle team member for at least 90 days;
- Have been with an acquired company/entity at least 90 days (new team members via acquisition);
- Not be an officer, director, senior-level team member or family member of an officer, director or senior-level team member Stericycle
- Not have received assistance from other Stericycle resources; e.g. 401(k) withdraw, exercise of Stericycle stock, fundraising etc. related to this emergency
- Not have received prior assistance from the Hardship Fund for this incident or anything related to this incident;
- Not have applied for hardship assistance within the last calendar year;
- Not have applied/received for hardship assistance more than 3 times during tenure as a Stericycle team member. (3 times maximum but must be different hardship situations)

What are the qualified hardship events?

Event must have occurred within 12 months of the application. Qualified events include:

- **Death of a spouse/domestic partner or child dependent /under 23** and the resulting loss of income or the cost of funeral expenses or medical bills results in an inability to pay for basic living expenses.
- **Catastrophic Non Chronic Life Threatening Illness:** (heart attack, stroke, cancer etc.) You, your spouse/domestic partner or your child dependent /under 23 is diagnosed with or suffers a life-threatening or serious illness that results in an inability to pay for basic living expenses.
- **Catastrophic or Serious Accident or Injury:** You, your spouse/domestic partner or your child dependent /under 23 is in a serious accident or is injured severely which results drastically impacts family income and inability to pay for basic living expenses. (Does not cover chronic illness such as diabetes and other on-going treatment-based illness.)
- **Natural disaster with catastrophic damage:** (fire, wild fire, hurricane, tornado, flood, earthquake etc.) A natural disaster resulting in destruction of the primary residence making it inhabitable.
- **Serious crime** – robbery, assault, domestic abuse; or another reportable crime committed which results in serious emotional trauma and inability to pay for basic living expenses.

What expenses will be paid by the Hardship Fund?

Qualified Expenses --the following immediate living expenses are considered qualified by the hardship fund. Utility bills, Rent, Mortgage and Temporary Housing invoices must be in the team member's name to qualify.

- Temporary housing
- Rent or mortgage
- Basic Utilities (electric, gas, water...)
- Medical Expenses
- Funeral Costs

Are there any expenses which are not considered qualified by the Hardship Fund?

The following expenses are **not** considered qualified by the hardship fund:

- Cable
- Internet
- Car payments
- Credit cards/cash advances/gift cards
- Student loans
- Insurance
- Court costs
- Attorney fees
- Grocery Bills

What documentations do I need to provide?

Along with your application, you must provide the following supporting documentation. Incomplete applications will not be submitted for consideration:

<p style="text-align: center;">Hardship Event</p>	<p style="text-align: center;">Required Documents (any or all of below) All information may be verified/confirmed</p>
<p>Death of a spouse/domestic partner or child dependent /under 23 and the resulting loss of income or the cost of funeral expenses or medical bills results in an inability to pay for basic living expenses</p>	<ul style="list-style-type: none"> ❖ Death Certificate and/or Obituary ❖ Driver’s License and/or Birth Certificate to verify age ❖ Tax Return to Verify Dependent ❖ Proof of Relationship – Marriage License or Tax Return ❖ Funeral Home Invoice (if requesting funds for payment) ❖ Copy of the utility bills (if requesting funds for payment) ❖ Copy of Mortgage/lease (if requesting funds for payment)
<p>Serious Accident or Injury: You, your spouse/domestic partner or your child dependent /under 23 is in a serious accident or is injured severely which results in an inability to pay for basic living expenses</p>	<ul style="list-style-type: none"> ❖ Medical Statements ❖ EOB – Explanation of Benefits ❖ Detailed Diagnosis from your Physician ❖ Police Report/Case # ❖ Proof of Relationship – Marriage License or Tax Return ❖ FMLA paperwork from HR ❖ Pictures/Photograph ❖ Copy of the utility bills (if requesting funds for payment) ❖ Copy of Mortgage/lease (if requesting funds for payment)
<p>Life Threatening or Severe Illness: (heart attack, stroke, cancer etc.) You, your spouse/domestic partner or your child dependent /under 23 is diagnosed with or suffers a life-threatening or serious illness that results in an inability to pay for basic living expenses</p>	<ul style="list-style-type: none"> ❖ Medical Statements ❖ EOB – Explanation of Benefits ❖ Detailed Diagnosis from your Physician ❖ Police Report/Case # ❖ Proof of Relationship – Marriage License or Tax Return ❖ FMLA paperwork from HR ❖ Copy of the utility bills (if requesting funds for payment) ❖ Copy of Mortgage/lease (if requesting funds for payment)
<p>Natural Disaster with Catastrophic damage: (fire, wild fire, hurricane, tornado, flood, earthquake etc.) A natural disaster resulting in destruction of the primary residence.</p>	<ul style="list-style-type: none"> ❖ Mortgage statement/Lease or Rental Agreement of residence affected by natural disaster ❖ Insurance Claim ❖ A statement from your insurance, Red Cross or FEMA indicating that you were the victim of the natural disaster ❖ Pictures/Photograph ❖ News Article ❖ Manager Verification ❖ Fire Marshall Statement ❖ Proof of Relationship – Marriage License or Tax Return ❖ Copy of new Mortgage/lease (if requesting funds for payment) ❖ Copy of the utility bills (if requesting funds for payment)
<p>Serious Crime: Robbery, arson, assault, domestic abuse, or another reportable crime committed which results in an inability to pay for basic living expenses.</p>	<ul style="list-style-type: none"> ❖ Pictures ❖ Police Statement/Report ❖ FMLA paperwork from HR ❖ Manager Verification ❖ Insurance Claim ❖ Proof of Relationship – Marriage License or Tax Return ❖ Document from outreach shelter/residency ❖ Lease or mortgage statement

How do I apply?

Applicant must complete application located on the SteriCares on SteriPoint. Please contact Yasmin Jamal at yasmin.jamal@stericycle.com if you do not have access to SteriPoint.

Submit application and all necessary documentation to one of the following:

- Scan and email to Stericares@stericycle.com and copy yasmin.jamal@stericycle.com
- Or, fax to Yasmin Jamal at 214-422-8140 or
- Or, send via US Mail to:

Yasmin Jamal
Stericycle
3600 Harwood Road, Suite A
Bedford, Texas, 76021

What happens after I submit my application?

The SteriCares hardship fund administrator will review the application for completion. Once complete, the application will be submitted to The Communities Foundation (CFT). The board meets to review applications on the 1st and 3rd Tuesday of each month. Serious situations can be expedited if qualified (typically loss of housing or serious natural disaster). Once the decision is communicated to the SteriCares hardship fund administrator, the team member will be notified of the decision.

If my application gets approved, how will my bills be paid?

When an application is approved, Communities Foundation of Texas follows the below process.

- Approved expenses will be paid from CFT directly to the creditors via check from the SteriCares Hardship Fund
- We will not distribute cash or check(s) directly to approved team members
- We will not provide a loan from the fund
- We cannot reimburse you or a non-official lender for past invoices that are already paid
- The CFT prefers:
 - To pay immediate living expenses prior to medical bills;
 - To cut checks to largest invoice/bill first and cascade from highest to lowest

If I have any questions, who do I contact?

You can call Yasmin Jamal at 817-785-5247 or email yasmin.jamal@stericycle.com.

Important Links:

Contribute to the fund through a one-time donation: <https://www.cftexas.org/stericycle>, or

Contribute to the fund via a payroll donation: <http://stericares.stericorp.com/hardship-payroll-form/>. Access more information on the fund: <http://stericares.stericorp.com/hardship-fund>.