



SteriCares Hardship Fund - Grant Application FAQ's

What is the SteriCares Hardship Fund?

The SteriCares Hardship Fund is designed to provide limited financial assistance to eligible team members who are experiencing an immediate, severe and temporary financial hardship due a natural disaster or an unforeseen personal hardship. 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.

The SteriCares Hardship Fund relies primarily on individual donations from team members and support from Stericycle to fund this program. Every contribution helps and when combined with the donations of others, can provide a grant to help a fellow team members in need when they are facing the unexpected.

Who manages the SteriCares Hardship Fund?

The SteriCares Hardship Fund is managed by a third party, Emergency Assistance Foundation, Inc (EAF). Their expertise is managing hardship funds for large Global organizations. EAF helps donors get the most from their giving and connects them with community needs. Their history and commitment is rooted deep in the heart of giving.

All applications are reviewed exclusively by Emergency Assistance Foundation, Inc. This eliminates Stericycle from any subjective decisions. The guidelines and qualifications of the fund are mandated by IRS regulations. All decisions are made by EAF within the guidelines of the plan and are final.

Who can apply for assistance from the fund?

Applicants must be:

- employed by Stericycle or its affiliates on the date of the application; and
- a resident of the United States or Canada
- a part-time or full time team member,
- on approved medical leave or approved leave of absence for less than one year
- Not be an officer, director, senior-level team member or family member of an officer, director or senior-level team member Stericycle

Who does the SteriCares Hardship Fund include as eligible dependents?

The SteriCares Hardship Fund considers the team member's spouse/domestic partner, minor children and other dependents for whom the team member is financially responsible as eligible dependents. Parents, grandparents or other relatives are not considered dependents, unless the team member can show that they are claimed as a dependent on the team member's IRS tax returns. A domestic partner is defined as "an on-going and committed spouse-like relationship between adults of the same or opposite gender."

What are the criteria for getting a grant?

The SteriCares Hardship Fund was created to help team members who are facing financial hardship immediately after a qualifying disaster or an unforeseen personal hardship. The grant application must be submitted within 180 days of the event. A team member can only receive 1 grant within a 12-month period.



SteriCares Hardship Fund - Grant Application FAQ's

What are the qualified hardship events?

1. **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.
 - An unexpected or unavoidable natural disaster affecting you, your dependents, and/ or property. For example, the disaster might result in evacuation, cause personal injury, and/or cause damage to your home or automobiles

2. **Impacts primary residence: fire, flood or unusual life-altering expense not covered by insurance**
 - A significant event affecting your primary residence which results in significant expenses or repairs. For example, house fire, roof damage due to wind or falling tree, structural instability in your foundation, flooding due to burst pipes, etc.

3. **Serious Life Threatening illness or injury –**
 - An unexpected, one-time severe illness or injury to you or your dependents. The illness or injury does not include chronic conditions, nor does it include amounts eligible for insurance reimbursement or payment from a health savings account (HSA)

4. **Victim of a violent crime:**
 - A violent crime causing physical harm and /or missed time from work

5. **Domestic Abuse**
 - Domestic violence causing you and any other victims to leave the unsafe residence. You may wish to seek out a domestic violence shelter in your community to provide you with guidance and community resources to assist you. You may provide EAF with a release from the shelter as supporting documentation.

6. **Death of team member or their eligible dependent**
 - Include the team member, their spouse/domestic partner, minor children and other dependents for which the co-worker is financially responsible as eligible, immediate family. Parents, grandparents or other relatives are NOT considered dependents unless the team member can show that they are claimed as a dependent on the team member's IRS tax returns. A domestic partner is defined as "an on-going and committed spouse-like relationship between adults of the same or opposite gender."

If a team member experiences a qualifying event, the SteriCares Hardship Fund may provide assistance for expenses that relate to that event. However, which expenses are eligible depends on which Qualified Event occurred. The Qualified Events/Expenses Matrix below is a complete listing of Qualified Events and Qualified Expenses. The Expenses which are eligible depend on which Qualified Event occurred and which expenses are associated with each Event.



SteriCares Hardship Fund - Grant Application FAQ's

<i>Hardship Event</i>	<i>Required Documents (any or all of below) All information may be verified/confirmed</i>
<p>Natural disaster such as flood, fire, tornado, earthquake, tsunami, volcanic eruption, blizzard, drought, cyclone, hurricane, typhoon or severe storms.</p> <p><u>Qualified Expenses:</u></p> <ul style="list-style-type: none"> ✓ Food – Immediate needs only ✓ Clothing – Immediate needs only ✓ Reasonable evacuation expenses ✓ Rent: temporary housing up to 30 days ✓ Essential utilities (gas, water, and electricity) ✓ Security deposits (for new housing if unable to inhabitant existing home) ✓ Mortgage or rent assistance for primary residence 	<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>Impacts primary residence: fire, flood or unusual life-altering expense not covered by insurance</p> <p><u>Qualified Expenses:</u></p> <ul style="list-style-type: none"> ✓ Food – Immediate needs only ✓ Clothing – Immediate needs only ✓ Reasonable evacuation expenses ✓ Rent: temporary housing up to 30 days ✓ Essential utilities (gas, water, and electricity) ✓ Security deposits (for new housing if unable to inhabitant existing home) ✓ Mortgage or rent assistance for primary residence 	<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 Life Threatening illness or injury – not covered by insurance for team member or eligible dependent</p> <p><u>Qualified Expenses:</u></p> <ul style="list-style-type: none"> ✓ Significant medical expenses not eligible for insurance reimbursement *excludes deductible ✓ Essential utilities (gas, water, and electricity) ✓ Mortgage or rent assistance for primary residence 	<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)



SteriCares Hardship Fund - Grant Application FAQ's

<p>Victim of a violent crime:</p> <p>Qualified Expenses:</p> <ul style="list-style-type: none"> ✓ Security deposits (for new housing if unable to inhabitant existing home) ✓ Essential utilities (gas, water, and electricity) ✓ Mortgage or rent assistance for primary residence 	<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 ❖ Copy of the utility bills (if requesting funds for payment) ❖ Copy of Mortgage/lease (if requesting funds for payment)
<p>Domestic Abuse</p> <p>Qualified Expenses:</p> <ul style="list-style-type: none"> ✓ Security deposits (for new housing if unable to inhabitant existing home) ✓ Essential utilities (gas, water, and electricity) ✓ Mortgage or rent assistance for primary residence 	<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 ❖ Copy of the utility bills (if requesting funds for payment) ❖ Copy of Mortgage/lease (if requesting funds for payment)
<p>Death of team member or their dependent</p> <p>Qualified Expenses:</p> <ul style="list-style-type: none"> ✓ Reasonable funeral, travel, and burial expenses ✓ Essential utilities (gas, water, and electricity) ✓ Mortgage or rent assistance for primary residence 	<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)

What expenses are not covered?

Only the expenses included in the Matrix above meet the grant criteria. Grants are not available for other expenses.

I borrowed money from my friends and family to help me get caught up on my bills. Will the SteriCares Hardship Fund reimburse me so that I can pay them back?

No. The SteriCares Hardship Fund is available for those team members who do not have the means themselves or other resources available to pay their living expenses.

How large of a grant can I apply for?

The maximum amount available for each incident is \$3,000 and the minimum amount that can be requested is \$500.



SteriCares Hardship Fund - Grant Application FAQ's

How do I apply for assistance from the SteriCares Hardship Fund?

Go to the The SteriCares Hardship Fund web page and click on the link to the online application system. You can access this link by going clicking on the SteriCares logo on SteriPoint. You can also go to the site directly by logging onto www.stericaresfund.org.

What is the turnaround time to process a grant application?

Normally, within 10 business days or less. The SteriCares Hardship Fund is administered by Emergency Assistance Foundation, Inc. (EAF) which is a 501c(3) tax-exempt, public, nonprofit organization with IRS approval specifically for Team member Hardship and Disaster Relief Funds. EAF strives to maintain a quick response time from the time they receive a complete application. However, processing time will be extended in cases where documentation or signatures are missing, or if other information is needed. Please take care to double check your application before sending it for review. You will be notified if there is missing information from your application.

How will I be notified of the decision?

The Emergency Assistance Foundation will notify you by email when your application is approved, missing information, missing documentation or not approved.

Are funds received as a grant taxable?

Grants received in the U.S. are *not considered* part of your taxable income. Outside of the U.S. they may or may not be taxable. You will need to work directly with your tax preparer for determination. Documentation of the grant will be provided to you from EAF.

If I make donations to the SteriCares Hardship Fund, can they be tax deductible?

Emergency Assistance Foundation, Inc. (EAF) which is a US 501c(3) tax-exempt, public, nonprofit organization with IRS approval specifically for Team member Hardship and Disaster Relief Funds. At this time, donations are only tax deductible for those team members who reside in the United States.

Do I have to repay the grant?

No. Amounts granted under the Fund are not loans and do not have to be repaid.

What information does the Fund need when reviewing an application?

In each case, The SteriCares Hardship Fund requires a completed application form along with required documentation needed regarding the qualifying incident. The application must establish a financial need and document the expenses for which the grant is being requested. Payments cannot be made without copies of current bills or invoices.

Will my information remain confidential?

Yes. Your personal information is only used to determine your eligibility for a grant and to determine the grant amount to be made. Applications to the Fund are reviewed by Emergency Assistance Foundation, Inc. and will be treated in a confidential manner; however non-identifying statistical information will be reported to Stericycle's Culture Team on a periodic basis to help it improve the fund.



SteriCares Hardship Fund - Grant Application FAQ's

Can I apply on behalf of a co-worker?

No. If you think a co-worker would benefit from The SteriCares Hardship Fund, please pass along information about the Fund so that he or she can follow up. In the case of an team member who is incapacitated, a family member or manager can apply on the team member's behalf.

Do you need help from the SteriCares Hardship Fund but do not know how to apply? Are you having trouble with the application, or the documentation required?

The best thing to do then is to get someone that you trust to help you through the process. This program is administered by Jennifer Limon who works on the Culture team for Human Resources. She can be reached at (817) 773-7854 or emailing the Steri Cares Inbox at SteriCares@stericycle.com. You can also reach out to your supervisor for help, your HR business partner, or someone else that you trust.

The important thing to remember is that you have a better chance of getting your application approved, if you complete the application accurately, and supply all of the backup documentation necessary.

Does Stericycle offer any other resources to help me?

In both US and Canada, Stericycle offers all an team member assistance plan (EAP) through Metropolitan Family Services. This service is confidential and at no cost to you or your family. The service is staffed with training professional who are equipped to handle a variety of concern related to work or personal issues. The EAP is can be reached 24 hours a day, 7 days a week. You may reach them by calling 800-905-0994 or logging onto the website at www.EAPStericycle.com. The company code is Stericycle. You can also view the brochures in its entirety by logging onto Steripoint and clicking on the SteriCares icon. There will be an option to click for EAP.

Services Provided:

- ✓ A confidential, professional assessment of your situation to determine the best course of action
- ✓ Up to six counseling sessions to help you resolve personal concerns
- ✓ Recommendations on how to best proceed with personalized attention
- ✓ Follow-up to ensure your problems have been resolved to your satisfaction

Resolve Personal Issues:

- ✓ Relationship concerns
- ✓ Emotional concerns
- ✓ Substance Abuse
- ✓ Personal and workplace stress
- ✓ Legal matters
- ✓ Marital and parenting issues
- ✓ Financial planning/problems
- ✓ Elder care concerns
- ✓ Depression
- ✓ Child care needs
- ✓ Connections to local resources that offer assistance