



## Caring Fund Guidelines

### Mission Statement:

The mission of the Saint Francis Medical Center Caring Fund is to assist employees who demonstrate need and who are experiencing an unexpected financial emergency.

### Description:

The Caring Fund is a special fund maintained in perpetuity primarily by contributions from Saint Francis employees. The fund was established in 1994 to assist members of the Saint Francis family financially in times of an unforeseen emergency or personal crisis.

### Guidelines:

- To be deemed eligible, applicants must be currently employed by the Medical Center and in good standing, have been an employee for at least six months, and work 48 or more hours per pay period. The Caring Fund is not open to contracted personnel, volunteers and/or PRN (as needed) employees. Per diem (per day) employees are eligible to apply.
- Eligible applicants must demonstrate an unforeseen emergency or crisis that has occurred within their immediate family that has created a financial hardship.
  - Examples of **qualifying events** are, but are not limited to, natural disaster (tornado or flood), house fire, health emergency or accident, loss of life (employee, employee's spouse or dependent child), crime, abuse, divorce or spouse loss of job.
  - Examples of **qualifying expenses** are, but are not limited to, utility shut-off, basic post-disaster needs (shelter, food and clothing), insurance co-payment or deductible, automobile repossession, rent eviction, mortgage foreclosure, long-term medical expenses or emergent short-term day care.
  - Examples of **non-qualifying events** are, but are not limited to, loss of employee's job at Saint Francis, scheduled loss of alimony or child support, elective medical procedures, incarceration, court fines or judgments, accidents caused by employee's negligence or intent, living beyond one's means or long-standing credit problems or financial distress.
  - Examples of **non-qualifying expenses** are, but are not limited to, legal fees, non-essential household appliances, credit card debt, payday loans, tuition costs, expenses covered by insurance, expenses associated with child custody or routine day care.
- Applicants must demonstrate the financial hardship that has resulted from the unforeseen emergency or crisis so the Caring Fund Committee may consider whether assistance is appropriate.
- As the Caring Fund is to be considered a safety net, applicants must demonstrate on the application their efforts in seeking other methods of financial assistance.
- Generally, employees may receive assistance per incident maximum of \$1,500 and a maximum of \$3,000 from the fund during a one-year period. However, exceptions will be considered.
- Memorial support in the amount of \$3,000 will be given to the family upon the death of an employee, an employee's spouse or a dependent child. (A dependent child is defined as per eligibility to be carried on the employee's health insurance). The six month employment requirement does not apply to Memorial Support. The **Memorial Support Application** must be submitted to receive the memorial support, however financial need does not need to be demonstrated.
- Confidentiality is a requirement of the Caring Fund Committee. Managers or leaders are not made aware of an employee's application. Caring Fund Committee members will not know the identity of applicants. Human Resources and Patient Accounts, however, will be contacted to determine the employee's eligibility as defined above.
- Direct questions about the Caring Fund to the Saint Francis Foundation/Volunteers, ext. 5166.
- Recommendations from peers, co-workers or supervisors are not considered in determinations made by the Caring Fund Committee.
- Employees are required to contact EAP if previous grant assistance has been provided prior to requesting additional support.

### The Caring Fund Grant Application Process

- The application form must be completed in its entirety.
- Return the completed application form and any copies of bills that the applicant wishes to be considered for payment to the Saint Francis Foundation office. If approved, funds will be paid directly to the collector of the bill that is submitted for assistance.
- Information from each application is summarized and made anonymous so that Caring Fund Committee members do not know the identity of the applicant. The Caring Fund Committee meets as requests are submitted so decisions can be made promptly. A minimum of one-third of the Caring Fund Committee members will be present to consider applications for assistance. Committee members are restricted from discussing cases outside of meetings.
- Applicants will be notified by phone by a staff member of the Saint Francis Foundation of the committee's decision.

### Exception to the Application Process

#### Disaster Leaving the Employee without Shelter

When a natural disaster (tornado or flood) or house fire leaves an employee without shelter, an employee is eligible for \$500 or three nights of shelter to meet immediate survival needs. Disaster requests require only a phone call to ext. 5166 by the employee or employee's supervisor. No application is needed.