



Camelback Cares Employee Assistance Fund

Frequently Asked Questions

Camelback Cares Employee Assistance Fund Overview

What is the Camelback Cares Employee Assistance Fund?

Company established its Employee Assistance Fund (“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 federally qualified, natural and other disasters as well as other personal hardships.

Who is America’s Charities?

CMBK Resort Operations, Camelback Resort has contracted with America’s Charities, a nonprofit 501c3 organization based in Virginia, to administer and manage its Camelback Cares Employee Assistance Fund. America’s Charities is responsible for the management of the Fund, including performing all reviews and making grant decisions for all applications. Camelback Resort 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 Camelback Cares Funded?

Camelback cares is funded by investment from Camelback Resort.

EAF Policy

Am I eligible to apply for assistance?

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

- Full-time, part-time, and seasonal/temporary employees who have been employed by CMBK Resort Operations, Camelback Resort for at least 90 days in active status or on approved leave and in good standing with no disciplinary actions are eligible to apply for assistance;
- Full-time, part-time, and seasonal/temporary employees who have been employed by CMBK Resort Operations, Camelback Resort for at least 90 days who have been furloughed, but still employed by Camelback Resort, are eligible to apply for an assistance grant.



- Applicants receiving annual compensation (including unemployment benefits) in excess of \$60,000 or with a title of Director level or above are not eligible for assistance.
- No more than one award may be granted to any individual applicant in a twelve-month period. (i.e. one for a Qualified Disaster OR one for Personal Hardship.)
- Employees may only submit one application per Qualifying Event category during any one hundred twenty (120) calendar day period (i.e. employees may submit two applications in any one hundred twenty (120) calendar day period. One for a Qualified Disaster, one for a Personal Hardship). Employees must have been employed with CMBK Resort Operations, Camelback Resort 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.
- Employees cannot apply for the same Personal Hardship more than once.
- Applications will be considered in light of past applications and disbursements. Priority for grants is given to employees or contractors who have not received grants previously.

What types of events does Camelback Cares cover?

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. A "Qualifying Event" is a Qualified Disaster or Personal Hardship. Qualifying Events must have occurred no more than six months prior to the application date.

What types of expenses does Camelback Cares cover?

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 EAF 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?

No more than one award may be granted to any individual applicant in a twelve-month period (i.e. one for a Qualified Disaster and one for Personal Hardship.)

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 one time flat-grant to an applicant for a Qualified Disaster (natural or otherwise) is \$500. The one-time grant size to an applicant for Personal Hardship is \$750.

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 Company.



Are grants subject to income tax?

No, 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.

Who do I contact if I have questions about eligibility?

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

EAF Application Process

How do I apply for assistance under the Fund?

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

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 Company 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?

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.

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 camelbackcares@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 Company to verify employment status.

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

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