



**CMBK Resort Operations,  
Camelback Resort  
Camelback Cares Employee  
Assistance Fund**

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## **General Policy Statement:**

As an equal opportunity employer, CMBK Resort Operations, Camelback Resort is dedicated to treating all employees in a fair and consistent manner without regard to any basis prohibited by law, including:

- Age,
- Race,
- Ethnicity,
- Color,
- Sex,
- National origin,
- Disability,
- Religion,
- Marital status,
- Sexual orientation,
- Military or veteran status,
- Genetic predisposition, gender identity or expression,
- Pregnancy or perceived pregnancy status, or
- Status in any other group protected by applicable Federal, State, or local law.

## **CMBK Resort Operations, Camelback Resort – Camelback Cares Name Mission Statement:**

CMBK Resort Operations, Camelback Resort established the Camelback Cares, an employee assistance fund (“EAF” or “Fund”), as a program to assist employees cope with unexpected financial hardships that place undue stress on an employee and his or her family. Camelback Cares provides approved applicants with funds to help employees recover more quickly from unexpected financial hardship resulting from the impact of federally qualified, natural and other disasters and other personal hardships.

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 fund. America’s Charities is responsible for the management of the Fund, including performing all reviews and decisions for all applications. CMBK Resort Operations, Camelback Resort is not involved in the review of any application or appeal 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 this policy.

The purpose of this policy is to detail the general and eligibility guidelines as well as the process for applying a grant from the Fund. Without notice, CMBK Resort Operations, Camelback Resort and America’s Charities reserve the right to revise this Policy and any related procedure, process flow, or other related document, including, but not limited to employee eligibility, application requirements, and Fund purpose.

## **General Fund Guidelines and Employee Eligibility:**

### **General Fund Guidelines**

CMBK Resort Operations, Camelback Resort and America's Charities have established the Fund with the following general guidelines:

- The Fund will grant approved eligible applicants assistance grants who have Covered Expenses (defined below) that are a result of a Qualifying Event (defined below).
- Assistance from the Fund, including all grant applications, is subject to the availability of funds, extent of applicant's need, and 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 CMBK Resort Operations, Camelback Resort.
- To be considered complete, an application must contain all Required Documentation (defined below).
- 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 or her family.
- Applicants may appeal a denial of assistance under the Personal Hardship category; appeals must contain new information from what was previously submitted in order for an appeal to be considered. There are no appeals for denied Qualified Disaster applications.
- If denied, applicants must wait 90 days before submitting a new application.
- Eligible applicants must demonstrate a financial hardship in their application due to a Qualified Disaster or Personal Hardship.
- The one-time flat grant size to an applicant for a Qualified Disaster (natural or otherwise) is \$500
- The one-time maximum grant size to an applicant for a Personal Hardship (defined below) is \$750.
- The life-time maximum grant size to applicant is \$3,000.

### **Employee Eligibility**

CMBK Resort Operations, Camelback Resort and America's Charities have established the criteria below to determine employees' eligibility for assistance from the Fund:

- 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.

### **QUALIFYING EVENTS:**

Qualifying Events are unexpected or unavoidable circumstances outside of an individual's control that create a financial hardship for an individual and his/her family. These are usually one-time events that cause an individual to spend his/her 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.

#### **Qualified Disaster**

A Qualified Disaster (as defined by the IRS in Publication 3833) is any event that is:

- A disaster which results from a terrorist or military action.
- A Presidentially declared disaster such as a natural disaster.
- A disaster which results from an accident involving a common carrier.
- Any event which is determined to be catastrophic by the Secretary of the Treasury or his or her delegate.

An example of a Qualified Disaster is COVID-19.

#### **Personal Hardship**

##### a) Other Qualifying Natural or Human-made Disasters:

An Other Qualifying Disaster is an event for which the need for assistance must stem directly from:

- (i) a natural or localized disaster which may not reach the level of a declared Qualified Disaster, such as a devastating flood, ice storm, hurricane, tornado, earthquake or fire; or
- (ii) a short-term personal emergency like a house/apartment fire or flood resulting in a loss of basic needs such as food, clothing or shelter.

Other Qualifying Disasters include loss or damage to the primary residence from a natural or localized disaster that results in the employee's primary residence destroyed, rendered unlivable, or otherwise in need of costly repairs in excess of insurance.

##### b) Financial Hardship (non-exhaustive):

Financial Hardships are unexpected events that result in financial stress on employees and his/her immediate family. Below is a list of events and expenses that the EAF classifies as Financial Hardships.

- Medical/dental/hearing/vision expenses of employees and/or immediate family member due to illness or injury that is not covered by insurance or other non-routine medical expenses;
- Accident or illness of employee and/or immediate family member resulting in loss of work; care and resources for a critically ill immediate family member resulting in loss of work;
- Death/Funeral expenses (travel/funeral costs) for spouse/partner, child or parent or other immediate family member;
- Financial hardship for unexpected, unavoidable reasons beyond an individual's control (e.g. spouse or domestic partner's layoff, unexpected loss of income, non-routine vehicle or home repair that restricts ability of applicant to care for self and household);
- Expenses due to military deployment or deployment of immediate family member;
- Expenses incurred due to domestic or physical abuse;
- Expenses arising from being a victim of violent crime; and
- Expenses arising from accident not due to negligence, recklessness or intent of employees.

An "immediate family member" is defined as an employee's spouse/domestic partner and child, The immediate family member must reside in the household of the applicant in order to be eligible and are a dependent of the employee or their spouse/domestic partner.

## **COVERED EXPENSES**

If an employee has suffered a Qualifying Event, then he/she may submit for a grant from the Fund to assist with Covered Expenses. A non-exhaustive list of bills, costs, payments, and other expenses that are considered Covered Expenses is identified below. The Fund will not grant assistance for Ineligible Expenses. A non-exhaustive list of Ineligible Expenses is identified below. To be considered a Covered Expense, applicants must submit Required Documentation.

CMBK Resort Operations, Camelback Resort has granted authority to America's Charities to determine in its sole discretion those expenses determined to be Covered and Ineligible Expenses.

### **Examples of Covered Expenses (non-exhaustive):**

- Rent or mortgage payments, if due to injury, illness or unforeseen financial circumstance or unexpected loss of Income;
- Reasonable and necessary personal, family, living or funeral expenses incurred as a result of a Qualifying Event;
- Reasonable and necessary expenses incurred for the repair or rehabilitation of a personal residence due to a Qualifying Event;
- Reasonable and necessary expenses incurred for the repair or replacement of the contents of a personal residence due to a Qualifying Event;
- Essential Utility bills (water, heat, electricity, etc.);

- Medical bills/expenses not covered by insurance;
- Funeral expenses, including travel expenses;
- Basic living expenses (food, clothing);
- Credit card bills, auto and other debt that resulted directly from a Qualifying Event;
- Financial distress, incurred directly from a Qualifying Event, that results in employees not having sufficient income to cover monthly bills;
- Wage garnishments, disconnection or eviction notices resulting from Qualifying Event
- Adaptive modification to property (e.g. wheelchair ramp);
- Limited hotel accommodations or shelter, and;
- Similar expenses as determined by America's Charities in its sole discretion.

**Examples of Ineligible Expenses (non-exhaustive):**

- Any expense, bill, payment invoiced to applicant or with a due date more than 60 days prior to the date applicant's application is deemed complete;
- Loss of household income due to a reduction in hours or overtime, the loss of a job, a divorce or the loss of child support;
- Credit card bills, auto and other debt except when said expenses are a result of a Qualifying Event;
- Accumulated financial distress, not incurred as a result of Qualifying Event, that results in not enough income to cover regular monthly bills
- Wage garnishments, disconnection or eviction notices not related to a Qualifying Event;
- Accidental damages due to negligence of applicant;
- Furniture, appliances, electronics;
- Non-essential utilities such as cable television;
- Legal fees;
- Expenses that are or would be covered under medical/homeowners insurance and deductibles (While the Fund may provide assistance for expenses that aren't eligible for reimbursement under medical or homeowners insurance, please note this is not a replacement for insurance),
- Standard living expenses which do not cause financial stress;
- When other aid or assets are readily available;
- Expenses due to employee's lack of adequate financial management;
- Other expenses not permitted as a charitable gift;
- and;
- Similar expenses as determined by America's Charities' sole discretion.

**Examples of Required Documentation:**

Applicants will be required to provide Required Documentation as part of the application for assistance to substantiate and support the application. Required Documentation 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.  
<https://www.irs.gov/pub/irs-pdf/fw9.pdf>
- Receipts of incurred expenses
- Overdue billing statements
- Certification of medical condition
- Certificate of death
- Medical bills
- Funeral costs/estimates

**Application Review Process**

A link to the online application will be provided to CMBK Resort Operations, Camelback Resort to be placed on its website/intranet and employees can follow the link to begin the application process. CMBK Resort Operations, Camelback Resort employees will be provided directions for submitting the application and all required supplemental documentation to America's Charities for review.

Applicants will be contacted by America's Charities should any additional information be required in order to complete the application process. Applicants will be given three business days to supply any missing information upon request from America's Charities. Failure to supply required information in a timely manner will result in a delay in the review process and/or application denial.

Within 10 business days after America's Charities has deemed an application complete, Applicants will receive a final determination of acceptance or denial from America's Charities. America's Charities will make all reasonable efforts to review completed applications in a timeline to benefit employees impacted by Qualifying Events, especially those employees impacted by a Qualified Disaster.

Grants will be provided directly to the eligible applicant via ACH 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.