

## Club of Hearts, Inc.

# Employee Emergency Fund Application Guidelines

### **I. Eligibility and Applications**

**A. Eligibility.** In order to be eligible, an individual must be experiencing a serious financial hardship as a direct result of a catastrophic event or serious illness, as demonstrated by data set forth in the individual's application for emergency funds. Further:

- 1. Employees.** To be eligible, an individual must be a regular, full-time or part-time employee of Georgia Power Company or Southern Company Affiliates (Georgia) and must remain as an employee during the entire time assistance is provided. If an otherwise eligible employee is receiving assistance and the employee's employment terminates for whatever reason, then following the date of termination, the employee shall not receive any further assistance.
- 2. Retirees.** To be eligible, a retiree must have attained the age of 50 (age 55 prior to 1/1/96) and have a minimum of ten (10) years of service under the Southern Company pension plan at the time of retirement from Georgia Power Company or SCS-Georgia. In addition, the retiree must have terminated employment in good standing as determined by the company and be in pension-payment status when the application for emergency funds is submitted.
- 3. Dependent Family Members.** An individual may be eligible as a dependent family member of an eligible Georgia Power Company or Southern Company Affiliates (Georgia) employee or retiree if the individual is classified as a dependent family member per Southern Company's medical guidelines. These individuals include:
  - a.** Spouse (includes surviving spouse and provisional payees);
  - b.** Unmarried children who are dependent upon the eligible employee or retiree for financial support, but only until the end of the month the child reaches the age of 26; and
  - c.** Unmarried children who are mentally or physically handicapped and totally dependent upon the eligible employee or retiree for support, regardless of the child's age.

Dependent children include natural children, legally adopted children (from the date of adoption), children for whom the eligible employee or retiree has primary legal responsibility, and stepchildren.

**B. Types of Applications.** To apply, an eligible individual must complete, sign, and return either the **Employee Emergency Fund Application – Fires and Natural Disasters** or the **General Employee Emergency Fund Application**. The differences between the two applications are explained in the next two sections. Separate application forms are available for retirees.

**C. Limitations.** Incomplete applications or applications not containing requested documentation will not be considered for approval. A family unit (i.e. two married GPC or SCS employees or their dependents) may only submit one (1) application in any twelve (12) month period. An individual cannot be approved for funds for more than one catastrophic event or serious illness in any twelve (12) month period. In addition, if an application is approved, no future application may be filed at any time with respect to the same catastrophic event or serious illness; provided, however, that the Board of Trustees (the "Board") reserves the right to consider one (1) additional request for funds

in connection with the same chronic, debilitating illness if the applicant experiences further and/or continuing financial hardship, provided that: (i) there has been a minimum twelve (12) month period between applications; (ii) the applicant is able to provide proof of good faith effort toward financial prudence; and (iii) the applicant has been approved for, but is not required to take, leave from work under the Family and Medical Leave Act in connection with the chronic, debilitating illness.

## **II. Employee Emergency Fund Application – Fires and Natural Disasters**

- A. Purpose.** Emergency cash requests of up to \$2,500 may be granted for the specific purpose of covering immediate expenses associated with fires, tornadoes or other acts of nature.
- B. Application.** To apply, completely fill out, sign and submit the Employee Emergency Fund Application – Fires and Natural Disasters in accordance with the instructions contained in the application and submit copies of all documentation requested in the application.
- C. Additional Requirements if Approved.**
1. A recipient of emergency cash of up to \$2,500 is required to provide a summary of expenditures and supporting receipts to Club of Hearts within thirty (30) days following the date of disbursement.
  2. Any request for additional funds to cover expenses associated with the event must be submitted via the General Employee Emergency Fund Application within sixty (60) days of submission of this Employee Emergency Fund Application – Fires and Natural Disasters and must be approved by a majority of the Club of Hearts Board of Trustees.
- D. Return of Funds.** A recipient is required to return any funds that have not been used for the purposes for which they were granted.

## **III. General Employee Emergency Fund Application Application**

- A. Purpose.** Funds of up to \$6,000 may be granted for the specific purpose of covering expenses associated with a catastrophic event or serious illness.

**Note:** If an individual has already submitted an Employee Emergency Fund Application – Fires and Natural Disasters and been granted emergency cash thereunder, that individual will not be eligible to receive any more than the difference between the amount of emergency cash already granted and \$6,000.

- B. Application.** To apply, completely fill out, sign and submit the General Employee Emergency Fund Application in accordance with the instructions contained in the application and submit copies of all documentation requested in the application.
- C. Payment Process.** Any expenses approved for payment will be paid by Club of Hearts directly to the vendor (i.e. mortgage company or medical provider).
- D. Duration.** The maximum that can be awarded to an individual is \$6,000 in any twelve-month period.

#### **IV. Review of Applications and Notification**

- A. Board Review.** The Board will review applications through email or at Board meetings. In an effort to be fair and objective, the Board will consider each request on a “blind basis.” No personal information identifying an applicant or his or her workplace will be shared with the Board.
- B. Additional Information.** While reviewing any application, the Club of Hearts administrator and the Board shall have the right to obtain additional information from the applicant or other sources, including but not limited to Southern Company HR Direct service center or the applicant’s supervisor.
- C. Notification.** Following receipt of a completed application and all other information requested by the Club of Hearts, an applicant will be notified in writing of the Board’s decision within five (5) business days of the decision.

#### **V. Miscellaneous**

- A. Nature of the Fund.** Financial difficulties unrelated to a catastrophic event or serious illness (such as serious credit card debt) do not meet the Board's standard interpretation of an "emergency situation." Individuals who need to work through serious but routine financial difficulties are advised to contact a reputable agency for assistance.
- B. Source of Funds.** Grants from the Employee Emergency Fund (EEF) are made possible through the generous financial support of metro Atlanta employees and retirees, pro rata contributions from the Club of Hearts General Fund, Citizens of Georgia Power (CGP), and individual contributions from CGP members statewide. When all funds designated to the EEF have been exhausted, funds from the General Fund (if available) may be used to supplement this fund. If funds are not available, the application process may be suspended until additional funds become available.
- C. Contact.** For more information, please contact any [Club of Hearts board member](#) or the Club of Hearts Project Manager at [clubhear@southernco.com](mailto:clubhear@southernco.com) or (404) 506-7258.