



Heartland Cares Guidelines

Heartland Cares will support eligible employees who experience a financial hardship resulting from an unexpected emergency hardship or qualified disaster from the list of events below.

Heartland Cares does not help in the following events:

- Accumulated financial distress due to the employee's extravagance, poor economic planning or gross negligence that results in the employee not having enough income to cover regular monthly bills, including situations where work hours have been reduced or scheduled hours are not enough to pay the bills
- Maternity/paternity leave is not considered an unexpected emergency. If an employee is put on bed rest prior to due date due to complications, this could be considered a short-term illness under the guidelines. Please reach out with questions.
- Inflation, higher gas prices, increase in the cost of living
- Loss of a 2nd job/income from another employer

Heartland Cares General Requirements:

- Employee must provide documentation of eligible hardship event AND eligible expenses related to the hardship event. If documents are not provided with the application, the employee will be contacted via email with a list of requested documents (see chart below). *The IRS requires documentation for approval.*
- Employee has 60 days from the initial follow-up email to provide documents or the application will be closed. Employees may re-apply if documents can be provided at a later date if timing meets guidelines.
- All documentation should have employee's name and address, if applicable. Mobile phone app screenshots are accepted but must show name and/or address of employee.
- This program does not reimburse the employee for fees to obtain documents such as death certificates.

Employment Eligibility: To be eligible for Heartland Cares, all of the following employment criteria must be met:

- Active team members of Heartland Bank or TransCounty Title Agency, including those on leave, short-term disability and paid time off and have been employed for at least one year.
- Event must happen after program start date of September 2019 and after Heartland Bank or TransCounty Title Agency hire date.

You are not eligible if you are a contract, temporary/seasonal associates, interns, retirees or those on long-term disability.

Grant Amount & Frequency Eligibility: Heartland Cares allows for the following grant amounts and frequency of grants:

- Minimum amount of \$250 and maximum amount of \$2,500
- Associates are eligible to apply and receive support once in a rolling 12-month period, up to \$2,500
- Associates are eligible to receive assistance twice over their lifetime, up to \$5,000
- Applications must be submitted within 120 days of the hardship to be eligible for assistance
- Associates are not eligible to apply for the same hardship multiple times

Eligible Hardships Events, Documents and Expenses: Below are eligible hardship events and types of expenses that are covered as a result of the hardship event for this program. Documentation is required for an application to be reviewed and approved. This is not an all-inclusive list so if an employee is not able to provide what is listed the program can accept alternative documentation. Please contact your program via email heartlandcares@columbusfoundation.org if you have questions about documents.

You may be asked to provide your essential monthly bills for ALL hardships to determine how the event and expenses create a hardship to your household.

All documents must contain your name and or address to be accepted. Mobile app screenshots are acceptable but they must include the employee's name and/or address.

Qualified Disasters	Hardship Document Examples	Related Eligible Expenses
Acts of Nature/Government Declared Disaster	News articles, weather reports, insurance claims	<ul style="list-style-type: none">• Rent/Mortgage/Security Deposits• Utilities (electric, water/sewage, natural gas, internet bills/statements)• Car payment/insurance• Food (receipts)• Clothing (receipts)• Temporary Housing (hotel receipts)• Child care• Reasonable evacuation expenses (receipts)• Damage repair (estimates/invoices/insurance claims)
House Fire	Fire Marshal's report, insurance claims, news reports	<ul style="list-style-type: none">• Food (receipts)• Clothing (receipts)• Temporary housing (hotel receipts)• Reasonable repairs (estimates/invoices)• Essential appliances & furnishings (receipts)• Moving or storage expenses (invoices/statements/receipts)

Terrorist or Military Action Disaster	News article, government documents	<ul style="list-style-type: none"> • Rent/Mortgage/Security deposits (estimates, receipts, lease agreements) • Utilities (electric, water/sewage, natural gas, internet) • Car payment/car insurance/cost of public or commercial transportation, and cost of rental car (monthly bills, professional estimates, receipts) • Food (monthly bills/statements, receipts) • Clothing • Temporary housing (hotel) • Child care • Reasonable evacuation expenses resulting from the event (receipts) • Reasonable repairs • Essential appliances and furnishings
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Emergency Hardships	Document Examples	Eligible Expenses
Accident (unless caused by the associate's or applicable family member's negligence, recklessness or intent)	Accident/Police Report, Insurance Claim	<ul style="list-style-type: none"> • Rent/Mortgage • Utilities (electric, water/sewage, natural gas, internet) • Food (monthly bills/statements, receipts) • Car payment/car insurance, non-routine maintenance or repairs, cost of public or commercial transportation, and cost of rental car (monthly bills, professional estimates, receipts)
Crime Victim (non-violent or violent)	Police report, insurance claim, court documents	<ul style="list-style-type: none"> • Rent/Mortgage/Security deposits (estimates, receipts, lease agreements) • Utilities (electric, water/sewage, natural gas, internet) • Food (monthly bills/statements, receipts) • Clothing • Temporary housing (hotel) • Child care • Reasonable evacuation expenses resulting from the event (receipts) • Reasonable repairs, essential appliances and furnishings • Car payment/car insurance, non-routine maintenance or repairs, cost of public or commercial transportation,

		and cost of rental car (monthly bills, professional estimates, receipts)
Death of Associate, Spouse/Partner, Dependent or Parent*	Death certificate, obituary or birth certificate that lists the applicant as an eligible family member	<ul style="list-style-type: none"> • Funeral home invoice • Funeral home payment receipt • Travel receipts such as airfare, hotel, food, gas. <p><i>*Applicant's name must be on invoice or receipt for funeral home to be eligible expense</i></p>
Domestic/Physical Abuse Victim	Police report, court documents, social worker or counselor letter, in some cases a letter from a manager or supervisor may be accepted	<ul style="list-style-type: none"> • Expenses may include security deposit, application fees and rent for new housing (<i>new lease document or letter from landlord</i>) • Temporary housing such as hotels (receipts) or moving expenses (invoices/receipts).
Military Deployment (assist with unexpected costs associated with deployment or deployment of immediate family member)	Deployment paperwork; paystubs	<ul style="list-style-type: none"> • Rent/Mortgage • Utilities (electric, water/sewage, natural gas, internet) • Food (monthly bills/statements, receipts) • Car payment/car insurance • Clothing (receipts)
Short-Term Illness or other short-term medical, dental, vision or hearing condition	Doctor's excuse, hospital paperwork, medical chart app screenshots, FMLA or Leave of Absence paperwork, paystubs	<ul style="list-style-type: none"> • Rent/Mortgage • Utilities (electric, water/sewage, natural gas, internet bills/statements) • Car payment/insurance • Food (receipts) • Clothing (receipts) • Child care
Spouse/Partner Loss of Job/Income (temporary)	Termination letter, paystubs, unemployment claims	<ul style="list-style-type: none"> • Rent/Mortgage • Utilities (electric, water/sewage, natural gas, internet) • Car payment/car insurance • Food (receipts) • Clothing (receipts) • Child care
Loss of Child Support Payments <i>*Inability to pay child support is not eligible</i>	Court documents, bank statements, paystubs, termination letter, police report	<ul style="list-style-type: none"> • Rent/Mortgage • Utilities (electric, water/sewage, natural gas, internet) • Car payment/car insurance • Food (receipts) • Clothing (receipts) • Child care

Ineligible Expenses: *This list is not all-encompassing and is at the discretion of the Review Committee.*

- Non-essential household utilities: cable/television, cell phone, etc.
- Routine car maintenance
- Medical expenses
- New vehicle purchase
- Legal fees
- Wage garnishments
- Credit card debt
- Pay day loans
- Expenses incurred due to lack of homeowners or medical insurance
- Private school or higher education tuition
- Expenses associated with divorce or child custody settlements
- Employee benefits during waiting periods of coverage
- Funeral, travel or burial expenses upon death of associate's relative outside of spouse, parent* or dependent**

*Parent includes biological parent, step-parent or parent in-law

**Dependent is defined as a family member that is financially dependent on the associate and resides in their household; includes in-law and step relatives