



*Providing support and fostering a spirit of caring, cooperation, and fellowship in the workplace.*

### **SMEA EMERGENCY ASSISTANCE FUND POLICY (revised 12.09.15)**

- A. SUMMARY:** Upon review and recommendation by the Financial Assistance Committee (FAC), SMEA may provide emergency assistance funds to eligible members in need who meet the basic criteria for receiving SMEA assistance funds.
- B. CRITERIA FOR SMEA ASSISTANCE FUNDS:** The following is intended to be used as a guideline for determining basic eligibility requirements and doesn't guarantee approval for assistance.
- Must be an eligible SMEA member in good standing.
  - Must be a dues paying member for at least 90 days
  - Must submit an Emergency Assistance Application and documentation providing proof of catastrophic event (examples include, but are not limited to: death certificate, burial or cremation bill, major medical bills related to a catastrophic event, receipts for travel related to a catastrophic event, fire report, police report, and other requested documentation.)
  - Members will be asked to provide satisfactory evidence that there are no resources available or pending that can be used to pay for any qualifying hardships
- C. OBJECTIVE:** To assist eligible members in times of catastrophic need, fulfilling our mission to provide support and foster a spirit of caring, cooperation, and fellowship in the workplace.
- D. ASSISTANCE CATEGORIES:** In accordance with the IRS rules for the distribution of nonprofit funds, and the SMEA bylaws, the following three categories may be considered for assistance.
1. **Catastrophic Injury (Major Medical Bills):** SMEA may provide assistance for "qualifying" medical bills that are the result of a catastrophic event, such as ambulance, ER, and surgery. In most cases, SMEA cannot assist with routine co-pay, medication, or examination expenses.
  2. **Catastrophic Personal Loss:** SMEA may provide assistance for "qualifying" situations where there is substantial loss of personal property as the result of a catastrophic event, such as a fire or flood.
  3. **Burial Assistance Program:** Only burial expenses for the loss of parents, spouses, and/or children may be considered. Under special circumstances, where a sibling is a legally dependent, household family member, SMEA may consider assistance. The only amounts that may be considered for reimbursement are out-of-pocket expenses for cremation or funeral/burial. SMEA is unable to consider reimbursement for headstones and flowers. In some cases, travel expenses maybe considered. There is a \$2,000 maximum assistance award available for a single funeral. All requests must be submitted within 6 months of the date of death. Assistance may only be considered in cases where the estate of the deceased is insufficient to pay reasonable expenses; and where the family of the deceased is unable to pay because of insufficient resources. Maximum reimbursement depends upon the following resources available to member:
    - Funds from any insurance policy is considered, regardless of who is named beneficiary.
    - Estate or other gifts bequeathed to SMEA member from deceased family member.
    - Any cash, checking, or savings funds available to assist with payment.
    - Any prepaid burial plans.
    - Financial obligations of all adult family members.



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**E. AWARD LEVELS:** For qualifying situations, SMEA may cover a portion of the out-of-pocket expenses resulting from a catastrophic hardship. The following award levels are established:

- **Emergency Funds:** Grants of up to \$1,500 to cover immediate catastrophic hardship needs, not to exceed for any one member \$2,000 per year.
- **Long –Term Hardship Funds:** A one-time grant up to \$5,000 for catastrophic and devastating loss impacting future viability of member and their immediate family.

**F. HOW TO APPLY:** Eligible members or a member of their immediate family may obtain and return a completed SMEA Emergency Assistance Application Form. Forms may be obtained online or by calling SMEA to request an application be mailed.

**Apply Online**

[WWW.MYSMEA.COM](http://WWW.MYSMEA.COM)

Click the *Emergency Assistance* link

**Mail Completed Application to SMEA**

2937 Veneman Ave, #A115  
Modesto, CA 95356

**Or Call**

209-872-1090

**Or Fax**

888-620-8909

**G. PROCEDURES:** All application requests will be reviewed by the Financial Assistance Committee, which is comprised of members of the volunteer SMEA Board of Directors and other volunteer employees who are SMEA members. Approved applicants will be notified once decisions have been made. The Financial Assistance Committee will handle all application requests confidentially and in accordance with HIPAA guidelines.

- Assistance will not be considered for family (outside of immediate members as defined above) or friends of Save Mart Corporation associates.
- Assistance will not be considered for a member's mismanagement of personal funds, or financial problems resulting from marital discord.
- At this time, SMEA is unable to award grants related to loss of wages or unemployment, or to pay for rent or mortgage payments, or car repair/replacement, or to pay for day-to-day living expenses where there is not a qualifying event (catastrophic event) that created the need for emergency assistance. SMEA is only able to consider cases involving a qualifying event.
- Assistance will not be provided to retired associate members.

**H. RESPONSIBILITY:** Member misuse of dispersed funds or failure to comply with this policy will result in reimbursement to the Assistance Fund; immediate and permanent withdraw of membership, and/or potentially legal action.

**I. REFERENCES:** Bylaws of Save Mart Employee Association.