



FAQs: Employee Hardship Grants

Employee Hardship Grant

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Further Questions?

Contact the EpicPromise Employee Foundation at <u>epicpromise@vailresorts.com</u> or with specific questions about Employee Hardship grants, please reach out to <u>employeehardship@vailresorts.com</u>.

What is an Employee Hardship Grant?

An Employee Hardship Grant from the EpicPromise Employee Foundation is a tax-free financial grant to assist with an unplanned hardship event, such as a medical issue, home disaster or other unforeseen and significant financial burden. A list of qualifying events can be found <u>here</u>.

What types of grants do the EpicPromise Employee Foundation provide for hardships?

There are two types of applications for Employee Hardship Grants:

Standard Grants: Applications are accepted on a rolling basis and reviewed by the Employee Hardship Grants Committee at a once monthly review meeting. *All relevant documentation and information required for a case to be considered eligible/complete* <u>must be received with at least one week before</u> *the upcoming meeting date in order to be reviewed that month.* Any application that is missing any information or documentation will NOT be considered until the appropriate documentation and information is received.

The **Co-Worker Referral** application is accepted on a rolling basis and is anonymous. This form is not an <u>official application</u> and instead notifies the EpicPromise Employee Foundation about a referred employee's situation. The Foundation will then reach out to the referred employee to gather additional information and/or encourage an application if their event is eligible. In cases when the referred employee may face challenges completing the Standard Application on their own, the Foundation team will reach out to the referring employee to request that they complete a Standard Application on behalf of their co-worker.

What is the maximum amount awarded?

\$5,000 USD

Who is eligible?

Employee Hardship Grants are available to Australian, Canadian, and U.S. Vail Resorts employees, who are active, furloughed, or seasonal (eligible for re-hire or SIS – Seasonal Inactive Status), and employee dependents. The Employee Foundation provides short-term aid, up to \$5,000 USD, following a critical, unexpected event to address hardship expenses that an employee is unable to pay. **These general criteria must be met in order to be eligible:**

- Experience a qualifying hardship
- Meet our <u>Income Qualifications</u> *
- Demonstrate financial need
- Have made a reasonable attempt to address the hardship on your own

Please note that income and employment classification will be verified through Human Resources.

*The Income Qualification is a Board-mandated guideline. If the severity and nature of the hardship outweigh the employee's income, it may be waived as a consideration.

The dependents of a Vail Resorts' employee who meet the above qualifications are also eligible to apply. Eligibility does not extend to the parents or extended family members, unless the death of the employee themselves is in question.

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IMPORTANT to note regarding grant eligibility: Applicants must be employees of Vail Resorts (active or with seasonal/SIS eligibility) at the time of their unplanned hardship **AND** when they submit an application.

What types of hardships qualify for a grant?

- Major illness/injury
- Emergency and urgent dental care (as outlined by the American Dental Association)
- Emergency vision care
- Domestic violence
- Mental health needs above and beyond Vail Resort's Epic Wellness EAP program
- Death
- Natural disaster flood, fire, hurricane, avalanche, etc.
- Hardship related travel
- Emergency home repairs to render an unlivable home habitable
- Handicap accessories needed as the result of an emergency (wheelchair ramps, handrails, vehicle hand controls, etc.)
- Replacement medical devices that are not under insurance or warranty (hearing aids, insulin pumps, etc.)
- Temporary shelter following a disaster or domestic violence incident
- Substance misuse and addiction recovery and rehab

NOTE: Expenses are ONLY reviewed after insurance claims have been processed.

What types of scenarios do <u>not</u> qualify for a grant?

Ineligible events include but are not restricted to:

- Financial need due to loss of job or decrease in wages
- Housing assistance related to expense or availability
- Rental deposit
- Closing costs for home purchase
- Car repair or routine maintenance
- Car registration
- Routine dental care/maintenance
- Orthodontic services (unless lack of treatment has severe medical consequences)
- Monthly or annual medical, vision or dental insurance fees
- Elective or cosmetic medical or dental procedures
- Any item covered by insurance (either applicants or family members)
- Pet medical/dental issues or incidents
- Parking tickets
- Income taxes
- Child custody
- Credit card debt, school loans or payday loans
- Non-medical wage garnishments
- Personal comfort items (physical fitness equipment, TVs, humidifiers, radios, AC, etc.)
- Gym memberships
- Any loss or expense associated with illegal activity
- Legal expenses (other than restraining order) or any current and ongoing litigation, including divorce settlements, any legal expenses where the employee is named as a defendant

• Any event or incident that occurred prior to employment with Vail Resorts or that occurred more than 6 months ago

Can the EpicPromise Employee Foundation pay me for lost wages related to time out of work?

NO. We cannot pay for lost wages related to missing work due to hardship, but for cases in which an employee misses <u>more than 10 scheduled work days</u> due to their hardship, we will take into consideration your monthly expenses and support with those where we can.

What is the Income Qualification and are there ever exceptions?

The Income Qualification is a Board-mandated guideline to ensure this program supports those with the greatest need. Please refer to the **Income Qualifications** at the end of this document.

There can be exceptions to the Income Qualifications: if the severity and nature of the hardship outweigh the employee's income, it may be waived as a consideration. Each scenario is treated on a case-by-case basis and ultimately decided upon by the Employee Hardship Committee. We encourage anyone who is unsure of their income eligibility to reach out to the EpicPromise Employee Foundation at <u>epicpromise@vailresorts.com</u>.

Where can I apply?

The application is available online at the EpicPromise website (epicpromise.com) via both desktop and mobile. You MUST answer all questions and include ALL required documentation for your application to be reviewed.

What are the application deadlines?

Applications are accepted on a rolling basis and reviewed by the Employee Hardship Grants Committee at a once monthly review meeting. *All relevant documentation and information required for a case to be considered eligible/complete <u>must be received with at least one week before</u> the upcoming meeting date in order to be reviewed that month. Any application that is missing any information or documentation will NOT be considered until the appropriate documentation and information is received.*

What is required as part of the application process?

Personal and Employment Information

- Employee ID
- Job Title
- Work Location
- Department/Store (VRR)
- Supervisor
- Hire Date
- Personal Mailing Address
- Email Address
- Any and all legal dependents

Monthly Expenses and Household Income

- List of current, ITEMIZED household expenses including:
 - Mortgage/rent
 - o Car payments
 - o Utilities
 - Monthly food and gas estimates

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• Any other monthly financial obligations

• Current monthly household income, including that of a significant other, if applicable (post-tax income)

Applicable Insurance Information

- Homeowners/Rental Insurance and deductible
- Auto Insurance and deductible
- Medical Insurance and deductible
- An indication that you have pursued all available resources (such as insurance) to help aid in your hardship

Hardship Narrative and Supporting Documentation

- Detailed Narrative Please explain your unplanned hardship with any extenuating circumstances and any financial implications, complete with supporting documentation.
- Documents Required <u>these are mandatory</u> and include any bills, diagnoses or further evidence of your unplanned event, such as:
 - Police report
 - Fire department report
 - Medical diagnosis
 - Medical bills indicating your out-of-pocket expenses
 - Proof of death (for bereavement expenses)
 - Travel costs related to incident
 - o Other
- Requested Grant Amount this **MUST** match *exactly* the dollar value of what you can prove through your required documentation.
- Date Your Hardship Occurred

Why do you ask for itemized monthly expenses?

We ask for a list of itemized monthly expenses, such as your mortgage or rent, to determine your overall financial need and current obligations – in other words, your debt-to-income ratio. If an employee misses more than two weeks of work due to their hardship, we use this information to support with current bills where applicable. We cannot pay any employee for lost wages.

Is an outstanding claim with my insurance provider in relation to my hardship considered in my application?

Yes. All insurance claims will be considered. However, we will need to see proof of filed insurance claims/paperwork and other measures that indicate you have pursued all avenues available. The grant will not be applied to anything insurance has already covered or will cover.

How do I know if my application was received?

Our system will send you an auto-generated email confirming your application was submitted.

For **Standard** and **Co-Worker Referral** applications, we do our best to email each applicant within 5 **business** days to begin the process of determining if any additional material is needed for their case. Please reach out to <u>employeehardship@vailresorts.com</u> if you have not had confirmation of receipt of your case after **7 business days.** Please be patient as our Program Manager is working diligently to respond to all requests in a timely manner.

I submitted an application. Now what?

Once you submit your Standard Application, our Program Manager will review your application and reach out with questions or requests for additional information.

Please note: You will NOT receive any follow up communication until you have **submitted accurate and detailed information on your case, including ALL required documentation.** Applications will NOT be reviewed without ALL relevant, requested information and documentation including specific proof of hardship event and exact proof of request amount related to hardship. It is in your best interest to assist the Program Manager with as much requested information as possible.

Who knows about my application?

EpicPromise Employee Foundation staff sign a confidentiality and non-disclosure agreement. Your file is not shared beyond the Program Manager, EpicPromise Team, voting Committee, or HR (for employment status verification).

The EpicPromise Employee Foundation will verify your employment status and salary information with human resources, but neither HR nor your supervisor are informed of the details of your application.

You may be asked to share your story to help the EpicPromise Employee Foundation promote our grant program, but participation in any marketing efforts is 100% optional and has zero bearing on your application's approval.

Who is responsible for approving grant applications?

The Foundation Board of Directors has appointed an Employee Hardship Committee. The Board and the Committee are each comprised of non-executive Vail Resorts employees from across the Company that volunteer their time. The Committee approves each grant application by way of vote, recusing themselves from voting on applicants at their home resort.

Do business hours of operation affect my application?

Yes, the EpicPromise Employee Foundation is typically available Monday – Friday from 9am – 5pm MST, excluding U.S. national holidays. Please take this into consideration, as it may affect your communication, application, or grant processing time.

If I am awarded a grant, how will it be fulfilled?

A grant award **<u>check</u>** and letter will be mailed to your home address or to your local Vail Resorts HR office, if that is preferred. If you are approved for an Employee Hardship Grant, you will be sent a form requesting your preferred mailing address. We do not utilize direct deposit to pay any of our grant awards.

The EpicPromise Employee Foundation team uses United States Postal Service (USPS) Standard Mail to send grant checks to recipients. <u>Please be sure that USPS delivers to the address that you provide,</u> as we do not have access to tracking information on your check once it is mailed.

How long does it take to receive my grant check?

You will be informed via email from <u>employeehardship@vailresorts.com</u> whether or not your grant has been awarded. If awarded, and once you receive notice of your approval, **you should expect funds to reach you within 4 weeks, Please note – the timeline may vary based on USPS Standard Mail timelines.**

All checks are dispatched from our main office in Broomfield, Colorado. Please take this into consideration as delivery time will also vary depending on your location. Our typical process is to send the check to your

home address. If that is not an option, we can send it to your local Vail Resorts HR office, who will then notify you when the grant award has arrived.

We do not use direct deposits, and they are not necessarily faster than checks, as we require significant paperwork for this process and must satisfy internal banking protocol.

If I am an employee based in Canada or Australia, how will I receive my grant?

Our typical process is to mail a check. If that is not possible due to location, we will make a wire transfer to non-U.S. bank accounts. This requires your banking information and complying with internal banking protocol, which will take **at minimum three weeks for your grant to be fulfilled**.

How many times can I be awarded an Employee Hardship Grant?

For each unique hardship scenario, you may only be awarded one time per calendar year.

What mental health resources are available?

Vail Resorts' <u>Epic Wellness</u> offers many mental health resources for employees through our Employee Assistance Program (EAP), including free, confidential counseling for you and your dependents. If you have completed all of your sessions and would like to continue your care, the EpicPromise Employee Foundation offers financial grant assistance toward counseling or therapy. If the counseling services you need are not covered by Vail Resorts' EAP, such as substance misuse counseling or relationship counseling, the EpicPromise Employee Foundation may be a resource to supplement additional or uncovered expenses for specialized therapy – subject to review and approval.

When applying for any counseling expenses outside of EAP, you will need to provide a written explanation from your provider, a cost estimate per session, and a recommendation directly from your provider of frequency/duration of continued counseling support.

What additional resources are available?

There may be other community-based options to attain the support you need. To learn more about what is available in your community, please review the COVID-19 Community Resources Guides found <u>here</u>.

What happens after I submit a Co-Worker Referral?

Because a Co-Worker Referral isn't an actual application, your co-worker will receive an email from EpicPromise encouraging them to learn about our grants once you have submitted a referral. You will be bcc'd on this email, but it is anonymous. This means that your co-worker will <u>not</u> know who has referred them. After this point, the applicant must submit their *own* application for an Employee Hardship Grant.

To protect applicants, you (as the co-worker referee), will <u>not</u> be informed if your co-worker submits an application or if they receive a grant. All applications are confidential.

In cases when the referred employee may face challenges completing the Standard application on their own, the Foundation team will reach out to referring employee to request that they complete a Standard Application on behalf of their co-worker.

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20	23 INCON	IE QUALIF	ICATIONS	
	per of Persons in Household	USD	CAD	
	1	\$102,060	\$136,641	
	2	\$138,040	\$184,801	
	3	\$174,020	\$232,970	
	4	\$210,000	\$281,138	
	5	\$245,980	\$329,325	
	6	\$281,960	\$377,496	
	7	\$317,940	\$425,667	
	8	\$353,920	\$473,838	
UPDATED JANUARY 2023	E.			

2023 Income Qualifications Chart:

Contact Details

www.epicpromise.com epicpromise@vailresorts.com employeehardship@vailresorts.com

About the EpicPromise Employee Foundation

The EpicPromise Employee Foundation is a U.S. 501(c)(3) nonprofit charity that provides over \$1M USD annually in educational scholarships and employee hardship grants to Vail Resorts employees and their dependents. The EpicPromise Employee Foundation is funded by Vail Resorts employees, the community, and the company.