

BGC PARTNERS CARE FUND

Frequently Asked Questions:

The Direct Grant program helps partners who are facing financial hardship due to a qualifying event and, as a result, do not have the ability to maintain their basic living expenses. If an application is approved, based on the eligible partner's need, the Direct Grant can award up to \$5,000, if adequate funds are available, to assist with basic living expenses. In order to receive a Direct Grant, the circumstance causing the hardship must take place during the previous 90 days and during the partner's employment with Brookshire Grocery Company, and the partner must meet the minimum two-part criteria:

- The partner must have a qualifying event **AND**
- The partner must have a qualifying expense

Having one without the other generally means the situation does not meet the set criteria for a Direct Grant.

What is a qualifying event?

A qualifying event, as defined by BGC and the BGC Partners Care Fund - UW, is an **unforeseen** event that has **recently** occurred and caused a financial hardship. Specific, **unavoidable** emergency situations are considered to determine eligibility for a Direct Grant.

- Natural Disaster (wildfires, hurricanes, floods, tornadoes, etc.)
- House Fire
- Major Illness
- Serious Injury
- Death

What is a qualifying expense?

A qualifying expense, as defined by the BGC Partners Care Fund, is **past due** rent/mortgage/property taxes, past due basic utilities (electric, gas, water/sewer ONLY), and food and clothing. Where appropriate, the Direct Grant may also help pay security deposits and certain expenses related to the death of a qualifying loved one.

How long does it take for a decision to be made on a Direct Grant?

Direct Grants are typically processed within seven business days from the date of receipt of the application. Lack of appropriate documentation will prolong the processing time. Review the BGC Partners Fund materials located on the **BGC Core Portal at Human Resources > BGC Partners Fund** or send an email to lgardner@uwtyler.org to ensure you provide the proper documentation with the application.

What information does the Fund need when reviewing a Direct Grant application?

Every Direct Grant application will require a Financial Worksheet, proof of the qualifying event (varies based on event), and proof of the qualifying expense (copies of past due bills). Review the BGC Partners Fund materials located on the **BGC Core Portal at Human Resources > BGC Partners Fund** or send an email to lgardner@uwtyler.org to ensure you provide the proper documentation with the application.

How often might a partner qualify for a Direct Grant?

Potentially, a Direct Grant may be issued only once per qualifying event within a 12-month time-period. Remember, the BGC Partners Care Fund is set up to assist issues that are unforeseen, so if the Fund issues a grant to help with a situation, it is unlikely that another Direct Grant for the same situation will be issued. However, a partner could potentially receive multiple Direct Grants within a 12-month time-period, but for different situations. Please know that the BGC Partners Care Fund will provide the most assistance possible, based on the qualifying event, the necessary expenses, and the amount of funding available. For instance, a partner may receive a Direct Grant in January due to the loss of their home in a fire. This same partner might receive another Direct Grant in June of the same year because their spouse passed away, and another Direct Grant could be appropriate. The ability to assist will depend on available funding and other pending requests.

Can a partner on a medical leave of absence or FMLA apply for the BGC Partners Care Fund assistance?

Yes. A partner on a medical leave or FMLA will very often be someone who needs BGC Partners Care Fund assistance the most. The partner only needs to coordinate with their Store Director, District Manager or Corporate Director or Officer to start the application process.

Will the BGC Partners Care Fund reimburse a partner for expenses they have already paid?

The BGC Partners Care Fund program assists in situations where the partner has no other means of paying the necessary expense. Therefore, payment of the expense removes the financial need as defined by the BGC Partners Care Fund. In most cases, reimbursement will not be considered.

Do BGC Partners Care Fund donors benefit from automatic assistance?

The BGC Partners Care Fund is administered through the United Way of Smith County, which is a 501(c)3 nonprofit. Donations to the Fund allow the BGC Partners Care Fund to help qualifying partners during a hardship, but assistance is not guaranteed based on donor status. So, while a donation to BGC Partners Care Fund does not equate to automatic assistance, a donation makes it possible to provide assistance if the situation meets the criteria.

What constitutes BGC Partners Care Fund fraud?

- Falsification or alteration of supporting documents or information therein (originals are **REQUIRED** whenever possible)
- Falsification of an authorized sponsor
- Use of funds for anything outside the purpose for which funds were issued
- Intentional misrepresentation of hardship
- Intentional withholding of relevant information which, if known, would result in declination
- Intentional misuse of BGC Partners Care Fund account
- Intentional attempt to deceive management team or BGC Partners Care Fund administrators

BGC Partners Care Fund fraud is taken very seriously. It is a violation of Brookshire Grocery Company's Code of Ethics. Confirmation of fraud, whether successful or not, may result in disciplinary action, reimbursement of funds, and possible termination from Brookshire Grocery Company.

What is an authorized sponsor?

An authorized sponsor is a Store Director, District Manager, or Corporate Department Director or Officer. BGC Partners Care Fund applications may only be submitted through an authorized sponsor. The role of the authorized sponsor is to ensure the partner meets the minimum criteria for a BGC Partners Care Fund grant. Authorized sponsors also act as a liaison between BGC Partners Care Fund and the partner in need.

How do I apply for a Direct Grant?

If you are a partner in need, see the Prep Packet for Application under Step 1 at <https://uwsmithcounty.org/bgc-partners-home/>.

If you are an authorized sponsor assisting a partner with their application, go to Sponsor

Acknowledgement Form under Step 2 at <https://uwsmithcounty.org/bgc-partners-home/>.

If you have questions, email benefits@brookshires.com or lgardner@uwtyler.org for assistance.