



CoverMyMeds Employee Assistance Program Eligibility

Employee Eligibility

CoverMyMeds LLC associates are eligible to apply if they are an active employee with CoverMyMeds including on leave, short-term disability and paid time off. Requested expenses must be the result of an event that has occurred after the start of the program (January 1, 2020) and the applicant's hire date.

CoverMyMeds employees are eligible to apply and receive support twice (2x) in a 12 month period (up to \$3,000) and are only eligible to receive assistance four times (4x) over their lifetime (up to \$6,000). However, multiple applications cannot be for the same disaster or hardship.

Eligible Assistance

The CoverMyMeds Employee Assistance Program will support employees who experience financial hardship resulting from an unexpected emergency hardship or qualified disaster. In these instances, this fund will provide grants at a minimum of \$250 and no more than \$3,000 for food, shelter and other basic needs to employees who qualify for such grants and to the extent that funds are available.

Emergency Hardships such as illness, death in the family, or other sudden, severe, overwhelming and unexpected event that is beyond the individual employee's control and which results in their inability to provide basic life necessities for that individual and their immediate family/close relative

Qualified Disasters include natural disasters such as a disaster resulting from an act of God as in the case of a hurricane, tornado, earthquake or flood or a personal disaster such as a house fire; or a qualified disaster such as a disaster caused by terrorist or military action or otherwise deemed to be qualified disaster by the federal government such as a devastating hurricane.

Below are some examples of eligible qualified disasters and emergency hardships. This list is not all encompassing.

Qualified Disaster

- Acts of Nature/Government declared disaster that affect an associate's primary residence (e.g. floods, lightning strikes, hurricane, tornado, ice storm, wild fires, earthquakes)
- Government-declared natural disaster
- Fire
- Terrorist or military action disaster
- Any event determined by the Secretary of the Treasury to be of a catastrophic nature

Emergency Hardship

- Domestic abuse
- Physical abuse
- Violent crime
- Non-violent crime
- Short-term illness or other short-term medical, dental, vision or hearing condition.
- Accident (unless caused by the associate's or applicable family member's negligence, recklessness or intent)
- Death of an associate, spouse/partner or a dependent
- Spouse/partner loss of job/income (temporary)
- Loss of child support
- Military deployment (assist with unexpected costs associated with deployment or deployment of immediate family member)

Below are eligible and ineligible expenses for CoverMyMeds Emergency Assistance Fund:

Eligible Expenses

- Food, clothing, temporary housing, child care, and reasonable evacuation expenses resulting from the event
- Reasonable repairs, essential appliances and furnishings, essential utilities (including telephone), security deposits, and rent/mortgage assistance
- Car payment/car insurance, repairs other than routine maintenance or repairs, cost of public or commercial transportation, and cost of car rental
- Medical expenses
- Reasonable funeral, travel and burial expenses of an employee or their family member*

Ineligible Expenses

The **CoverMyMeds** Foundation Emergency Assistance Fund will NOT support the following requests for financial assistance:

- Non-essential household utilities (e.g. internet, cable/satellite television, etc)
- Routine car maintenance
- Legal fees
- Wage garnishments, disconnection notices or eviction notices.
- Accumulated financial distress that results in your not having enough income to cover your regular monthly bills. Grants aren't available to resolve ongoing general financial problems.
- Credit card debt, vehicle purchases, home foreclosures or pay day loans
- Private school or higher education tuition
- Employee benefits during waiting periods of coverage.
- Expenses associated with divorce or child custody settlements

Definition of a CoverMyMeds Family Member

Immediate family/close relative (including in-law/step) that is financially dependent on the associate and resides in their household.