

Employee Assistance Foundation Employee 1st Application Q & A

Who is eligible to apply? Any employee who has worked with the company for at least 90 days.

What kind of losses can an employee claim? An applicant may claim any financial loss resulting from an unexpected emergency that impacts their basic living needs (i.e., home or car damage, medical bills, hotel costs, lost wages, etc.). Losses of luxury items cannot be claimed (i.e., boats, jewelry, TVs).

How long do I have to apply? Employees must apply within 60 days of the event occurring. An exception through December 31, 2021, has been put in place for those employees impacted by Hurricane Ike.

How long does it take for employees to complete the application? The application is simple and can be completed in about 15-20 minutes. Employees can always save their application and return to complete later.

If an employee's insurance pays a portion of their loss, may they submit a claim for the remaining out of pocket costs? Yes, employees are only entitled to receive grants for losses not covered by insurance or other forms of assistance.

May I apply on behalf of a colleague or family member that needs assistance? Yes, if the employee is unable to complete the application, a colleague or family member may assist them with this process and complete the application on their behalf.

Do employees receive confirmation that their application was submitted? Yes, your employees will receive an email confirming submission.

What is the application review process? Who oversees reviewing the applications? How are employee notified through the process? What information do employees need to provide to receive the grant? The review process starts once employment is verified by the HR Team. BWC Terminals or employees of BWC Terminals does not determine what employees receive or don't receive. All applications and grants are reviewed and determined by a third party. An Employees 1st Team member from the Employee Assistance Foundation is then assigned to review applications and will reach out to applicants by email and/or phone if additional information is needed for the review process.

Applicants will need to provide proof of their hardship and expenses requiring assistance. Ex. out-of-pocket medical bills, funeral bills, insurance assessment, photographs, etc. If approved for assistance, an email goes out to the applicant stating the award and giving the applicant a choice of how they would like to receive payment either by direct pay or check.

How long does it take for employees to receive their grants? Typical turnaround for issuance of a grant check is 5-7 business days after employment has been verified by the company.

Why do you need to collect data about income? The Foundation must maintain adequate records to demonstrate the recipients' need for the grant. An important measure of need is an employee's income. While we do not report this information to the IRS, it must be included in our files when we are audited.

What are examples of support documentation that employees should provide?

- Contractor/Service repair estimates
- FEMA award letters
- Insurance claim/award letters
- Pictures of Damage
- Police/Fire Reports
- Medical Bills
- Receipts

How can employees get customer service support if needed? Do you have a call center service for USA and International employees? Employees can contact the Employee Assistance Foundation at 1-888-448-2727. It should be noted that each one of our Program Officers works with every applicant individually, providing direct aid, conversation, and guidance. Applicants are provided a Team's member's direct line and email address. This ensures every applicant has a complete and thorough chance to be eligible for assistance.

Will the Company know the details of my application? No, this is a confidential transaction between you and the Employees 1St Fund Plan Administrators. BWC Human Resources will have to confirm you are an eligible employee and will know if a grant is issued to you; however, will not know why it is issued.

If you have additional questions, please contact Kortnie Joyner, Director, HR & Communications at 832-699-4575 or via email at kjoyner@bwcterminals.com