

OCEAN SPRAY TEAM MEMBER RELIEF FUND FAQ

Q1: What is the Team Member Relief Fund and how does it work?

A: The Team Member Relief Fund is a shared resource designed to help you and your colleagues if you experience unusual or unexpected events that make it difficult to afford basic living expenses.

If you experience a financial hardship, you can request up to \$500 from the Team Member Relief Fund by submitting a request online. For requests to be funded, they need to meet the eligibility guidelines and contain the required documentation. Grants are made via PayPal.

The Team Member Relief Fund was started with a corporate gift of \$10,000; its continuation relies on contributions from the entire Ocean Spray community. Ocean Spray will match the first \$10,000 of employee donations to the Team Member Relief Fund. You can donate to the fund at any time. Contributions are accepted online via debit and credit card. To donate via payroll deduction, select “Give” in the Team Member Relief Fund menu and complete the payroll deduction form. Donating funds does not guarantee that an employee will receive a grant in the event of a financial hardship, and no donation is required in order for an employee to be eligible for an emergency grant.

Q2: What is a financial hardship?

A: A financial hardship is when one or more unusual or unexpected events occurs that makes it difficult for an individual or family to afford basic living expenses.

A household is defined as you and other adults (excluding roommates) living with you who contribute financially to the household, and any dependents that you are financially responsible for.

For the purposes of the Team Member Relief Fund, all of the following must be true:

- At least one eligible event has to have occurred within the previous 6 months.
- The event or events must fit into one of the eligible event categories.
- The expenses must fit within one of the eligible expense categories.
- The loss must not be reimbursable by insurance or similar arrangement.

Q3: Who is eligible to request grant funds, and what is my unique ID?

A: You are eligible to request funds from the Team Member Relief Fund if you are benefits-eligible. To request funds, you must create an Team Member Relief Fund account, using your employee ID.

To locate your employee ID, go to Workday, click “View Profile” (click image on the top right corner of the screen); click Job; under “Job Details” you’ll find your Employee ID.

Q4: What is an eligible financial hardship event?

A: A financial hardship is when one or more unusual or unexpected events occurs that makes it difficult for an individual or family to afford basic living expenses.

To be eligible for funding from the Team Member Relief Fund, an applicant must have experienced one or more events in a category defined below within the previous 6 months.

Hardship Event Category	Definition
COVID-19	If your emergency was a direct result of the COVID-19 pandemic. (Must be selected alongside one or more emergencies below that best describes the impact that the outbreak has had.)
Natural disaster or catastrophe	Natural event, such as a hurricane, earthquake, fire, tornado, or flood.
Medical issue	A medical issue affecting you or someone for whom you have financial responsibility.
Car issue	An emergency or unexpected event related to a car that you need for essential tasks, such as getting to work.
Eviction or forced move	Unplanned move due to receipt of an eviction notice, selling of an apartment building, condemnation of an apartment building, or another unexpected and/or involuntary reason.
Death in the family	Death of a spouse or partner, child, sibling, parent, grandparent, aunt or uncle.
Home or property issue	Unexpected emergency related to your home or property. For example: damage due to a burst pipe.
Domestic issue	Domestic emergency, such as being the victim of domestic violence or abuse, gaining unexpected care-taking responsibility for a family member who isn't your child, or the sudden end to a relationship with a romantic partner with whom you live.
Robbery or burglary	Theft of your property.
Significant and involuntary loss of household income	Unplanned loss of at least 30% of a household income source.

Q5: What is required to document a financial hardship event?

A: For each request, at least one financial hardship event must be documented. If more than one eligible event occurred, you do not need to document every event. However, sufficient documentation is required for at least one event. Documentation requirements are outlined, by event category, on below.

For all documentation, make sure that:

- The name of the person to whom the document applies is clearly visible.
- If your name is not on the document, include additional documentation that connects you to the person whose name is on the document.
- The name and information (address, logo, etc.) of the entity that issued the document (for example: biller, landlord, employer, insurance company, etc) is visible.
- The date of the document is clearly visible.
- The document is relevant to the emergency and demonstrates the extra costs you incurred as a result of the financial hardship.
- Before uploading, remove or cover up information such as social security numbers, bank account numbers, user names, and passwords.
- Photos or screenshots are readable.

Please attach documents to your online request; do not send documentation via email.

Hardship Event Category	Documentation
COVID-19	Documentation required for the emergency or emergencies you select from the categories below.
Natural disaster or catastrophe	Demonstrates the connection between the disaster and your property and/or housing. Examples include: • Insurance claim • FEMA or Red Cross paperwork or claim • Police or fire report
Medical issue	Demonstrates the medical issue, the connection to you, and the extra costs to you after insurance payments. Examples include: • Medical bill • Receipt for payment of a medical bill
Car issue	Demonstrates that the car issue happened, that it was connected to a car you need for essential tasks, and the extra costs you incurred. Examples include one or more of the following: • Insurance claim • Police accident report • Receipt for payment of car repairs (or bill due within 30 days for work done), with detail about the issue

Eviction or forced move	Demonstrates the forced move or eviction; the connection to you; and the extra costs you incurred. Examples include: • Letter from landlord with detail about the forced move or eviction (including time frame) and original lease • Letter of condemnation from local authorities
Death in the family	Documentation of the death, the relationship of the deceased to you, and the amount of your resulting financial responsibility or hardship. Examples include one or more of the following: • Obituary • Death certificate • Bill for funeral expenses
Home or property issue	Demonstrates the event; the connection to your property and/or housing, and the extra costs you incurred. Examples include one or more of the following: • Insurance claim • Police/fire report • Landlord letter and original lease • Damage assessment and estimate from repair company
Domestic issue	Demonstrates the domestic incident, the connection to you, and the extra costs you incurred. Examples include: • Police report • Letter from a social services organization (on official letterhead) • Court documents/decrees • Divorce filing
Robbery or burglary	Demonstrates the event, the connection to you, the value of what was stolen, and the extra costs you incurred. Examples include one or more of the following: • Police report • Insurance claim
Significant and involuntary loss of household income	Documentation of a reduction of at least 30% (as compared to at least two months in the past year, prior to the reduction or loss) and proof (or ability to verify) that it was an involuntary loss, not due to the employee's choice or prompted by employee conduct. Examples include: • Layoff notice • Pay stubs showing at least a 30% reduction in income (as compared to at least two months in the past year, prior to the reduction or loss), and proof (or ability to verify) that the reduction or loss wasn't by choice or due to employee conduct.

Q6: What is an eligible financial hardship expense?

A: Financial hardship expenses are (a) basic living expenses that an individual or family is struggling to afford due to one or more unusual or unexpected events and/or (b) extra expenses, excluding those covered by insurance, that have come about due to one or more unusual or unexpected events that are causing an individual or family to struggle to afford basic living expenses.

Eligible expense categories are defined below:

Expense category	Definition
Mortgage or rent	Mortgage or rent for primary residence
Utilities	Water, gas, electric, sewer, phone, internet
Food	Food expenses up to \$200 per person in the household
Medical	Significant medical expenses owed by you or someone you have financial responsibility for
Car repair	Repairs related to emergency or unexpected car issues, excluding those covered by insurance
Car loan or lease	Minimum monthly car loan or lease payment
Transportation	Gas, car insurance, public transportation, rental car, or taxi/ride services
Emergency travel	Travel expenses caused by an emergency situation, such as a death in the family, critical illness, or accident
Home repair	Repairs related to unexpected home, property, or apartment repairs, excluding those covered by insurance
Moving expenses	Expenses related to moving, including moving supplies (tape, truck rental, etc), security deposit, etc
Funeral or burial	Funeral or burial expenses that you had financial responsibility for, in the event of a family member's death
Minimum debt payment	Minimum loan payments due in the next 30 days. (This category does not include mortgage or auto loans as they have separate categories, listed above.)
Childcare	Childcare expenses that do not fall within a category above (for example: not related to medical care, food, clothing, or housing)
Education	School supplies and fees (Student loans are not included in this category as they are included under minimum debt payments.)
Clothing	Clothing expenses up to \$200 per person in the household
Elder care	Expenses related to caring for an elderly relative that do not fall within a category above (for example: not related to medical care, food, clothing, or housing)

Q7: What is required to document financial hardship expenses?

A: For requests over \$200, expenses must be documented as outlined below.

For all documentation, make sure that:

- Your name is clearly visible. If documentation does not include your name, please include documentation that connects you to the person whose name is clearly visible on the document.
- The dollar amount in the documentation is more than or equal to the amount requested in the grant request.
- The biller name and information (address, logo, etc) is clearly visible, along with bill date and payment due date.
- Before uploading, you remove or cover up information such as social security numbers, bank account numbers, user names, and passwords.
- Photos or screenshots are readable.

Please attach documents to your online request; do not send documentation via email.

Expense category	Documentation
Mortgage or rent	Lease agreement and/or mortgage documentation or bill.
Utilities	Utility bill(s) due within 30 days or past due. Please note: cell phone and internet bills must include a line-item description of charges billed.
Food	Documentation of the number of people in your household, if requesting food expenses for more than one person. (If requesting \$200 or less in food expenses, no expense documentation is required.)
Medical	Medical bill(s) due within 30 days or past due, or receipt(s) from the past 6 months.
Car repair	Car repair bill(s) due within 30 days or past due, or receipt(s) from the past 6 months.
Car loan or lease	Auto loan or lease bill due within 30 days or past due.
Transportation	Transportation expense bill(s) due within 30 days or past due, or receipt(s) from the past 6 months.
Emergency travel	Emergency travel bill(s) due within 30 days or past due, or receipt(s) from the past 6 months.
Home repair	Home repair bill(s) due within 30 days or past due, or receipt(s) from the past 6 months.
Moving expenses	Bill(s) related to moving due within 30 days or past due, or receipt(s) from the past 6 months.
Funeral or burial	Bill(s) related to funeral or burial expenses due within 30 days or past due, or receipt(s) from the past 6 months.
Minimum debt payment	Minimum debt payment bill(s) due within 30 days or past due. Bills must be in your name.
Childcare	Childcare bill(s) due within 30 days or past due, or receipt(s) from the past 6 months.
Education	Educational expense bill(s) due within 30 days or past due, or receipt(s) from the past 6 months.
Clothing	Receipt(s) for clothing expenses from the past 6 months.
Elder care	Elder care bill(s) due within 30 days or past due, or receipt(s) from the past 6 months.

Q8: How is this different from insurance?

A: The Team Member Relief Fund is a charitable activity. Unlike insurance products, we do not charge you a premium or deductible in order to request support during a time of need. Instead, we seek voluntary contributions from you and your colleagues, and work with your employer, to fund the Team Member Relief Fund. The Team Member Relief Fund is NOT intended to substitute for products like medical, auto, or property insurance, since we cannot provide large payouts for catastrophic events. Also, unlike insurance, there is no guaranteed payment based upon having contributed into the Team Member Relief Fund.

Q9: How is this different from a loan?

A: While you are encouraged to “pay it forward” by contributing to the Team Member Relief Fund, doing so is completely voluntary. The Team Member Relief Fund does not have any repayment terms and does not charge you interest.

Q10: Is there a maximum amount that I can receive from the Team Member Relief Fund?

A: The maximum, cumulative per-employee grant amount is \$500 in a rolling 1-year period. The maximum number of grants an employee can receive in a rolling 1-year period is four.

Q11: Is there a maximum number of times I can request funds?

A: Grants are limited by the total dollars you have received from the Team Member Relief Fund to date and to four grants in a rolling 1-year period. So, you may receive up to \$500 or up to four grants in a rolling 1-year period, whichever comes first. Grants are not limited by the number of requests you make.

Q12: Do I need a PayPal account to receive a grant?

A: Currently, fund disbursements are only made via PayPal, so you do need a PayPal account to receive grant funds.

Q13: How long does it take for requests for funds to be evaluated?

A: We review all requests in 1-2 business days. We make an effort to also review requests on weekends, but requests submitted on Fridays may not be fully reviewed until the following Monday. If we need additional information from you to process your request, we will reach out to you. If this occurs, the length of the process depends upon how quickly you respond.

Q14: How is my data used?

A: All data collected through the Team Member Relief Fund website, surveys, and from your employer, are used only for the following purposes: grant decisioning, research, and improving the Team Member Relief Fund user experience. We will never sell your data. The only time your data will be shared in an individually identifying manner will be when we need to verify information related to identity, employment, or loss of wages. We will leverage learnings to improve the Team Member Relief Fund offering and will share aggregate learnings with our funders and partners. Additional detail about data use can be found in the Terms and Conditions, below.

Q15: How is my data protected?

A: We take several measures to protect participant data and ensure privacy. All data served by the Team Member Relief Fund application is protected with state-of-the-art SSL encryption while in transit over the Internet. SSL certificates are issued for each Team Member Relief Fund domain by AWS. The strength and quality of encryption is tested regularly using **Qualys SSL Labs** SSL test to ensure an 'A' or better rating.

Critical systems infrastructure is protected by AWS Security Groups, which are the AWS equivalent of a network firewall. Direct access to application servers and the database server is blocked under all circumstances over the open Internet, except through a load balancer which only allows traffic from application users. Thus, our servers are only directly accessible through the AWS console by authorized users and through temporary 'pinhole' secure shell (SSH) tunnels, when command line access is necessary for deployment and troubleshooting.

User and application data, including backups, are likewise protected by these network security mechanisms. Any copies and exports of user data are promptly destroyed after use. Database data "at rest" is also encrypted on disk, and user passwords are further encrypted using the industry-standard one-way **PBKDF2 hashing algorithm**.

Where we use third party tools to process payments and payouts, we have taken steps to ensure that bank-level security protocols are met. The vendor we use to accept donations, Stripe, has been audited by a PCI-certified auditor and is certified to PCI Service Provider Level 1. This is the most stringent level of certification available in the payments industry.

The vendor we use to make grants, PayPal, has similar security standards, accepted as industry standard. PayPal encrypts personal and financial data, maintains PCI compliance, and connects with Transport Layer Security (TLS) and only with an HTTPS connection (HSTS).

Personal and grant data is retained in accordance with financial, legal, and compliance requirements. Data deletion requests from users will be honored to the extent permitted by compliance reporting obligations. A copy of our data retention policy may be requested by emailing info@grantcircles.org.

Q16: How do gifts to the Team Member Relief Fund work, and how much should I give?

A: When you give to the Team Member Relief Fund, you help grow the community resource that's available to help Ocean Spray employees through financial hardships. The Ocean Spray Team Member Relief Fund was kicked off with a corporate gift of \$10,000, but now we need everyone to help keep the circle going. Ocean Spray has also committed to match the first \$10,000 of employee donations to the Team Member Relief Fund. Caring community members like you have set up recurring gifts via credit or debit card and payroll deductions ranging from \$2-\$100 per month. Others have made a one-time gift ranging from \$25-\$2,500. Contributions are accepted online via debit and credit card. To donate via payroll deduction, select "Give" in the Team Member Relief Fund menu and complete the payroll deduction form.

Q17: What is the tax status of my gifts to the Team Member Relief Fund?

A: Donations are tax deductible as charitable contributions to the extent permitted by law. Employees who donate via the Team Member Relief Fund site, using a credit or debit card, will receive an email acknowledgment for tax purposes. For those who contribute via payroll deduction, the Team Member Relief Fund provides contribution receipts for tax purposes for donations that total \$250 or more in a calendar year.

Q18: What are the Terms & Conditions that participants agree to when joining the Team Member Relief Fund?

A: The Team Member Relief Fund is a Sponsored Program of **The Workers Lab**, a Section 501(c)(3) tax-exempt organization. The Sponsored Program is operated by **Canary**.

The Team Member Relief Fund relies on contributions from Ocean Spray and its employees to help employees experiencing financial hardships. The Team Member Relief Fund does not guarantee funds (nor do Canary or The Workers Lab). Requests are evaluated in accordance with guidelines for fund usage and disbursed as the shared pool of funds permits. Any Team Member Relief Fund participant who submits falsified documents, is suspected of making a fraudulent claim, and/or uses threatening or abusive language when interacting with the Canary team, may have their Team Member Relief Fund account deactivated and any pending grant requests declined.

A major objective of the Team Member Relief Fund is to understand the impact of funds disbursed to help with financial hardship. In particular, Canary seeks to understand the financial health impact for participants, and how to continue to increase the potential impact of the Team Member Relief Fund solution. To support these objectives, data on participants' financial wellness, fund use, and interactions with the Team Member Relief Fund application are collected from web forms, metadata, surveys, and, potentially, interviews with participants.

By participating in the Team Member Relief Fund, participants consent to:

- Being contacted by Canary to voluntarily participate in follow-up surveys and/or interviews related to their Team Member Relief Fund experience.
- Canary analyzing data collected from the Team Member Relief Fund application, surveys, interviews, and employer workplace data to understand the financial health and workplace impact of hardship grants and to improve the Team Member Relief Fund solution.
- Canary sharing summarized data and learnings with their employer. Individually identifiable data will only be shared when required to verify identity, employment, or wage data for the purposes of grant decisioning.
- Their employer potentially sharing individualized workplace data with Canary for research or fund analysis purposes (to join with other data at an individual level).
- Canary discussing summarized learnings from the Team Member Relief Fund program publicly. Individually identifiable usage data and survey responses will not be shared publicly.

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Canary reserves the right to change the Terms and Conditions and modify the contents of the website without notice. Participants are deemed to be apprised of and bound by any such changes.

Q19: Who manages the Team Member Relief Fund?

- A:** The Team Member Relief Fund, a Sponsored Program of **The Workers Lab**, was created, and is operated by, **Canary**, a mission-driven enterprise that aims to contribute to the evolution of the 21st century social safety net. Canary's mission is to ensure that in times of financial need, individuals can access emergency funding with dignity. Our team operates the Team Member Relief Fund to facilitate the provision of timely, small-dollar financial assistance with the utmost care, attention, and confidentiality. We are part of a national initiative sponsored by **The Workers Lab**, a Section 501(c)(3) organization.

Q20: Who can I contact if I have more questions, suggestions, or feedback?

- A:** You can email the team that manages the Team Member Relief Fund at oceanspray@grantcircles.org with questions, suggestions, or feedback. We will get back to you within 1-2 business days.