

TMAA BENEVOLENT FUND Q & A

This Summary Plan Description (SPD) is intended to answer some questions you may have with respect to the operation and administration of the TMAA Benevolent Fund.

Q What is the TMAA Benevolent Fund?

A The TMAA Benevolent Fund is a trust fund that has been established by TMAA to provide financial assistance to eligible TMAA members and their eligible dependents when emergency financial assistance is needed to offset expenses incurred due to disasters such as fires, floods or tornadoes, or medical emergencies such as catastrophic illnesses not otherwise covered by insurance or other sources.

Q How is the Trust funded?

A Funds have been accumulating over the past several years from our soft drink can and bottle recycling program sponsored by TMAA here at TMMK. Whenever you recycle your cans and bottles in our on-site recycle bins, the money derived from this program goes into the TMAA Benevolent Fund. This program will continue to operate with all monies going directly to the Benevolent Fund.

Q Can I make individual contributions to the fund to help assist team members?

A Unfortunately, no. TMAA is tax-exempt, and as such, cannot accept individual contributions as they could jeopardize our tax-exempt status.

Q Who is eligible to request funds?

A Emergency financial support may be requested in the event that you are a TMAA member, the legally recognized spouse or domestic partner of a TMAA member, or a dependent child (including adopted children) of the TMAA member under the age of 19 (age 25 if the child is a full-time student), whose principle place of residence is with the TMAA member. Payment, however, will be made in the TMAA member's name only. If the TMAA member is incapacitated, or otherwise unable to complete the Request for Benevolent Fund Payment form, a family member may be approved to complete this documentation.

Q Under what circumstances is financial assistance considered?

A When a natural disaster or catastrophic illness is incurred that creates a financial hardship for the TMAA member, or eligible family member, and which is not reimbursed by insurance, or paid from other sources.

Q What is a “natural disaster”?

A An act of nature which occurs through no fault of the TMAA member or his/her eligible dependents, and which renders the principle residence (the residence listed on TMMK records) of the TMAA member uninhabitable. This loss has not been reimbursed by insurance or paid from other sources.

Q What is a “catastrophic illness”?

A A physical or mental illness or medical condition of the TMAA member or his/her eligible dependents, which results in bodily injury, disease or mental disorder, and which is expected to result in death or be of a long-continued and indefinite duration. The expenses for this illness have not been reimbursed by insurance or paid from other sources, and such illness or condition must be diagnosed and certified by a licensed medical doctor.

Q If I am requesting funds due to a catastrophic illness, does my doctor need to fill out anything for me?

A Yes. Your doctor must complete the Benevolent Fund Medical Information sheet attached to your Benevolent Fund Payment Form and you must submit it to TMAA in Human Resources (TMAA/HR).

Q Can a TMMK doctor complete this form for me?

A No. Your attending physician must complete this form.

Q Where do I get the forms needed to request a Benevolent Fund payment?

A Contact your TMAA Section Representation or locate on www.ky-tmaa.com

Q How do I submit my form for review?

A First, complete all information on the form, including the Medical Information sheet if requesting for catastrophic illness, then mail your form(s) to TMAA/HR.

Q Do I have to submit receipts with my application?

A Yes. You must provide the committee with evidence of expenses already incurred. These should be attached and submitted with your form.

Q What are considered reimbursable expenses?

A Some examples of reimbursable expenses may include, but are not limited to, the following and will depend on the specific facts involved: emergency food and/or clothing, temporary housing, travel expenses associated with medical needs, replacement of clothing or furnishings due to natural disaster, coverage for experimental treatment/drugs, etc.

Q What is the claims procedure?

A Upon receipt of your completed Benevolent Fund application, a meeting will be set up with the Benevolent Fund Committee (a sub-committee of the TMAA Executive Committee) to review your application. After a thorough review process, the committee will make a decision to approve or deny your request based on majority vote. Following the meeting, you will be notified of the decision. If your application is approved, the requested funds will be distributed to you within a one (1) week period.

Q What is the maximum amount of money I can get from the Fund?

A You may request up to \$1,000 to cover associated expenses not covered by any other source, however, the actual amount approved will be determined by the TMAA Benevolent Fund Committee.

Q How often am I eligible for assistance from this fund?

A Once you, or a family member, have received benefits from the Fund, you will not be eligible to receive additional benefits from the Fund for a 12 consecutive month period commencing on the date the benefits are received. (One payment per TMAA member, per 12-month period.)

Q My spouse also works at TMMK. Are they eligible to apply in addition to myself?

A Yes. Both team members can apply, however you cannot receive funding for the same expenses.

Q Who administers this Fund?

A A five (5) member TMAA Benevolent Fund Committee will be appointed to include one (1) Executive Committee member-at-large, as well as, the Secretary, the Treasurer, the Vice-President and the President of the Executive Committee, who will all serve a one (1) year term. This committee will administer the Fund according to the Fund & Trust guidelines. Decisions on applications will be determined by a majority vote.

Q How often are Benevolent Fund applications reviewed?

A Applications will be reviewed within 3 weeks of receipt.

Q How soon after I submit my application will I be notified of approval/denial of my request for Benevolent Fund financial assistance?

A The TMAA HR Liaison will contact you within 60 days of receipt

Q For what reasons may a claim be denied?

A Among others.....

-- Insufficient material/information necessary for filing a request for financial assistance

- Team member or dependent does not meet eligibility requirements
- Event upon which claim is based is not considered a natural disaster or a catastrophic illness
- Receipt of benefits within prior 12-month period
- Payment already received from insurance or another source

Q What if my claim is denied -- can I have it re-evaluated?

A Yes. If your claim is denied, the Benevolent Fund Committee will send you written notice within 90 days. If you are notified that your claim was denied, the Fund provides for an opportunity to appeal the claim denial to the Committee for a full and fair review. You, or your duly authorized representative, may, within 60 days of receipt of a notice that a claim has been denied, make a written request to the Committee for a review of the denial, a review of pertinent documents relating to the claim and/or submit written issues and comments to the Committee. A decision by the Committee on the claim denial must generally be made no later than 60 days after receipt of a request for review. The Committee's decision on the review must be in writing and include specific reasons for the decision. The decision of this appeals group is binding and may not be taken through any TMMK appeals procedures (i.e., Concern Resolution).

Q What if I discontinue my TMAA membership or am terminated?

A If you are terminated from TMMK or cease to be a member of TMAA for any reason, you are no longer eligible to receive financial assistance.

Q If I receive money from the TMAA Benevolent Fund, is it taxable?

A No. As long as financial assistance is based on need, recipients will be entitled to exclude such payments from their gross income and these payments will not be subject to federal income tax. Financial assistance from the TMAA Benevolent Fund is considered a gift to team members.

The TMAA Executive Committee reserves the right to modify or terminate the plan at any time.