



## Grant Application FAQ

1. What is a hardship grant? Do I have to pay it back?
  - a. Hardship grants do not have to be paid back. However, grants of \$600 or more must be reported as income to the IRS. If you are approved for a grant paying more than \$600, we will contact you by email requesting that you complete and return an IRS Form W-9.
2. When am I eligible to apply?
  - a. You should not apply for the grant until you have met all of the eligibility requirements. For example, you should not apply for a disability or a job loss grant until you have been out of work for 45 days, even if you expect to meet the criteria in the future. Also, hardships that occurred before you became a qualified program participant will not be eligible for approval.
3. How can I send my application and supporting documentation to you?
  - a. You have several options for submitting documentation.
    - i. Upload documents through our website using the MyForms tab of your profile.
    - ii. Email your documents to [grants@unionplus.org](mailto:grants@unionplus.org)
    - iii. Fax documents to our secure fax line at 866-481-5568.
    - iv. For those unable to use any of the above options, please call the Member Advocate at 202-778-9835 between the hours of 9AM and 4PM Eastern (Monday through Friday) to discuss other options.
4. How long does the approval process take?
  - a. Grant application processing generally takes between 4-6 weeks. However, it may take longer if incomplete documentation is provided on the initial date of application.
5. How can I check on the status of my application?
  - a. Due to heavy processing volume, please allow one month before contacting us to inquire about the status of your application. If you submitted documents through our website, you will typically receive a response by email for more information (if necessary) within two weeks of applying. If you have not heard from us after one month, please email [grants@unionplus.org](mailto:grants@unionplus.org) with the six digit case number in the subject line.
6. Once my application is approved, how will I receive the grant?
  - a. You will be mailed a check from Union Plus. Checks are typically printed and mailed on Fridays but may be delayed if the grant amount exceeds \$600 and we do not have an IRS Form W9 on file from you.
7. Are there any tips for submitting documents?
  - a. Use the checklists (see below) to determine if all documentation has been properly gathered before submitting your supporting documents.
  - b. If submitting mobile device pictures or scans of documents, please save and send at full size and maximum resolution. Documents must be fully legible when viewed and/or printed at standard 8.5"x11" letter size. We recommend a resolution not less than 300 dpi.
  - c. Illegible documents may cause delays in the processing of your application.
  - d. Screenshots of documents not clearly identifying the name of the applicant may be considered incomplete or rejected.
8. How often can I apply for a grant?
  - a. You are eligible for up to three grants over your lifetime. However, you may only receive one grant per unique hardship.

9. Will my documents be returned?
  - a. We are unable to return any documents sent to us. As such, please do not mail original documents that may be needed for other purposes.
10. What shouldn't I send along with my application?
  - a. Please do not send copies of your credit card or union membership card. We also discourage sending personal medical records or photographs of injuries.
  - b. You may black out any personal information which may not be relevant to the information necessary for the application review process.
  - c. Do not send a copy of your complete 1040 tax return unless specifically requested.  
[Where proof of income is requested, we prefer that you please supply two consecutive paystubs, IRS form(s) W-2 and or 1099.]

## Hospital FAQ

1. What kinds of unreimbursed charges can I submit for consideration with my Hospital Grant application?
  - a. For the purposes of this grant, only out of pocket expenses incurred during a hospital stay are eligible. Unfortunately, insurance premium payments, charges for doctor's office visits, costs of medicine obtained outside the hospital setting, and physical therapy appointments cannot be considered for this grant.

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### ***Required Documents – Hospital Grant***

1. *If your annual income exceeds \$24,000 per year, provide support to prove your out-of-pocket hospital expenses exceed \$2,400 after insurance reimbursement*

- A copy of the Explanation of Benefits (EOB) form(s) from your health insurance company showing patient responsibility.

**OR**

- If you had no health insurance coverage at the time of the hospitalization, send a copy of your hospital bill and documentation showing that applicant is uninsured and in "self pay" status with the biller.

2. *If your annual income is less than \$24,000 per year, we will need the following two items*

- A copy of your previous year's W-2 or 1099-SSA or end of calendar year pay stub(s) [including YTD salary information].

- A copy of the Explanation of Benefits (EOB) form(s) showing patient responsibility. The patient responsibility must exceed 10% of your annual income.