

FREQUENTLY ASKED QUESTIONS



In response to COVID-19 and to the unexpected financial hardship brought on by the COVID-19 virus, the CERF board has approved an **expansion of eligible hardships and expenses**.

The additional criteria are effective through **Dec. 31st**.

Question	Response
<p>What eligible hardship expenses are considered Pandemic related?</p>	<ul style="list-style-type: none"> • Increased food expenses • Travel, lodging and food expenses for college-age children due to campus closings • Lost wages due to mandated curfews, lockdowns, layoffs or business closures
<p>If an employee experiences these hardships, they may request assistance with:</p>	<ul style="list-style-type: none"> • Basic utilities (water, gas and electric) • A one-time food allowance • Temporary lodging + food for college aged children • Travel expenses for college aged children to return home • Rent or mortgage payment
<p>If an employee's college student's campus has closed,</p>	<p>Employee may request assistance with travel expenses to help their student return home OR temporary lodging and a one-time food allowance to allow the student to shelter in place.</p> <p>Required Documentation to prove hardship:</p> <ul style="list-style-type: none"> • Proof of school closure • Proof that student is a legal dependent, covered by Cox benefits or claimed on tax return
<p>If daycare or school has closed,</p>	<p>Employee may request a one-time food allowance to assist with the increased food expenses.</p> <p>Required Documentation to prove hardship:</p> <ul style="list-style-type: none"> • Proof of school/daycare closure
<p>If an employee pays for childcare due to daycare/school closings <u>so employee can work from home or onsite,</u></p>	<p>Employee may request assistance with rent/mortgage, utilities and/or food.</p> <p>Required Documentation to prove hardship:</p> <ul style="list-style-type: none"> • Proof of school/daycare closure • Receipt of paid childcare • Proof that student is a legal dependent, covered by Cox benefits or claimed on tax return



<i>Question</i>	<i>Response</i>
If an employee's spouse is on unpaid leave from work due to mandated curfews, lockdowns, layoffs or business closures,	Employee may request assistance with rent/mortgage, utilities and/or food. Required Documentation to prove hardship: <ul style="list-style-type: none">• Proof of company closure, layoff or business closure