

PSEG Employee Crisis Fund Q&A

What is the PSEG Employee Crisis Fund?

The PSEG Employee Crisis Program is designed to provide short-term, emergency support to employees or members of their household who have experienced certain sudden, severe, and unexpected events that are beyond their control such as a natural disaster or serious illness, **AND** as a result, cannot afford housing, utilities and other basic living expenses.

Who is eligible for help?

- PSEG regular full-time employees, including PSEG Long Island employees.
- PSEG regular part-time employees, including PSEG Long Island employees.
- In the case of death of the employee or when the employee is unable to complete the application on their own due to extreme circumstances, then the spouse, immediate family member or eligible dependents may apply on the employee's behalf.
 - Immediate family member is an employee's child, spouse, domestic partner, civil union partner, parent or any other relative who is a member of the employee's household.

Employees who are at Officer level or above are not eligible.

Who administers the PSEG Employee Crisis Fund?

The Community Foundation of New Jersey (CFNJ) administers the PSEG Employee Crisis Fund. CFNJ reviews all applications, providing anonymity to the applicant and protecting the private information of the employee. Once the application is reviewed, CFNJ is responsible to render a decision and communicate with the employee directly.

What information is shared with the company regarding the program and its usage?

Regular monthly reports are provided to the PSEG Foundation showing fund balance, applications received, disposition of applications, and grants awarded. CFNJ contacts PSEG for employment verification. CFNJ keeps the information in the application confidential and does not share it with PSEG and/or the PSEG Foundation.

What types of incidents qualify?

Natural disaster: Situations such as a wildfire, flood, tornado, hurricane, severe storms or earthquake that have damaged or destroyed the employee's **primary** residence. The Fund cannot pay to repair other property and cannot pay to replace non-essential items, e.g. electronics, etc. Photographs and/or insurance reports may be required.

Catastrophic illness or injury: The Fund is not a substitute for medical insurance; employees do not automatically qualify for a grant when they, or their dependents, are diagnosed with or suffer a life-threatening or serious illness or injury. There must be resulting financial need placing significant pressure on the family's financial resources. Doctor confirmation and/or medical documentation will be required.

Catastrophic or extreme circumstances: This includes but is not limited to: fire, major (primary) home damage that could not be prevented, and serious crime against the employee (robbery, arson, assault, domestic abuse or another reportable crime) that significantly impacts the family's resources. Police, fire or other official incident report may be required.

Death incident:

This includes the death of the employee, spouse, or eligible dependent(s). The loss of income or medical bills incurred because of the death must significantly impact the family's resources. The Fund may also be able to pay expenses to bring a child whose parents have died to live with a new family, typically a relative.

The Fund cannot pay for travel to funerals, caskets, grave markers or other funeral expenses.

Is there a time frame to submit my application?

Yes. Applications must be submitted within 90 days of the qualifying incident.

Is there a limit to the number of applications an applicant can submit?

An applicant is eligible to receive a grant for one incident in a calendar year and only once per incident.

Where can I find the application to apply?

An online application is available at the CFNJ's website at the following link:

<https://www.grantinterface.com/Home/Logon?urlkey=cfnjscholarship>

The application link can also be found on myPSEGconnect.

If I am awarded a grant, how much can I expect to receive?

The maximum grant amount available for assistance is \$5,000.

The maximum award is not guaranteed, and in some cases, a lesser amount will be awarded.

Please note that approved funds will not be sent directly to the applicant. All requested assistance is paid directly to your service providers to reduce outstanding debt. Vendor information is required for your request to be considered a complete application.

How does an employee know if their situation will qualify?

Employees may contact CFNJ at 973.267.5533 to speak with them regarding the application process.

What is generally not covered under the PSEG Employee Crisis Program?

Assistance grants do not cover reduced work hours or pay (lost compensation due to missed time from work); expenses associated with divorce settlements or child custody cases; items covered by insurance, insurance co-pays, premium or deductibles; credit card bills; home foreclosure; car repair; accumulated financial distress; accidental damages due to negligence; legal fees.

What are some of the reasons that an application is denied?

Reasons include, but are not limited to:

- Ineligible submission based on incident criteria noted above.
- A grant was already provided for the incident.
- Incomplete applications or insufficient documentation supporting the incident.
- Lack of participation or follow-up from the applicant.

- The application was submitted more than 90 days from the date of the incident.

I have already spent money to address immediate needs following my incident. Can I be reimbursed for those funds?

No. CFNJ can only make payments directly to vendors on your behalf. Money cannot be paid directly to any applicant. The fund can pay for other expenses to offset the cost already incurred.

How does this application process work?

Employees submit requests for assistance directly to the CFNJ as directed on the application. In the case of the death of employee, a family member is eligible to submit the application.

CFNJ staff will work with each applicant to help them complete the process.

Here are the basic steps for the process:

1. Review the requirements outlined on the application. If you are unsure if your situation qualifies, contact CFNJ to discuss your situation. Remember, your application must be submitted within 90 days of the qualifying incident.
2. Complete the application **in its entirety**. Include any supporting documentation requested, including medical forms that must be completed by a physician. Partially-completed applications or those without the required attachments or documentation will be considered incomplete and not processed.
3. Submit the application online directly to CFNJ. Applications submitted to PSEG will not be considered for review.
4. Your application will be reviewed. If additional documentation or clarification is needed, CFNJ will contact you directly. The CFNJ will respond with an email through the online portal. The second form of communication will be direct outreach through a phone call to the applicant from the CFNJ.
5. CFNJ will verify your employment with PSEG.
6. CFNJ staff will communicate their decision to you.
7. If approved, payments are made by check and mailed directly to the vendor. You will receive a copy of the payment transmittal letter for your records. It is your responsibility to ensure the vendor has received payment.

How long does it take for payments to be sent out?

Generally, a decision is made within 10 business days of receiving a **completed application**. A decision cannot be made until all required documentation is received. Submitting incomplete applications or applications without supporting documentation will delay the process.

What types of expenses can be paid through the program?

- Rent, mortgage or other housing payments, including temporary housing and security deposits for new housing .
- Essential utility bills (non- PSEG)
- Medical expenses incurred within the past 90 days, related to the incident **and not covered by insurance** .
- Minor home repairs needed to maintain home safety and livability.

Are donations made to the fund tax deductible?

Yes, CFNJ is a 501(c)(3) public charity. Donations made by both employees and the company are tax deductible. Grants to the Crisis Fund are made possible through the PSEG Foundation and donations from PSEG employees and other donors.

Who can I contact for additional questions?

CFNJ staff is available to answer your questions during normal business hours Monday-Friday (9 a.m. to 5 p.m.). Send inquiries to fkrueger@cfnj.org or call 973.267.5533 and ask for someone to help you with the PSEG Employee Crisis Fund application.