



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
 - 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 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.]

Disability FAQ

1. I am currently out on disability for over 45 days but have not received disability pay. How do I prove that I have no income?
 - a. Although proving a negative can sometimes be difficult, there are several ways to accomplish this. Some of these include:
 - a. a "no pay" stub from your employer;
 - b. a denial statement from an application for disability insurance;
 - c. a letter which indicates that disability payments have been terminated.
2. I became unable to work so I retired from my job. Am I still able to receive the Union Plus Disability grant?
 - a. It depends. If you are able to prove that you had to stop working due to the disability or if you were awarded a disability retirement, you may be eligible. However, if you took a voluntary retirement as a result of not feeling well, you may not qualify.
3. I became disabled more than 24 months ago but continued to work until just this past year. Can I still qualify for the grant?
 - a. For the purposes of this grant, we consider your date of disability to be the date you had to stop working as a result of illness or injury. Therefore, as long as you can provide evidence that this was the reason you stopped working, you may be eligible.
4. I became disabled and stopped working more than 24 months ago, however, my short term disability ended this past year and my income has dropped again. Can I get the grant?
 - a. One other way that you can be eligible for the grant is if there has been an additional loss in your income (due to the disability) within the past year. For instance, if you were earning 75% of your income on Short Term Disability insurance which got switched to a Long Term plan which paid at 50%, you may be eligible. This can be a complicated issue, so if you feel you may qualify based on this category, feel free to contact us to discuss.
5. How long do I need to be off work before I apply?
 - a. You must be unemployed due to the disability for 45 consecutive days before you can be considered for a grant. We strongly recommend that you meet all eligibility requirements before you apply.
6. How do you calculate the grant amount?
 - a. We will review supporting documentation to calculate your monthly income before you were disabled and then your monthly income after you were disabled. Our grant provides 60% of the average monthly loss rounded to the nearest \$100 up to a maximum of \$2700 with a minimum grant of \$1600.

Required Documents – Disability Grant

1. Proof of the date of illness or disability

· A copy of a signed doctor's statement/work status report or disability insurance application showing the date you became unable to work as a result of your disability or illness.

2. Proof of unemployment due to illness or disability for 45 consecutive days (which occurred not more than 24 months before the date of this application)

· A copy of a disability paystub dated 45 days or just later after the disability date or, if you have no disability income, a doctor's note indicating that you are still not able to work dated 45 days after your date of disability.

3. Proof of your income before disability

- A copy of your previous year's W-2 and/or 1099.
- Two consecutive paychecks immediately prior to your date of disability.

4. Proof of your income after your date of disability

· A copy of a disability paystub* and an explanation of the benefit (i.e. \$X.XX per week or month). *Note: this can be the same as item above.*

OR

- Most recent pay stub or official statement showing all disability income*. *Note: this can be the same as item above.*
- Official statement showing your claim for disability income was denied.

(Possible sources: Worker's Compensation, Disability Insurance, Social Security, employer, union)

OR

- Leave without pay (LWOP) statements showing dates of LWOP and hours used in pay period.