FAQ: Mosaic Employee-to-Employee Assistance Fund & Immediate Response Program

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There are two parts to the Mosaic Employee-to-Employee Assistance Fund:

- **Mosaic Employee-to-Employee Assistance Standard Fund** – Grants that require documentation for larger expenses related to qualifying declared disasters.
- **Immediate Response Program** – Timely, small grants that address immediate needs related to qualifying declared disasters**.**

Mosaic Employee-to-Employee Assistance Standard Fund Questions

Why was the Mosaic Employee-to-Employee Assistance Standard Fund created?

The **Mosaic Employee-to-Employee Assistance Fund** was created in 2017 to help Florida (U.S.) employees who were most impacted by Hurricane Irma. The fund has been extended to include all North America Mosaic employees. The fund assists employees most impacted by disasters, such as hurricanes, floods, tornadoes, earthquakes, tsunamis, blizzards, droughts, volcanic eruptions, severe storms, and government declared disasters or disasters that are determined to be catastrophic.

What is the Mosaic Employee-to-Employee Assistance Fund?

The **Mosaic Employee-to-Employee Assistance Fund** is administered by Emergency Assistance Foundation, Inc., (EAF) which is a U.S. 501(c)3 tax-exempt, public, nonprofit organization with Internal Revenue Service (IRS) approval, specifically for Employee Hardship and Disaster Relief Funds. The fund relies primarily on individual donations from employees and support from The Mosaic Company Foundation for Sustainable Food Systems. Every contribution helps provide a grant to help a fellow employee in need when they are most impacted by a disaster.

Who is eligible to apply for assistance?

Applicants must be:

- Employed by The Mosaic Company or its affiliates in North America on the date of the application,
- A regular employee (an employee with no specific end of employment date who is not temporary, seasonal, a co-op, or contractor)
- Actively employed or on an approved leave-of-absence for no more than six months
- Able to demonstrate a financial need that has not been met by your own or pursued resources, including insurance.

For which basic living expenses (qualified expenses) may the Mosaic Employee-to-Employee Assistance Fund provide financial assistance?

Depending on the situation and the employee's financial need, this fund may provide assistance for bills related to qualifying declared disasters. Those bills include:

- Food and clothing – immediate needs only (usually applicable up to 2-4 weeks after event).
- Reasonable funeral, travel and burial expenses resulting from an event.
- Reasonable evacuation expenses resulting from an event.
- Significant medical expenses not eligible for reimbursement by insurance.
- Housing – primary residence only.
    - Adaptive improvements and solutions related to the event.
    - Essential appliances and furnishings not eligible for reimbursement by insurance.
    - Essential utilities (gas, water, and electricity).
    - Mortgage or rent assistance.
    - Reasonable repairs to damaged property.
    - Rent: temporary housing for up to 30 days.
    - Security deposit for new apartment or rental home if unable to inhabit existing home.
- Transportation
    - Cost of car rental up to 30 days.
    - Cost of public or commercial transportation.
    - Repairs, other than routine maintenance, or repairs that could not have been avoided.

What expenses are not covered?

Only the expenses included as "qualified expenses," above, meet the grant criteria. Grants are not available for other expenses.

What are the basic criteria to qualify for a grant?

While there are many factors which determine if a grant can be made, the simplest first steps are to determine 1) if you are eligible to apply and 2) if your situation meets the most basic criteria by answering the follow questions:

- Would your application meet the following general criteria?
    - Must apply within 120 days of the disaster.
    - Application submissions are limited to one every 30 days.
    - If an application is not approved, you may not reapply for the same disaster.
    - Actively employed by Mosaic when the disaster occurred.
- Did you have one or more of the qualified expenses related to the disaster, described above?
- Do you have documentation for the qualified expenses, which provide the necessary details such as date of the expense, copies of invoices or current bills, person responsible for bill, etc.?
- Is the documentation dated within 60 days of the application date?

While there are some additional criteria, applications that do not meet these basic criteria cannot be approved.

Who does the Mosaic Employee-to-Employee Assistance Fund include as eligible dependents?

The Mosaic Employee-to-Employee Assistance Fund considers the employee's spouse/domestic partner, minor children, and other dependents for whom the employee is financially responsible as eligible dependents. Parents, grandparents, or other relatives are not considered dependents, unless the employee can show that they are claimed as a dependent on the employee's government tax returns.

How do I apply for assistance from the Mosaic Employee-to-Employee Assistance Fund?

If you would like to apply, employees must first register using an email address. After doing so, an application link will be sent to the email address the employee used to register with. If an application is submitted, please ensure the electronic signature box is checked off and vendor information is completed before hitting save and exit. Online applications are preferred and will reduce processing time; if you require a paper application, please contact HR Connect. If you have any questions, you can contact EAF's Applicant Support team via email at Registrations@emergencyassistancefdn.org or by calling 1- 877-274-4496.

Will I need to submit documentation?

Yes. Online upload of documents is preferred and helps expedite the review process. However, documents can also be faxed or emailed to EAF.

Will my information remain confidential?

Yes. Your personal information is only used to determine your eligibility for a grant and to determine the grant amount to be made. Applications to the Fund are reviewed by EAF and will be treated in a confidential manner; however non-identifying statistical information will be reported to The Mosaic Company on a periodic basis to help it improve the fund.

What information does the Fund need when reviewing an application?

In each case, the Mosaic Employee-to-Employee Assistance Fund requires a completed application form along with the required documentation that is needed regarding the qualifying incident. The application must establish a financial need and document the expenses for which the grant is being requested.
Expenses covered by insurance are not eligible. Payments cannot be made without copies of current bills or invoices.

What is the turnaround time to process a grant application?

Normally, within 10 business days or less. EAF strives to maintain a quick response time from when they receive a complete application. However, processing time will be extended in cases where documentation or signatures are missing, or if other information is needed. Please ensure application is completed before submitting it. You will be notified if there is missing information from your application.

How will I be notified of the decision?

EAF will notify you by email when your application is approved or not approved, or if it contains incomplete information or is missing documentation. If you need assistance, please contact HR Connect.

What is the amount of the grant I can apply for?

In the United States, the maximum amount available for each incident is $5,000 and the minimum amount that can be requested is $500. A tier approach is in place to ensure that the monetary values for each grant amount are equitable across geographies. Each country is assigned a tier level that has been cross- referenced by the World Bank.

Are funds received as a grant considered taxable income?

Grants received in the United States are not considered part of your taxable income. Grants received in Canada are not considered part of your taxable income if certain criteria are met. Please note EAF does not report grants awarded to any entity. If you file taxes in your country of employment, it is best to consult with your tax preparer or refer to your country of residence's tax code to better understand if grants awarded are considered part of your taxable income.

Do I have to repay the grant?

No. Amounts granted under the Fund are not loans and do not have to be repaid.

I borrowed money from my friends and family to help me get caught up on my bills. Will the Mosaic Employee-to-Employee Assistance Fund reimburse me so that I can pay them back?

No. The Mosaic Employee-to-Employee Assistance Fund is available for those employees who do not have the means themselves or other resources available to pay their living expenses.

Can I apply on behalf of a co-worker?

If you think a co-worker would benefit from the Mosaic Employee-to-Employee Assistance Fund, please pass along information about the Fund so they can follow up. In the case an employee is unable to follow up themselves, a family member or another trusted person can apply on the employee's behalf.

I'm currently on a leave of absence from my job. Can I still apply for Mosaic Employee-to- Employee Assistance Fund assistance?

Yes. You must be currently employed by The Mosaic Company or one of its affiliates and be considered a regular employee. If you are on approved leave of absence for less than six months, including time away from work to care for a family member or disability, you may apply for assistance.

I donate to the Mosaic Employee Assistance Fund. Doesn't that make me automatically eligible for assistance?

No. Eligibility is determined by the employee's need and circumstance. Donating to this fund is like giving to any other nonprofit organization. We're hopeful that employees donate to help others in need, not as an expectation that they will receive something in return for their gift.

Can I donate to the Mosaic Employee-to-Employee Assistance Fund?

Yes. The most effective way for North America employees to donate to the fund and receive a matching grant from The Mosaic Company Foundation for Sustainable Food Systems is to donate via the Mosaic Employee Giving Program portal. Donations can also be made online using this link. North America employees who donate via the link and not through the portal, can request a match via the portal as well. Mosaic cannot accept any donations from Mosaic vendors, contractors, or customers.

Are my donations to the Employee-to-Employee Assistance Fund tax deductible?

U.S. - Contributions are tax deductible for anyone filing taxes in the U.S.

Canada - contributions are not tax deductible for anyone filing taxes in Canada since the donation is to a U.S. charity.

Are there other company resources available to me?

Please connect with HR Connect to see what other resources are available to you.

Immediate Response Program Questions

What is an Immediate Response Program (IRP)?

An IRP is sometimes set up to supplement the Mosaic Employee-to-Employee Assistance Fund's standard grant program described above. If a disaster is declared and it qualifies for an IRP, Mosaic may set up an IRP to further support employee needs. IRPs quickly and efficiently provide financial assistance to eligible employees and their families during times of crisis and disaster.

Is there a limit to the IRP amount employees who qualify receive?

To help efficiently administer financial assistance during crisis, the IRP includes a set dollar amount limitation per applicant that is set by Mosaic.

How do I know if I am eligible for an IRP grant?

Applicants must be:

- Employed by The Mosaic Company or its affiliates in North America on the date of the application,
- A regular employee (an employee with no specific end of employment date who is not temporary, seasonal, a co-op, or contractor),
- Actively employed or on an approved leave-of-absence for no more than six months,
- The applicant's primary residence was affected by Presidentially Declared Disaster or International Disaster Equivalent causing the applicant to be evacuated, displaced, stranded, quarantined, or significantly impacted,
- The applicant needs food, clothing, or other basic immediate needs.

What type of financial assistance is available?

If the applicant meets all criteria, the applicant is eligible to receive a one-time grant.

- In the U.S., the awarded grant amount will be issued via a multi-digital payment option.
- In Canada, grant recipients will receive payment once banking details are collected via a secure method. Additional options are available for unbanked applicants as well.

How do I apply for an IRP grant?

If an IRP is set up for a specific disaster event, the IRP can be accessed via IRP Start under the Mosaic Employee-to-Employee Assistance Fund. Each IRP will include a specific code which Mosaic will share with employees affected by the disaster event and who may qualify during each specific event. If you need assistance applying, please contact HR Connect.

The applicant must apply where their primary residence is located and provide the following information:

- Legal First Name
- Legal Last Name
- Birth Year
- Employee ID# (this information can be located in Workday, on your employee badge or from HR Connect)
- Email Address (Mosaic or personal)

Are IRPs time-bound?

Yes, IRPs are set up for a predetermined amount of time. If an IRP is set up, the deadline to apply will be included in the online application. If an IRP is created, a communication will be distributed.

Can I get assistance with my rent, medical expenses, utility bills, etc.?

No. The IRP is designed to assist with only immediate and basic needs caused by the disaster event. This can include food, clothing, or other basic needs.

Will I be taxed on the grant I receive?

Grants received in the United States are not considered part of your taxable income. Grants received in Canada are not considered part of your taxable income if certain criteria are met. Please note EAF does not report grants awarded to any entity. If you file taxes in your country of employment, is it is best to consult with your tax preparer or refer to your country of residence's tax code to better understand if grants awarded are considered part of your taxable income.

How do I receive my grant payment?

IF YOU ARE LOCATED IN THE UNITED STATES:

- A multi-digital payment will be sent to you via email from Emergency Assistance Foundation (EAF). Please allow three business days for processing before contacting our Applicant Experience team about payment status.
- When your payment is processed you will receive an email from app@echecks.com. (Be sure to check filtered inboxes and spam/junk folders.).
- Click the link in the email to see a preview image of the payment and scroll down to choose your retrieval method.
- Select one of the options to retrieve your payment as a guest or with a free account.

To retrieve your check as a guest, be sure that you are connected to a printer.

- EAF recommends that you choose a payment method with no processor fee if possible. To avoid a fee, print your check and cash it or deposit it directly with your bank.
- You can choose to eDeposit your check for a small fee collected by the processor. To do so, you will need to create an account with Deluxe and transfer the funds. You have the option to deposit your payment via Instant Funds, Direct Deposit, or PayPal. (See details below.).

3 Ways to Deposit Your Multi-Digital Payment:

- Instant Funds will ask you to enroll a debit card to transfer your payment to the associated bank account for a 2.99% processor fee ($2.50 minimum). Prepaid debit cards are not eligible for this service. When entering your debit card information, be sure to enter it accurately, as you will only be asked for it once.
- Direct Deposit will ask you to enroll a bank routing number and account number to transfer your payment to the associated bank account for a 1.99% processor fee ($2.50 minimum). When entering your information, be sure to enter the numbers accurately and as they appear on the bottom of your checks, including any leading zeros.
- Deposit to PayPal will ask you to link an already-created PayPal account to the Deluxe Payment Exchange website and transfer your payment to that account for a 2.99% processor fee ($2.50 minimum). When entering the email address associated with your PayPal account, be sure to enter it accurately. You will only be asked for it once.

IF YOU ARE LOCATED OUTSIDE THE UNITED STATES:

Your grant payment will be processed through Western Union. You will receive an email from EAF Western Union (WesternUnion@EmergencyAssistanceFdn.org), which will contain instructions to provide your banking information through a secure site. Click the link in the email to complete the "International Bank Account Information Form." If you do not have a bank account, click the "Cash Pickup Form" link on the landing page to collect the payment in person at a Western Union Retail location.

You should receive the request for banking information via email within three business days. Please allow three full business days before contacting our Applicant Experience team for a status update. Please also be sure to check for the email in any filtered inboxes and spam or junk folders.

Do I have to repay the grant?

No. Grants awarded from the Fund are not loans and do not have to be repaid. For additional community resources, visit the EAF Resources website. If you want to connect with the Mosaic's internal team who manages this program, please email us at community.relations@mosaicco.com.

Helpful Links

EFA registration website:
https://eaf.qualtrics.com/jfe/form/SV_5myGbqaO3DSYSZo?Fund=Mosaic+Employee-to- Employee+Assistance+Fund&Fund+ID=84

Mosaic Employee Giving Program giving opportunity: https://mosaic.benevity.org/cause/840-451813056/project/4FKBJL4NBR

Mosaic Employee-to-Employee Assistance Fund donation link:
https://emergencyassistancefdn.org/mosaic-employee-employee-assistance-fund/

IRP application site: https://eaftools.com/home/irpstart