



# Employee Assistance for Catastrophic Loss

## Frequently asked questions

### 1. What is the Employee Assistance for Catastrophic Loss Program?

The Employee Assistance for Catastrophic Loss Program is funding provided to LCMC Health employees impacted by Hurricane Ida. The Program may be available to help pay uninsured or underinsured losses incurred from this disaster.

### 2. Who is eligible for the Program?

- LCMC Health employees are eligible for assistance if they meet all of the following requirements:
- Full-time or part-time LCMC Health employee (Per diem employees are not eligible)
- Currently employed by LCMC Health at the time of the application award payment
- Total 2020 annual household income is less than or equal to \$120,000
- If total 2020 annual household income is less than \$40,000, employee must have sustained a loss of \$5,000 or greater that is not reimbursed by insurance, FEMA, or other means to receive maximum potential award
- If total 2020 annual household income is less than \$40,000, employee may show proof of loss less than \$5,000 but greater than \$2,000 that is not reimbursed by insurance, FEMA, or other means to qualify for a reduced award
- If total 2020 annual household income is between \$40,000 and \$120,000, employee must have sustained a loss of \$10,000 or greater that is not reimbursed by insurance, FEMA, or other means to receive maximum potential award
- If total 2020 annual household income is between \$40,000 and \$120,000, employee may show proof of loss less than \$10,000 but greater than \$6,000 that is not reimbursed by insurance, FEMA, or other means to qualify for a reduced award

### 3. What assistance can I receive from the Program?

- Eligible full time employees whose 2020 annual household income is less than \$40,000 and show proof of loss greater than \$5,000 can receive up to \$5,000.
- Eligible full time employees whose 2020 annual household income is less than \$40,000 and show proof of loss less than \$5,000 but greater than \$2,000 can receive up to \$2,000.
- Eligible full time employees whose 2020 annual household income is between \$40,000 and \$120,000 and show proof of loss greater than \$10,000 can receive up to \$5,000.
- Eligible full time employees whose 2020 annual household income is between \$40,000 and \$120,000 and show proof of loss less than \$10,000 but greater than \$6,000 can receive up to \$3,000.
- Eligible part-time employees whose 2020 annual household income is less than \$40,000 and show proof of loss greater than \$5,000 can receive up to \$2,500.
- Eligible part-time employees whose 2020 annual household income is less than \$40,000 and show proof of loss less than \$5,000 but greater than \$2,000 can receive up to \$1,250.
- Eligible part-time employees whose 2020 annual household income is between \$40,000 and \$120,000 and show proof of loss greater than \$10,000 can receive up to \$2,500.

- Eligible part-time employees whose 2020 annual household income is between \$40,000 and \$120,000 and show proof of loss less than \$10,000 but greater than \$6,000 can receive up to \$1,500.
- If your tenure with LCMC Health is less than 3 years as of December 31, 2021, your maximum potential award amount may be reduced by 50%.

#### **4. What are the eligibility requirements for full-time employees?**

If your 2020 annual household earnings are less than \$40,000, your uncovered losses must total \$5,000 or greater to be considered for the maximum potential award. If your 2020 annual household earnings are less than \$40,000 and your uncovered losses are less than \$5,000 but greater than \$2,000, you may still qualify for a reduced award. If your 2020 annual household earnings are between \$40,000 to \$120,000, your uncovered losses must be \$10,000 or greater to be considered for the maximum potential award. If your 2020 annual household earnings are between \$40,000 and \$120,000 and your uncovered losses are less \$10,000 but greater than \$6,000, you may still qualify for a reduced award.

#### **5. What are the eligibility requirements for part-time employees?**

If your 2020 annual household earnings are less than \$40,000, your uncovered losses must total \$5,000 or greater to be considered for the maximum potential award. If your 2020 annual household earnings are less than \$40,000 and your uncovered losses are less than \$5,000 but greater than \$2,000, you may still qualify for a reduced award. If your 2020 annual household earnings are between \$40,000 to \$120,000, your uncovered losses must be \$10,000 or greater to be considered for the maximum potential award. If your 2020 annual household earnings are between \$40,000 and \$120,000 and your uncovered losses are less \$10,000 but greater than \$6,000, you may still qualify for a reduced award.

#### **6. What is the application process?**

The application process will consist of an online form to be completed by the employee. Required documentation must be uploaded to this form prior to submission. The application will be available on October 18, 2021 through December 17, 2021.

#### **7. Is there a deadline to apply?**

Applications are due by 11:59 pm CST on December 17, 2021.

#### **8. Where can I access the application?**

The application is available online [here](#). Additionally, please review the LCMC Health Employee Assistance for Catastrophic Loss Program – Application User Guide for details on how to fill out the application.

#### **9. Is there a paper application available?**

Applications can only be submitted online. No paper applications are available.

#### **10. What documentation is required for the application?**

- If an employee has insurance, the employee is required to contact their homeowner's or renter's insurance provider and file a claim, unless losses do not exceed insurance deductible. The employee will be required to provide an insurance settlement approval or denial, unless their insurance claim is still being evaluated.
- If an employee received assistance from FEMA, the employee is required to provide all documentation regarding the FEMA assistance including their FEMA identification number and decision letter.
- If the employee received additional assistance, such as LCMC Health Employee Assistance Program, similar program from another household member's employer, city/parish assistance program, or others, the employee is required to provide information regarding the additional assistance.
- Please note, applicants are not required to upload any documentation related to relocation expenses. The Program will calculate per diem rates associated with any relocation expenses based on the [U.S. General Services Administration federal rates](#) as of the date of the storm, August 29, 2021.

#### **11. What additional information is required for the application?**

Employee's date of birth and last four digits of Social Security Number or Individual Taxpayer Identification Number (ITIN) will be required.

## 12. What are eligible uncovered losses?

Uncovered losses for the purposes of the Program are uninsured, underinsured, or unreimbursed expenses resulting from Hurricane Ida such as such as home repair for disaster-related damage, insurance deductible related to disaster, reimbursement for lodging expenses for individuals whose home was inaccessible or un-inhabitable during the disaster, or other disaster-related needs not including medical expenses.

## 13. How are awards calculated?

The employee award will be calculated based upon the employee's documented loss less insurance, FEMA, and other sources of reimbursement. The Employee Assistance for Catastrophic Loss Program will be based upon a predetermined sliding scale with two factors: employee's income based upon their household income reported on their 2020 tax return and employment status with LCMC Health to include full-time/part-time status as well as tenure with LCMC Health.

Note: Award payment maximums are contingent upon the number of eligible applicants and the amount of LCMC Health funding available for the Program.

## 14. Am I guaranteed to receive the full maximum amount?

No. Your approved award amount may be below the maximum amount depending on your tenure with LCMC Health, the number of eligible applicants, and the amount of LCMC Health funding available for the Program.

## 15. If approved, when/how will I receive my award?

If approved, eligible employees will receive a communication via email with information on how to retrieve their award amount through a secure link for direct deposit.

## 16. Am I eligible if I received additional assistance such as the LCMC Health Employee Assistance Program?

Yes. LCMC Health employees who received assistance from the LCMC Health Employee Assistance Program are still eligible for the LCMC Health Employee Assistance for Catastrophic Loss Program. However, all additional assistance will be taken into consideration when calculating the employee's award amount. See question 13 for more information on award calculations.

## 17. Are relocation expenses due to evacuations or un-inhabitable structures covered?

Yes. Relocation expenses due to evacuations or un-inhabitable structures will be based on the [U.S. General Services Administration federal rates](#) as of the date of the storm, August 29, 2021. The Program will calculate per diem rates associated with any relocation expenses.

### What documentation is required for this?

These per diem rates will be used for this portion of the application. As such, no documentation related to relocation will be required. However, you will be required to document length of stay (departure date/return date), number of rooms occupied by the relocated household members, mileage to and from your primary dwelling, place of lodging, and city and state of temporary lodging or evacuation location.

Note: For relocation expenses, household members are primary residents of the lodging which sustained damage/was evacuated during the disaster. This should not include non-household members that evacuated to the same location.

## 18. If an eligible loss category does not apply to me, do I enter anything within the application for those questions?

These per diem rates will be used for this portion of the application. As such, no documentation related to relocation will be required. However, you will be required to document length of stay (departure date/return date), number of rooms occupied by the relocated household members, mileage to and from your primary dwelling, place of lodging, and city and state of temporary lodging or evacuation location.

Note: For relocation expenses, household members are primary residents of the lodging which sustained damage/was evacuated during the disaster. This should not include non-household members that evacuated to the same location.

## 19. Who do I contact if I have questions about the application?

If you have questions about the Program, how to complete an application, or status of your submitted application, please contact your LCMC Health Human Resources department. Additionally, please review the LCMC Health Employee Assistance for Catastrophic Loss Program – Application User Guide for further details.

**20. How long will it take for my application to be reviewed and for determination to be made?**

Application determinations as well as all award payments will be made after the application closes on December 17, 2021. If the Program is in need of additional information or documentation during the file review process, someone will reach out to you using your preferred method of contact. If you have additional questions, please contact your local LCMC Health Human Resources department.

**21. Can I start an application or express interest but complete my application after the deadline?**

No. Applications must be started and completed before the deadline to be entered into the review process. Incomplete applications will not be reviewed.

**22. Can I upload my supporting documentation after I submit my application?**

Applications cannot be edited once they have been submitted. Please ensure you have answered all questions accurately and uploaded all documentation prior to hitting Submit Application.

**23. How will an employee's annual income for 2020 be validated?**

Employee's income will be confirmed through review of employee data provided by LCMC Health. Total 2020 annual income for the household will be confirmed via applicant self-reporting.

**24. Are insurance deductibles considered eligible uncovered losses by the program?**

Yes. Insurance deductibles are considered eligible uncovered losses by the program.

**25. Do I have to submit claims for both FEMA Disaster Assistance and homeowner's/renter's insurance?**

Yes. Applicants are required to submit claims for both FEMA Disaster Assistance and homeowner's/renter's insurance (if applicable) unless losses do not exceed insurance deductible.

**26. Are Applicants required to file a claim for FEMA disaster assistance?**

Yes. Applicants are required to file a claim for FEMA disaster assistance. Apply for assistance at [disasterassistance.gov](https://disasterassistance.gov) or by calling 1.800.621.3362 (711 or VRS available) or TTY 1.800.462.7585. Please note, FEMA is experiencing heavy call volumes and encourages applicants to apply online.

**27. Am I eligible if I received assistance from FEMA?**

Yes. You will be required to provide all documentation regarding the FEMA assistance received including the FEMA identification number. All additional assistance will be taken into consideration when calculating the employee's award amount. See question 13 for more information on award calculations.

**28. What do I do if I do not agree with my award or have questions about my award?**

Please contact your local LCMC Health Human Resources department.