Frequently Asked Questions

Q: What is the CHS Cares Fund?
A: The CHS Cares Fund (or the Cares Fund) provides assistance to employees who have been affected by hardship due to an event beyond their control. The Cares Fund supports employees by providing emergency financial grants to help pay for essential living expenses, such as housing, utilities, food, clothing and other basic necessities.

Q: Why was the CHS Cares Fund established?
A: To further reinforce our community of caring, we wanted to provide a way to assist employees experiencing a crisis situation. The CHS Cares Fund was established to provide financial assistance to CHS-affiliated employees who have experienced hardship due to events beyond their control, including disasters, extended illnesses or injuries, and other special situations. The Cares Fund’s grants can help pay for essential living expenses, such as housing, utilities, food, clothing and other basic necessities.

Q: How is CHS supporting The Cares Fund?
A: CHS contributed the initial funds to create the Cares Fund and covers all administrative costs related to running The Cares Fund. This allows for 100 percent of the donations to go directly toward providing grants to employees with a qualifying need. From time-to-time, the company also will issue a challenge grant during which time it matches employee donations dollar-for-dollar.

Q: How is The Cares Fund administration structured?
A: The CHS Cares Fund is governed and administered by the Community Foundation of Middle Tennessee. CFMT has served as a leader in philanthropy for more than 25 years and provides employee care fund services for more than 50 other corporate partners nation-wide.

Q: Is the Cares Fund a private foundation or a public charity?
A: The Cares Fund is a component of a 501(c) (3) public charity, the Community Foundation of Middle Tennessee. We have chosen to engage the services of this public charity rather than a private foundation because certain federal tax laws prevent a private foundation from giving grants to employees, other than in times of a declared natural disaster. As a public charity, a significant amount of donations must come from sources outside of the corporation. CHS-affiliated employees can make tax deductible donations to the CHS Cares Fund, and the CHS Cares Fund can subsequently make tax-free grants to qualifying employees.

Q: Who can donate to the Cares Fund?
A: Anyone, including employees, visitors, patients, vendors or physicians, may donate to the CHS Cares Fund by filling out the donation form available online. Employees can donate to the Cares Fund with a one-time gift via check or donate a designated amount each pay period through payroll deduction. We recommend and encourage employees to use payroll deduction as an easy way to contribute.

Q: Is there a minimum donation amount?
A: No, there is not a minimum donation amount. Every dollar donated will support qualified CHS-affiliated employees in need.

Q: Are the donations tax deductible?
Q: When do payroll deductions begin?
A: Payroll deductions will begin the first paycheck after the Cares Fund donation form is received and processed, and will continue until the employee requests to stop or change the deduction.

Q: Do donors need to update their payroll deductions each year?
A: No, donors supporting the Cares Fund through payroll deductions will continue to be donors in a new calendar year unless a form is submitted requesting a change to the contribution.

Q: What if I want to change or stop by my contribution?
A: To stop or to change the amount of your contribution, simply resubmit a donation form with the updated information.

Q: Will donors know the identity of those they assist?
A: No, only general award information will be available on the website and those recipients who choose to share their story will be featured.

Q: Can donors suggest a co-worker to receive aid from The Cares Fund?
A: No, the funds are distributed to those who apply and donors cannot specify a recipient, but people are encouraged to ask employees in need to submit applications for assistance.

Q: Can donations be made and directed to a specific employee?
A: No, all donations collected are added to general fund that supports all CHS-affiliated employees.

Q: How do you apply for CHS Cares Fund assistance?
A: To apply for aid, employees in need of assistance can fill out the CHS Cares Fund application form (available online at https://cfmt.org/chs). Once the application and documentation are submitted, the Cares Fund administrator, the Community Foundation of Middle Tennessee (CFMT) will review your application.

Q: What criteria does an employee need to meet to be eligible for assistance?
A: Only CHS-affiliated employees may receive assistance through the Cares Fund, based on set criteria. To be eligible for assistance from the Cares Fund, you must meet all of the following requirements:

- You must be directly employed for at least 90 days by a CHS-affiliated entity as a full-time or part-time employee at the time of the event causing the hardship, as well as when assistance is provided.
- You cannot have received financial assistance from the Cares Fund within the previous 12 months.
- You must have experienced an event that qualifies for assistance.
- The event causing the hardship must have occurred within the previous 60 days.

Q: What types of events qualify for assistance?
A: Qualifying events or hardships include:

- Natural disasters such as wildfires, floods, tornadoes, or hurricanes
- Life-threatening or serious illness or injury of the employee, partner or eligible dependents
- Death of the employee, partner or eligible dependents
- Losses from fire, crime against the employee (robbery, arson, assault, extreme vandalism), or other reportable incidents beyond the applicant’s control

Q: What types of events do not qualify for assistance?
A: The Cares Fund does not provide financial assistance for:

A: Yes, all donations to the CHS Cares Fund are 100% tax deductible.
• General financial hardships that are not created by a disaster or an unexpected tragedy
• Financial hardships that result from routine expenses (car repairs, home maintenance)
• Costs related to divorce or separation, including costs related to child support
• Wages lost from hours being cut
• Job loss of a family member
• Struggle with paying medical deductible as a result of choosing the High Deductible Health Plan, or any other insurance deductibles
• The Cares Fund does not cover benefits premiums while on leave of absence
• The Cares Fund is not intended to serve as an insurance policy or to replace the need for fire, flood, home, health and/or life insurance.

Q: How quickly are the applications approved?
A: The goal of the Cares Fund administrator is to respond within five business days of receiving applications. Applications that are complete when submitted, including all required documentation, are often approved and funded within 3-5 business days. Applicants typically receive notification that their application has been approved though a phone call or in writing via email or letter. Applicants are always welcome to contact the Cares Fund staff to check on the status of their application.

Q: How large are the grants?
A: Grants typically range from $500 to $3,000, depending on the situation.

Q: What criteria does CFMT use to determine if an application is approved or not?
A: The situation must meet the Cares Fund guidelines and the emergency/hardship must be the result of an extended illness/injury, disaster or other situation that is beyond the applicant’s control. Additional details can be found on the website.

Q: Are applications for assistance confidential?
A: Yes. The Cares Fund staff does not share individual details or identifying information of any application with CHS without explicit permission from the applicant.

Q: Can an employee apply and receive assistance more than once?
A: Yes, but not within a 12-month period.

Q: Does the Cares Fund guarantee that a certain amount of funding will be given to each facility?
A: The Cares Fund was created to serve wherever there is need. We do not restrict funds to a particular facility for several reasons:
• To keep the designation as a 501(c) (3) public charity, the Cares Fund must meet certain criteria. For example, the class of recipients must be large enough to establish that the "community" is benefiting - not a "private party." Many times, one facility is not a large enough class to meet these criteria.
• A decision to make a participant(s) ineligible based upon where he or she works is counter to the current Cares Fund policy and guidelines.
• Eligibility for receiving assistance can't be limited to those facilities where employees give, as this is counter to charitable organizations.