MALNOVE
EMPLOYEE ASSISTANCE FUND

A 501 (3) (c) Nonprofit Benefitting Malnove Associates in Times of Need

The Malnove Employee Assistance Fund
Frequently Asked Questions

Revised 08.17.26

1. What is MEAF?

The Malnove Employee Assistance Fund (MEAF) is a confidential non-profit designed to help Malnove employees facing severe financial hardship due to unforeseen emergencies or disasters.

Our Malnove Employee Assistance Fund is a nonprofit program established to provide financial assistance to employees facing unexpected personal hardships. The MEAF is designed to offer temporary relief during challenging times and is not intended to replace insurance coverage, ongoing financial needs, or benefits programs.

Consistent with general MEAF practices, funds are not used to contribute toward employees' routine medical care. These ongoing expenses are typically supported through employer-sponsored benefits and are not covered under emergency relief guidelines. The key factor is that the medical situation is unexpected, urgent, and creates undue hardship.

Here are examples where MEAF assistance might be appropriate for medical out-of-pocket expenses:

- Critical illness or injury requiring immediate treatment where insurance coverage is insufficient (e.g., high-cost surgeries, treatments for cancer, severe accidents, fertility treatments, end-of-life care).
- Emergency medical travel expenses, such as airfare and lodging for treatment at a specialized facility.
- Non-routine medical equipment or devices needed for recovery that insurance does not fully cover (e.g., wheelchairs, prosthetics).

- Expenses for life-saving treatments that are partially covered but still leave the employee with a substantial financial burden.
- High-cost, medically necessary specialty medications not covered by insurance
- Mental health crisis care that is not covered by insurance

Routine or predictable medical costs (e.g., premiums, deductibles, co-pays for regular doctor visits) are usually excluded from MEAF coverage because they are considered part of normal financial planning.

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2. Who is eligible to apply for assistance?

All active full-time Malnove employees who have been employed for at least six months and are experiencing financial hardship due to a natural disaster, personal emergency, or other qualifying crisis may apply. Each application is reviewed individually. The funding must be for Malnove employees, not family members or friends.

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3. What kinds of situations qualify for assistance?

Examples of qualifying situations include:

- Natural disasters (floods, fires, hurricanes, etc.)
- Emergency housing or displacement
- Major medical issues not covered by insurance, excluding employees' out-of-pocket health insurance costs, deductibles, or premiums for routine care
- Death of a dependent family member, including funeral expenses
- Essential utilities to prevent disconnection (e.g., electricity, water)
- Unexpected financial burdens due to crisis

4. How do I apply for assistance?

Complete the MEAF Application Form. The application is available on our website at www.malnove.com/malnove-employee-assistance-fund along with hard copies available in each plant HR office by request. Ensure you include all necessary documentation and details regarding your hardship. Applications will be returned if sufficient documentation is not provided. Please see a MEAF Board Member or HR for assistance with collecting your documentation if you need it.

5. What information do I need to provide in the application?

You'll need to include:

- Personal and contact information
- A full written description of your hardship
- Annual and household income
- Directly related expenses
- Other sources of financial support or insurance
- A list of your dependents
- Detailed supporting documentation (ex: medical bills, housing costs during natural disaster, utility bills, etc.)

6. Is the information I provide kept confidential?

Yes. MEAF maintains strict administrative, technical, and physical safeguards to protect your personal information.

7. How much financial assistance can I receive?

The amount varies depending on the nature and severity of the hardship and available funds. Awards are typically granted for short-term, essential expenses not reimbursable by other means, with a maximum assistance amount of $5,000 during any rolling 12-month period.

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8. How will I know if I've been approved?

If your application is approved, you will receive an official acceptance letter detailing the approved amount and disbursement method, usually via check from your local HR Manager.

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9. What happens if my application is denied?

You will receive a formal denial letter explaining that your request cannot be approved based on MEAF guidelines or available resources. If your situation changes or worsens, you may reapply.

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10. Can I apply more than once?

Yes, you may reapply if you face a new or continued hardship. Each application is reviewed independently.

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11. Who should I contact if I have questions or need help?

Contact your local HR Manager or a MEAF Board member for help with the application, disbursement questions, or alternative support resources. The list of current MEAF board members can be found on the MEAF website at www.malnove.com/malnove-employee-assistance-fund.

12. Is the Malnove Employee Assistance Fund part of Malnove Incorporated?

The Malnove Employee Assistance Fund is a separately incorporated, tax-exempt public non-profit. It is not part of Malnove Incorporated.

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13. Are grants made by MEAF to employees considered taxable income at the federal or state level?

Tax laws governing grants vary by country and region. In general, grants made to US-based employees are not taxable. All grant recipients should consult with their individual tax advisors to determine the treatment of the funds they receive.

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14. How is the Malnove Employee Assistance Fund funded?

The Employee Assistance Fund receives donations from Malnove employees and charitable fundraising.

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15. How can I donate?

Donations can be made via check, wire transfer, and Zeffy.

Please visit our website, https://www.malnove.com/malnove-employee-assistance-fund/ to easily submit a donation.

If you'd prefer to write a check, please send it to:

Malnove Employee Assistance Fund
Malnove
ATTN: MEAF Board Members
10500 Canada Dr.
Jacksonville, FL 32218

16. Is my donation tax-deductible?

Yes, the United States Internal Revenue Service has classified the Malnove Employee Assistance Fund as a tax-exempt public non-profit that makes contributions to the Fund tax-deductible in the United States, as allowed by law. Zeffy will provide an emailed receipt for all donations submitted on their site.