

Frequently Asked Questions

APi Group Care Factor Fund

Introduction to The Care Factor Fund

Q1: What is The Care Factor Fund?

The Care Factor Fund is a charitable fund established by APi Group Foundation and administered by the Minneapolis Foundation to provide a tax-exempt grant to APi Group team members whose eligible dependents are facing a personal financial hardship due to unforeseen circumstances beyond their control due to mental health or substance abuse emergencies.

Q2: How is The Care Factor Fund funded?

The Fund relies on support from APi Group Foundation and APi team members.

Q3: Who is the Minneapolis Foundation?

The Minneapolis Foundation is a registered 501(c)(3) non-profit community foundation in Minneapolis, Minnesota. For nearly 20 years the Minneapolis Foundation has operated employee assistance funds for corporations throughout the United States. The Minneapolis Foundation is a third-party administrator of employee assistance funds and approves, denies, and decides funding amounts for requests made by APi Group team members based on the eligibility guidelines outlined by APi Group. This makes it possible for applicants to remain anonymous. The Minneapolis Foundation is also able to facilitate grants to team members that live outside the United States and Canada so that all APi Group team members have access to this resource.

Qualifications and Criteria to Apply

Q4: Who can apply to receive financial assistance from the fund?

Applicants must be an active, full-time (working at least 80% time) team member of APi Group with at least one year of service, including those on approved leaves of absence (non-FMLA and FMLA), and facing a personal financial hardship because of a qualified mental health or substance-abuse related incident regarding their child (age 28 and under at time of incident), legal dependent, or child (over age 28) with a disability that still resides with the APi team member. See below for a list of qualified circumstances.

Q5: Who qualifies as a legal dependent or child for which team members can seek financial assistance?

The Minneapolis Foundation determines a child relationship through a valid birth certificate, adoption decree/certificate, or other similar documentation. The Minneapolis Foundation determines legal dependents based on the team member's most recent tax return or other legal documentation outside of the U.S. If the team member has taken steps, such as seeking power of attorney, additional documentation or explanation can be provided with the application to support the team member's case. For children (over 28) with a disability that still reside with the APi team member, documentation to verify the disability status of the child and documentation to verify their current address is the same as the APi team member will be required.

Q6: How much financial assistance can a team member apply for?

Applicants may receive up to a maximum amount of \$10,000 USD in any twelve-month period. Applicants may apply more than once within a twelve-month period for separate qualified incidents, but the total amount granted for all incidents may not exceed \$10,000 USD. APi Group team members may not receive more than \$50,000 USD in assistance from The Care Factor Fund in their lifetime.

Q7: What are the criteria to qualify for financial assistance from The Care Factor Fund?

In order to qualify to receive financial assistance, the following criteria must be met:

- The incident causing the financial hardship must be unforeseen and beyond the team member's reasonable control
- The incident causing the financial hardship must have occurred within 365 days of the application date
- United States team members: total household income must be less than 800% of the federal poverty guidelines (updated annually and found on the application site)
- Canada team members: total household income must be less than 800% of the LICO guidelines (updated annually and found on the application site)
- Team members outside of the United States and Canada: must be able to demonstrate the request is a financial hardship through collection of documentation to verify household size and income
- The team member must attest to or demonstrate that the financial hardship has not been reimbursed or otherwise remedied from an insurance claim, a team member benefit program, a public benefit program, or any other form of financial support

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- Qualified incidents must be directly related to the team member's child (age 28 or under at time of incident), legal dependent, or child (over age 28) with a disability that still resides with the APi team member.
- The incident causing the financial hardship must be a "Qualified Incident" related to mental health or substance abuse treatment such as:
 - New mental health diagnosis within the eligible time frame (365 days) and related costs.
 - An unforeseen development/change/increase in treatment for an existing mental health condition or substance abuse issue and related costs
 - An unexpected treatment (in-patient or out-patient) and related costs

Q8: What types of unexpected personal hardships do not qualify for financial assistance?

Some examples of personal hardships that **do not qualify** include, but are not limited to:

- Routine medical or dental bills/expenses, including ongoing/regular visits to a therapist/mental health professional
- Lost wages (such as a reduction in hours, termination of employment, severance or unemployment)
- Being behind on bills or existence of bills/overdue bills
- Eviction or foreclosure notices, unless additional documentation is provided to link to a Qualified Incident
- Wage garnishments
- Bail or legal fines
- Maintenance to house or vehicle that was not caused by an unexpected event or Qualified Incident
- Elective cosmetic procedures or expenses related to a chronic condition, unless due to a Qualified Incident
- Pet medical expenses

Application Process

Q9: Are applications kept confidential from APi Group?

Yes. All applications are kept confidential from APi Group. Only non-identifying statistical information may be provided to APi Group on a periodic basis. The Minneapolis Foundation retains the right to break confidentiality if a fraudulent application is suspected.

Q10: What documentation is required?

To be considered for a grant through The Care Factor Fund, team members must provide the Minneapolis Foundation with the following documents:

- A complete [application](#)
- The team member's most recent paystub and a paystub from at least 365 days prior
- Verification of the team member's most recent household size and income (i.e. Form 1040 Federal tax return, or other document to verify household income)
- Documentation to verify the relationship of the child/legal dependent to the team member such as:
 - Birth certificate, adoption decree/certificate
 - Tax return (or other legal documentation) to verify dependent status
- Documentation (e.g., medical bills, diagnosis or other medical paperwork, etc.) to substantiate the qualified incident and financial hardship
- Copies of the bills for which assistance is being requested that clearly show the team member's name (or child/dependent's name)/address, date or care/service, and amount owed after any insurance adjustments if applicable

Q11: How do I apply for a grant?

Visit the [online application portal](https://mplsfoundation.smapply.org/prog/the_care_factor_fund) (https://mplsfoundation.smapply.org/prog/the_care_factor_fund) to register and complete your application with the Minneapolis Foundation. As part of the application process, you will be required to submit the required supporting documentation. If you cannot fill out an online application, please email eaf@mplsfoundation.org or call (612) 672-3861 and someone will be in touch within two business days to assist you.

Q12: What if English is not my primary language?

The entire application is available in English, Spanish, and French. Once you visit the application site, click the settings to toggle to Spanish or French. If you would be more comfortable completing the application in one of the languages below, we recommend you use Google Translate to aid you in translating some of the site instructions and questions. Certain questions on the application have links to documents that explain the question in greater detail in all the languages below. If you require application support in a

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language besides English or Spanish, please email eaf@mplsfoundation.org to schedule a time to speak with The Minneapolis Foundation team via an interpreter.

- English
- Chinese (Simplified)
- Dutch (The Netherlands)
- French (France)
- French (Canadian)
- German
- Italian
- Norwegian (Bokmål)
- Portuguese (Portugal)
- Spanish (Spain)
- Spanish (Latin America)
- Swedish

Q13: Can I apply on behalf of a co-worker?

Since many of the required attachments (income tax return, bills, paystubs, etc.) are only available to the team member in need, it would be difficult for a co-worker to submit a complete application. If you think a co-worker would benefit from the fund, please pass along this website or the phone number for The Minneapolis Foundation so they can reach out to us.

Q14: How quickly will my application be reviewed?

The Minneapolis Foundation can only review complete applications, so it is important to answer all of the questions on the application and provide the required supporting documentation to ensure the review process can begin. Once you've submitted your completed application with supporting documentation, you will receive a confirmation email. Your application will be reviewed within five business days and you will receive an email with the approval status of your application once the review is complete.

Q15: What if I didn't receive a confirmation email for my application?

If you have not received a confirmation email, you likely did not sign and submit your application. You may check the status of your application by logging in to the [applicant portal](#). Submitted applications will show a status of "Submitted". An application that has not been submitted will NOT show a status of "Submitted" and you will be allowed to click the "Continue" button to complete and submit your application. If you have any questions, you may email eaf@mplsfoundation.org or call (612) 672-3861.

Q16: Is there a way for me to check the status of my application?

You can check the status of your application by logging in to the [application portal](#). If the reviewer of your application has any questions or needs any additional information, you will receive an email at the email address you provided during the application process. If your application is approved, your application status will be changed to "Awarded." If your application is not approved, your application status will be changed to "Declined." You will receive an email citing the reason(s) it was declined.

Q17: If I feel my application was wrongly declined, is there a process to appeal the decision?

If you feel your application is wrongly denied, you may provide additional information for review by emailing eaf@mplsfoundation.org or calling (612) 672-3861.

Q18: Why wasn't my application approved for the full amount requested?

Not all applications are fully approved; some will be approved for less than the amount requested based upon eligibility requirements or the documentation provided to support the expense(s).

Payment Information

Q19: How are payments made?

For applicants located in the [United States](#), applicants have the opportunity to receive a paper check or an electronic payment through [Zelle](#)®. Electronic payments through Zelle® are the fastest and most accurate way to receive payment directly to your bank account. To receive electronic payment, an applicant must have the Zelle® app downloaded with a registered account using the same email address submitted with the application. Once the applicant has registered their email address with Zelle®, and funds are approved, the electronic payment will be initiated.

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If the applicant does not have a Zelle® account registered, they will receive reminder emails that the funds are available and can be claimed by setting up an account through Zelle®. However, if an applicant chooses not to set up a Zelle® account to receive the funds electronically, a paper check will be sent via standard USPS. It can take up to six days from the date of approval to process the check and the Minneapolis Foundation is not responsible for lost checks or checks that arrive late.

For applicants located in Canada, the electronic payment option is through PayPal. Electronic payments through PayPal are the fastest and most accurate way to receive payment. To receive electronic payment, an applicant must have a PayPal account using the same email address submitted with the application. Once the applicant has registered their email address with PayPal, and funds are approved, the electronic payment will be initiated. Payments will be received in USD, but can be converted to CAD (no conversion fee will be charged to the applicant) through the applicant's PayPal account.

Approved applicants that do not choose to use PayPal will be asked to enter their home mailing address. A paper cheque will be sent to the address that is entered. Please note that paper checks may take up to fourteen days longer than payments through PayPal.

Applicants interested in electronic payment should sign up for [PayPal](https://www.paypal.com/ca/home) (<https://www.paypal.com/ca/home>) as soon as possible to prevent any delay in your approved payment. If you have any questions, please contact eaf@mplsfoundation.org.

For applicants located internationally (outside of the U. S. and Canada) payments will be sent to you via wire. Please note this funding process can take up to two weeks. More information will be found directly on the application and in further communication if you are approved.

Q20: Does receiving a grant come with any further obligations?

No. Grants received are considered a charitable grant and you do not need to repay the grant. The financial assistance is provided to aid the team member in meeting the unforeseen financial hardship and therefore it is expected that the financial assistance will be used to pay costs/bills associated with the applied for incident.

Q21: I borrowed money from my friends and family to help me get caught up on my bills. Will The Care Factor Fund reimburse me so that I can pay them back?

No. The Fund is available for those team members who do not have the means themselves or other resources available to pay for the financial hardship.

Donations to The Care Factor Fund

Q22: I donate to The Care Factor Fund. Doesn't that make me automatically eligible for assistance?

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

Q23: How can I donate to The Care Factor Fund?

You may donate to The Care Factor Fund via check, credit card, or even marketable securities. All contributions are tax deductible to the fullest extent of the law through the Minneapolis Foundation and are not refundable.

Check:

To make a donation by check, please send the check payable to APi Group Care Factor Fund and mail it to:

The Minneapolis Foundation

800 IDS Center

80 South 8th Street

Minneapolis, MN 55402

Credit card:

You may contribute directly to The Care Factor Fund via credit card online by following this [link](#).

Marketable securities:

The Minneapolis Foundation can receive marketable securities as donations to The Care Factor Fund. To receive information about making a marketable securities donation, please email us at eaf@mplsfoundation.org.