

Applying to the Ross Cares Fund

Follow the steps below to apply for a grant from the Ross Cares Fund. After completing step 3, you will be notified within 48 hours if your application has been approved.

Step 1: Review the eligibility guidelines.

Guidelines about which Associates are eligible to apply and which events and expenses qualify for a grant are detailed below. Please review these guidelines in full before applying to determine if you are eligible to receive support from the Ross Cares Fund.

Step 2: Complete the application.

Access the online application by clicking the “Apply Now” button on the website. You may also request a paper copy from your E4E Relief grant specialist at 1-844-289-1385 or by email at RossCares@e4erelief.org. We encourage you to use a personal email address if you are not able to access work accounts outside of business hours.

Step 3: Provide additional information, as requested.

After we have received your initial application, a grant specialist will contact you within three business days for an informal interview and may ask for supporting documentation. Using the information provided by the grant specialist, you will be able to check the status of your application online as it moves through the review process.

Which Associates Can Apply?

- To qualify, applicants must be active employees of Ross Stores or dd's DISCOUNTS, or they must be on an approved leave, including short-term disability, long-term disability, FMLA or paid-time off. In the event that an Associate who meets these requirements has passed away, the applicant may be the Associate's family member.
- In the case of a hardship, the applicant must demonstrate that he or she has exhausted all other available resources to handle the hardship. Income guidelines may apply.
- Ineligible Associates include those on unapproved leave, receiving severance, retirees, contract employees or contingent labor sourced through a third party.

Qualifying Events and Eligible Expenses

Qualifying events are certain types of unexpected emergencies that arise outside of the Associate's control and cause an economic hardship. Full details on the impacted individuals, qualifying events, and eligible expenses can be found below. In brief, assistance may only be provided toward expenses that are the result of a specific event that has occurred after the Associate's hire date. Each application will be considered on an individual basis.

Disasters

Impacted Individuals: An Associate, their spouse/partner, or dependent

Qualifying Events:

- Natural disaster, such as a flood, hurricane, tornado, ice storm, wildfire or earthquake
- House fire
- Act of terrorism
- Accident involving a common carrier, such as a public airline, bus, train, or cab

Personal Hardships

Impacted Individuals: Varies by event (see “Qualifying Events” below)

Qualifying Events:

- Death of an Associate or eligible family member (spouse/partner, dependent, sibling, or parent) for whom the Associate is financially responsible
- Unexpected illness/injury of an Associate, their spouse/partner, or dependent; in these events, the Fund will not pay for medical expenses
- Crime (including domestic abuse) impacting an Associate, their spouse/partner, or dependent

Disasters (continued)

Eligible Expenses:

Short-Term Expenses: Evacuation

- Hotel/lodging
- Travel costs
- Basic needs (food, clothing)

Long-Term Expenses: Recovery

- Housing (repairs, rent, mortgage)
- Transportation (payments, repairs, replacements)
- Basic needs (food, clothing)
- Essential household utilities (electric, gas, sewer, water)
- Funeral, travel, and burial expenses
- Non-medical insurance deductibles (auto, home, flood), but not premiums
- Essential appliances/furnishings
- Daycare/childcare expenses

Personal Hardships (continued)

Eligible Expenses:

- Funeral, travel, and burial expenses
- Basic needs (food, clothing)
- Essential household utilities (electric, gas, sewer, water)
- Housing (rent, mortgage)
- Hotel/lodging (if unsafe to inhabit existing home)

The following expenses do not qualify for assistance for any event:

- Lost compensation due to reduced hours or missed time from work
- Legal fees, garnishments, or expenses associated with divorce or custody cases
- Credit card or personal loan debt unrelated to an eligible event
- Medical expenses of any kind, including counseling services
- Medical insurance deductibles or premiums
- Expenses already covered by insurance policies or other forms of monetary support
- Routine automobile/home repair or those due to deferred maintenance
- Tuition

How to Apply FAQs

1. What should I do if I'm impacted by a qualifying disaster or personal hardship?

The Ross Cares Fund is not a first-responder or emergency service provider. In the event of an emergency when safety is at risk, Associates should first contact 911.

In the aftermath of a qualifying disaster or personal hardship, an Associate experiencing a financial hardship should review the eligibility guidelines before applying for a grant from the Ross Cares Fund. In the event that an eligible Associate has passed away, the applicant may be the Associate's family member.

Associates affected by a tragedy may also contact the Ross Stores Employee Assistance Program (EAP) for additional non-financial assistance, including emotional support, consumer credit counseling, legal assistance, help with work-place concerns, domestic violence situations and other issues. Consultation is available 24 hours a day, 365 days a year, at no cost to employees. Call **1-800-889-4033** or visit www.MagellanHealth.com/member.

2. Who can apply? Does it matter how long I have worked for Ross?

The Associate must be an employee of Ross when the event occurs but there is no minimum length of employment for an Associate to apply.

3. I'm currently on a leave of absence. Can I still apply for support from the Fund?

To qualify, applicants must be active employees or on an approved leave, such as short-term disability, long-term disability, or paid time off. In the event that an Associate who meets these requirements has passed away, the applicant may be the Associate's family member.

4. What if I don't meet all the requirements to apply to the Fund?

The Ross Cares Fund is intended to provide financial assistance to Associates and their families experiencing a financial hardship resulting from a sudden, severe, overwhelming, and unexpected emergency, which results in an inability to meet basic needs. You should not apply unless you can demonstrate the inability to meet needs on your own.

Ross Stores offers an Employee Assistance Program (EAP) to provide non-financial assistance to Associates who are experiencing financial difficulties but do not meet the Ross Cares Fund qualifications. Non-financial assistance includes emotional support, consumer credit counseling, legal assistance, help with work-place concerns, domestic violence situations, and other issues. Consultation is available 24 hours a day, 365 days a year, at no cost to employees. Call 1-800-889-4033 or visit www.MagellanHealth.com/member.

5. When do I need to submit my application for support from the Fund?

Disasters: For assistance with short-term (evacuation) expenses related to a disaster, an application must be submitted within 45 days of the disaster.

For assistance with long-term (recovery) expenses related to a disaster, an application must be submitted within one year of the disaster. Beginning 120 days after the disaster, income guidelines may apply. See "Are there income guidelines for applicants?" for additional information.

Personal Hardships: For assistance with a personal hardship, an application must be submitted within one year of the event.

6. What support will the Fund provide in the event of illness or injury?

If an Associate, their spouse/partner, or dependent experiences a sudden, unexpected, and serious illness or injury, the Fund may be able to help with basic living expenses. However, the Fund will not pay for medical expenses, such as medical bills, premiums, and deductibles. The Fund is unable to provide repeat or ongoing support with expenses related to the same illness/injury.

7. Why doesn't the Ross Cares Fund pay for medical expenses?

The Ross Cares Fund is not a replacement for medical insurance. By not paying for medical expenses, the Fund ensures that it does not duplicate existing benefits, such as medical insurance, short-term and long-term disability, or worker's compensation.

Although the Ross Cares Fund will not compensate Associates for medical expenses (such as medical bills, premiums, and deductibles), the Fund may be able to help with other essential living expenses, such as rent/mortgage, utilities, and food, when a medical condition has resulted in a financial hardship.

8. Is there a maximum amount for relief grants? Should I expect the maximum?

Qualifying relief grants are subject to set maximums. For qualifying disasters, the maximum relief grant is \$1,500. For a qualifying personal hardship, the maximum relief grant is \$2,500.

The maximum award amount per grantee per rolling 12-month period is \$5,000. The maximum award amount per lifetime is \$7,500.

The award amounts will vary based on the circumstances of the applicant. Not all applicants will receive the maximum award. The amount of the grant will be based on the requested eligible expenses and the financial need of the applicant.

9. Can I submit applications for multiple events?

An Associate may apply to the Fund multiple times if each application is for a different eligible event. For example, if an Associate has a house fire in May and then is impacted by flooding in October, he/she will be eligible to apply for a relief grant for both events.

In the event of a disaster, an Associate may apply for assistance with both short-term (evacuation) expenses and long-term (recovery) expenses for the same event.

The maximum award amount per grantee per rolling 12-month period is \$5,000. The maximum award amount per lifetime is \$7,500.

10. What documents are required for the application?

Necessary documentation will vary based on the circumstance of the applicant. Generally, applicants will be required to submit a current paystub to indicate that they are active Ross employees, or a letter from Human Resources to indicate that they are on an approved leave of absence, such as short-term disability, long-term disability or paid time off. Additional requested documentation may include:

- Fire report
- Insurance declaration
- Utility bill
- Mortgage or rent statement
- Police report
- Hospitalization records
- Death certificate/obituary

Immediately following a disaster, we understand that it may be difficult for Associates to provide documentation, so E4E Relief will work with you to help secure required documentation.

11. Are there income guidelines for applicants?

Disasters: For assistance with short-term (evacuation) expenses related to a disaster, income guidelines do not apply, but the event and expenses must have occurred within 45 days of the disaster and the application must be submitted within the same timeframe.

For assistance with long-term (recovery) expenses related to a disaster, income will only be taken into consideration if the application is submitted more than 120 days after the disaster.

Personal Hardships: To be eligible for support related to a personal hardship, an applicant's total household income must be less than 1.5 times the State Median Income for their State of residence.

During the application process, applicants must disclose all forms of monetary support received related to the disaster or hardship. For all eligible events, support provided by the Ross Cares Fund will not exceed documented or quoted expenses.

12. I borrowed money to help cover expenses related to an emergency. Will the Fund help me pay back the money?

The Ross Cares Fund is intended to provide financial assistance to Associates and their families experiencing financial hardship resulting from a sudden, severe, overwhelming, and unexpected emergency, which results in an inability to meet basic needs. You should not apply unless you can demonstrate the inability to reasonably meet needs on your own.

During the application process, applicants must disclose all forms of monetary support received related to the disaster or hardship.

If an applicant took out a loan or used a credit card specifically to pay for eligible expenses related to the disaster or hardship, the Fund may be able to provide reimbursement. Supporting documentation will be required during the application process.

The Ross Cares Fund will not reimburse money borrowed from friends or family.

What to Expect After Applying FAQs

1. What happens to my application after I submit it?

The Ross Cares Fund application process is administered by E4E Relief. After your application has been submitted, you will receive an email confirming your application has been successfully received. An E4E Relief grant specialist will contact you within three business days, often sooner, to review your application and evaluate your needs.

Information provided in the application is strictly confidential and grant decisions are made by E4E Relief's trained staff. Ross Stores Associates do not review or influence application approvals or determine grant amounts in any way.

Once you have completed your interview with a grant specialist, you may be asked to provide additional documentation. The grant specialist will contact you with a decision within 48 hours of receiving your completed application and documentation. If additional information is not required, the grant specialist may be able to inform you at the conclusion of the call if you qualify for assistance.

2. How will I know if my application has been approved?

Decisions are made within 48 hours from the time that all documents are received. You will be notified by phone, email, or letter, depending on the situation. Expedited turnaround times are also in place for Associates with immediate needs due to a disaster.

3. Will my co-workers know if I apply for or receive a relief grant?

No. As a third-party provider, E4E Relief administers the program. Information collected on the application and during the interview process is kept confidential. Your information and application are not shared with Ross Stores. It is up to you if you would like to share your story about assistance you received from the Ross Cares Fund. If you would like to share your story, please let your grant specialist know.

4. If I receive a relief grant from the Fund, am I obliged to remain a Ross employee for a certain length of time?

Receiving a grant from the Ross Cares Fund does not require that you continue your employment with Ross Stores or dd's DISCOUNTS.

5. If my application is approved, where will you send the check?

During the application process, the applicant will choose whether to receive a digital disbursement through the Zelle platform or a check in the mail. With digital disbursement, the funding is distributed within 1-3 business days of the grant being approved, often sooner. Mailed checks take around 5-10 business days to arrive to the address provided. In some cases, the relief grant will be paid directly to the vendor(s) to whom payment is due.

6. If I receive a payment from the Fund, do I have to pay taxes or pay back the Fund?

No. Disbursements from the Ross Cares Fund are non-taxable to the Associate. They are provided as a gift, and do not have to be repaid.