

Cargill Cares Employee Disaster Relief Fund (EDRF)

How to Apply – Frequently Asked Questions (FAQs)

What types of grants are available for eligible employees impacted by COVID-19?

Eligible employees impacted by the COVID-19 crisis may be eligible for the following grants, as assessed by E4E Relief on a case-by-case basis:

- **CRITICAL RELIEF GRANT** (up to \$1,500 USD – amounts vary based on country): If the employee/spouse/partner/dependent(s) is ill from COVID-19 with complications resulting in hospitalization/medical treatment and the employee has utilized all company and government provided pay & benefits, but is unable to meet basic needs.
- **BASIC RELIEF GRANT** (\$500 USD): If the employee exhausts all company and government provided pay & benefits and cannot meet basic needs. For example:
 - Employee is unable to work from home and falls into “high-risk” categories for serious COVID-19 infections, as defined by local health authorities, requiring the individual to refrain from working.
 - Employee is unable to work from home and has young children impacted by school closures with no family or partner to assist. Emergency childcare is either not available or available, yet prohibitive due to high cost. Employee exhausts all company provided pay & benefits and cannot meet basic needs as a result of increased childcare costs, or reduced income if childcare is not available.
 - Employee’s household experiences a significant loss of income due to COVID-19.

What types of grants are available for eligible employees for catastrophic, natural and personal disasters?

Catastrophic and personal disaster relief grants are also available for eligible employees as assessed by E4E Relief on a case-by-case basis. Both catastrophic and personal disaster relief grants include:

- Short-Term Grant – Up to \$1,500 (USD)
- Long-Term Grant – Up to \$2,500 (USD)

Amounts vary based on country.

Catastrophic disasters are defined as large-scale events that generally result in mass evacuations, and may also result in the loss of life, significant injury or substantial damage to an individual's primary residence and are typically caused by natural disaster. This could include events that are large-scale as determined by E4E Relief. Examples include, but are not limited to, tornadoes, blizzards, typhoons, wildfires, floods, earthquakes, hurricanes, tsunamis, volcanic eruptions, heatwaves, polar vortices, etc.

Personal disasters are defined as typically small-scale or isolated events, not rising to the level of Catastrophic Disaster, which may result in an individual's evacuation and may also result in the loss of life, significant injury or substantial damage to an individual's primary residence; or events that are small-scale or isolated as determined by E4E Relief. This could include, but are not limited to a house fire, an isolated tornado, in-home flooding, severe storms, etc.

Who is eligible to apply for a long-term relief grant?

Employees are eligible to apply for a long-term relief grant if they meet the following requirements:

- The employee's home was severely damaged or declared as a total loss as a result of the qualifying event
- The employee owns their home, and it is their primary residence

What is the grant amount and can I apply for multiple grants?

The grant amount awarded varies depending on need and location. Eligible employees are able to receive up to \$3,000 (USD) in relief grants over a 12-month period. This could include both a COVID-19 relief grant and a catastrophic or personal disaster relief grant.

Does this apply to personal hardships (i.e. divorce, domestic violence, psychological wellbeing, etc.)?

The Cargill Cares Employee Disaster Relief Fund does not cover personal hardship. Cargill offers additional resources for employees via Employee Assistance Programs or local helplines. Please contact [MyHR](#) for more information.

How will this resource support critical medical needs during or after the COVID-19 crisis?

Medical expenses are not covered under the Employee Disaster Relief Fund. For questions regarding your healthcare benefits, please contact [MyHR](#) for more information.

What types of properties are eligible for assistance?

Only the employee's primary residence is eligible for assistance.

Do employees need to wait for quotes from contractors or insurance before applying?

No.

Do I have to repay the grants?

No. Grants provided through the Fund are not loans and do not have to be repaid.

Are any Cargill employees NOT eligible to receive these grants?

At this time, employees in Germany are unable to apply for this grant. More information will be shared once the Cargill Cares Employee Disaster Relief Fund application portal is available in Germany.

Is E4E Relief able to distribute the relief grants to all of Cargill's operating communities?

E4E Relief has provided a list of countries that either due to tax laws or disruptions such as war or violence, they are unable to distribute relief grants to employees. There are currently four countries on this list where Cargill has employees: Russia Federation, Ukraine, Myanmar and Algeria. These employees are still eligible to apply for a grant through the E4E Relief application process, and Cargill will consider other alternatives to distribute the approved relief grants to these employees impacted by a qualifying event in the listed countries.

How will an individual be identified as an employee?

Cargill will provide a list of employee names, identification numbers and email addresses to E4E Relief.

Who is considered an eligible 'immediate family' member?

Immediate family is currently defined as a spouse/partner or dependents living in the home.

What information do I need to have on-hand to apply?

Employees will need to provide an Employee DSID (contact [MyHR](#) if you do not know your DSID) for the application. Please also have your home address, and the phone number associated with your bank account readily available.

Are all qualified employees eligible to receive the same amount of funding?

Grants are intended for employees who are significantly impacted by a disaster and are unable to meet basic needs. Grant amounts will vary based on the nature of the disaster, and:

- Need expressed in the application
- Criteria set forth in this document
- An objective evaluation of financial needs at the time the grant is made

Any grants (if approved by E4E Relief) shall be entirely discretionary and is subject to changes to the applicable policies of the EDRF.

If I need more assistance, can I submit a second application for the same qualified event?

If an employee is eligible for a long-term relief grant, they can submit a second application for the same qualified event. Employees will receive an application to apply for a long-term relief grant if they meet the following requirements:

- The employee’s home was severely damaged or declared as a total loss as a result of the qualifying event.
- The employee owns their home, and it is their primary residence.

Do I pay taxes on the grant if awarded to me (taxable income)?

For U.S. grant recipients, this is a qualified disaster for which relief payments are not taxable income (i.e., will not show up on your W2). For recipients outside the U.S., please check with your local tax authority for more information.

Is the relief grant received by the employee considered an employee benefit?

No.

Within what time period do employees need to apply for disaster relief grants?

The qualifying event must have occurred within 45 days of the date the initial application for a short-term relief grant. For a long-term relief grant, the qualifying event must have occurred within 120 days of the date of the initial application. For COVID-19 relief grants, qualifying employees impacted January 2020 to now are eligible.

Can I submit an application on behalf of another team member in need?

Yes, if an employee is unable to complete the application, it is possible for someone, such as a family member, to apply on behalf of another team member by selecting “Proxy for Another” in the application.

What number do I use for the Employee ID number required in the application?

Employees will need to provide an Employee DSID (contact [MyHR](#) if you do not know your DSID).

What happens after I apply?

Once your application is received you will receive a confirmation notification. If additional information is necessary, you will receive an email outlining what documentation is needed. Upon receipt of all supporting documentation a grant specialist from E4E will review and make a decision regarding your request. If approved, a grant distribution will be made based on the payment preference selected in the application. Check back daily to see the progress of your application as it moves through the review process.

Who will be reviewing applications and determine which employees receive a grant?

E4E Relief will intake applications; review submitted requests and supporting documents; interview applicants; make award recommendations and process payments to the employee. Cargill will verify employment and leave of absence status only.

If I am awarded a grant, how will the grant payment be sent to me?

In the application, U.S. team members can elect to either be paid by check or electronically via Zelle, which is typically faster. Visit [zellepay.com](#) or download the Zelle app for instructions on using Zelle to receive your grant payment. Team members outside the U.S. will be paid via Western Union. Eligible

Cargill employees in Russia Federation, Ukraine, Myanmar and Algeria will be paid via alternative methods as determined by Cargill.

Do I need to create a Western Union account before I apply?

No, employees can apply for a Western Union account to receive funding after they complete the application. E4E Relief will provide a code for eligible employees to use to register an account.

How long does it take to process an application and when will I receive funds?

It typically takes E4E Relief one week to review an application but could take longer depending on the volume of requests received. Most relief grants are received within 10 days upon approval.

Who has access to the employee application and information provided within the application?

The Cargill Cares Employee Disaster Relief Fund and the application review process is administered by E4E Relief. Cargill and E4E Relief are committed to protecting the confidentiality and security of personal information that E4E Relief receives in connection with the EDRF. Cargill will verify employment and leave of absence status only. E4E Relief will use and otherwise process personal information in accordance with and the purposes described in our contract with E4E Relief and in accordance with applicable law.

Will my manager be notified if I apply for this grant?

No. Notification of application to supervisors and managers is at the discretion of the Cargill employee only.

Who can I contact with additional questions?

For questions, please call the E4E Relief free hotline: 1 (833) 515-1711 for US applicants, 1 (980) 276-3827 for applicants outside the US, or email cargillcaresrelieffund@e4erelief.org (available Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Standard Time). Translators are available to answer employee questions.