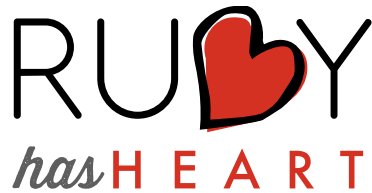# FAQ about Ruby has Heart

Question: Ruby has Heart seems to provide some things but not others? Why can't we help all Team Members who seem to really need it?

Answer: Please see below.

Frequently Asked Questions

Question: Ruby has Heart seems to provide some things but not others? Why can't we help all Team Members who seem to really need it?

Answer: It is very difficult when bad things happen to good people, especially when those people are our Team Members. We are very proud to have Ruby has Heart and to have Team Members who contribute out of concern and care for their co-workers. Ruby has Heart was set up with a special charter after our Nation's 9-11-01 disaster to help our Team Members affected by non-insurable catastrophes. Although we would love to help each and every Team Member, the program has regulations that are defined in its 501(c)(3) charter.

Ruby has Heart was set up to assist with things like:

• Short-term help for basic human needs after a fire, flood, hurricane or other natural or manmade disaster.

• Burial/Funeral assistance for the passing of a Team Member or immediate family member.

• Financial hardships due to unforeseen circumstances (outside the scope of insurance) for those who request short-term help for basic human needs (clothing, food, travel and lodging).

Unfortunately, the program cannot:

• Replace lost income.

• Be a substitute for disability or medical insurance.

• Be used for debt consolidation.

• Replace expenses derived from non-emergency circumstances.

It is always disappointing and sad to have to deny any of our Team Members financial relief through Ruby has Heart. Please know that when the fund receives a request that doesn't qualify under the program's charter, the individual submitting the request is personally contacted to explain the reason why it did not qualify. Additionally, other resources of assistance are suggested as much as possible.

We are very happy that you asked for clarification about what the program can and cannot do because it provides an opportunity to share some really important information with the rest of the Team.

Thank you!