

Retirees' Frequently Asked Questions about Red Tab Foundation (RTF) Services

- 1) **Which basic living expenses will the Red Tab Foundation help with following a qualifying emergency?**
- 2) **Is there an income limit?**
- 3) **Is there a deadline to apply for assistance?**
- 4) **Can retirees apply more than once?**
- 5) **Who are eligible dependents?**
- 6) **What is provided to retirees who qualify for assistance?**
- 7) **When will the Red Tab Foundation provide assistance for an illness or injury?**
- 8) **Does the Red Tab Foundation help with medical bills?**
- 9) **What is considered an eligible home repair?**
- 10) **I borrowed money from my friends and family to address a recent emergency. Will the Red Tab Foundation help me pay them back?**
- 11) **What happens if a retiree doesn't qualify?**
- 12) **What types of expenses do not qualify for financial assistance?**
- 13) **Can I donate to the Red Tab Foundation?**

1) Which basic living expenses will the Red Tab Foundation help with following a qualifying emergency?

- Past due rent/mortgage
- Past due utilities (e.g. gas, water, electricity)
- Past due car payment
- Groceries
- Essential funeral expenses
- Temporary shelter/moving expenses (in extreme cases such as an employee's home is severely damaged from a fire or natural disaster)
- Clothing (in cases where an employee has suffered a loss of clothing, such as a fire or natural disaster)
- Uninsured home repairs due to a natural disaster or fire
- Critical medical treatment that is being withheld due to lack of funds or coverage

2) Is there an income limit?

There is no set income limit for most services. However, the assistance provided by the Red Tab Foundation is need-based so a retiree's household income is an important factor used to determine eligibility.

3) Is there a deadline to apply for assistance?

No. Retirees are eligible for life and can apply at any time.

4) Can retirees apply more than once?

Yes. However, some types of assistance have annual or lifetime limits.

5) Who are eligible dependents?

The Red Tab Foundation considers anyone for which the retiree is 100% financial responsible as eligible dependents. Children, grand children, siblings or other relatives are not considered dependents unless the retiree can show they are 100% dependent.

6) What is provided to retirees who qualify for assistance?

Depending on the type of request, retirees can receive:

- A tax-free grant (check) typically written out to service providers such as the dentist, contractor or the retiree's landlord or utility company
- A voucher for eyeglasses and/or hearing aids

7) When will the Red Tab Foundation provide assistance for an illness or injury?

As a result of an illness or injury, if a retiree is unable to pay for the basic necessities of living (due to medical bills and expenses, loss of income, etc.), the Red Tab Foundation may provide a grant for delinquent bills such as rent/mortgage and/or essential utilities (gas, water and electricity).

8) Does the Red Tab Foundation help with medical bills?

The Red Tab Foundation can help address financial hardship related to medical expenses. For example, if a retiree pays a Medicare hospitalization deductible and cannot pay their mortgage as a result, we can provide a grant to pay the mortgage. We can also provide assistance if essential medical treatment is being denied by a service provider because of a retiree's inability to pay.

9) What is considered an eligible home repair?

Eligible home repairs are defined as: Extensive interior or exterior work performed **to alleviate critical health and safety issues or code violations**, including a change to or repair of materials or components; handicap home modifications; installation or repair of plumbing, mechanical or electrical systems; repair or replacement of essential home appliances.

10) I borrowed money from my friends and family to address a recent emergency. Will the Red Tab Foundation help me pay them back?

No. The Red Tab Foundation is for retirees who have no other sources of support, which includes friends and family.

11) What happens if a retiree doesn't qualify?

If a retiree does not meet the Red Tab Foundation's eligibility criteria, every effort will be made to refer that person to an alternative resource for assistance

12) What types of expenses do not qualify for financial assistance?

The RTF does NOT provide assistance for the following:

- Adoption
- Attorney's fees (divorce, child custody dispute)
- Fines, penalties, bail
- Taxes
- Credit card bills
- Debt consolidation loans
- Personal loans
- Immigration fees
- Moving expenses (except in natural disaster cases)
- School loans, tuition, supplies
- Maintenance related home repairs
- Teeth cleanings, fillings, etc.

13) Can I donate to the Red Tab Foundation?

Yes. The Red Tab Foundation is a public charity and accepts donations. To make a donation, click on the "donate" button at the top of the RTF website's homepage for payment options, or call 1-800-544-5498.