



**THE
BRAVE OF HEART
FUND**

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General

1. What is the Brave of Heart Fund?

The Brave of Heart Fund was established to provide monetary grants to eligible family members of frontline healthcare workers and healthcare volunteers who lose their lives because of COVID 19. The cash grant awards will provide basic and continuing financial support for common needs, such as funeral costs, medical care, counseling, food, educational expenses of children and other dependents currently in school, mortgage or rent payments, and immediate living expenses, as these family members manage the impact of the COVID 19 crisis and begin to move forward.

2. Why did the New York Life Foundation and Cigna Foundation create this Fund?

The New York Life Foundation and the Cigna Foundation have created the Fund with the hope of raising more than \$100 million to support the families of frontline healthcare workers and healthcare volunteers who lose their lives fighting COVID 19. The Fund honors the families of healthcare workers and volunteers who go to hospitals and medical facilities every day, knowingly putting themselves in harm's way while working with COVID 19–positive patients. The Fund is our way to support these courageous workers' and volunteers' families during their time of need and demonstrate our appreciation for their sacrifices during the pandemic.

3. Who can apply for a grant through the Fund?

The intention of the Fund is to help meet the financial needs of the surviving family of an eligible healthcare worker who has lost their life from a cause related to COVID 19. Eligible family members include a spouse or domestic partner, a dependent child, or dependent parent. The intention is to prioritize the needs of the surviving spouse or domestic partner. You can check your eligibility by submitting the required documentation on the Fund's website, which will be available in May 2020. Grant awards are discretionary and will be based on a determination of need by E4E Relief, which is the public charity administering the Fund.

An "eligible healthcare worker" is a healthcare worker or healthcare volunteer who lived in the U.S. at the time of death and worked or volunteered in or for a licensed hospital, medical center or clinic, nursing home, medical transport vehicle, triage center, or other licensed medical facility, provider or setting, or who worked or volunteered as an emergency medical technician, ambulance technician or paramedic, in the U.S., and died from COVID-19–related causes at any time through May 15, 2021, including doctors, nurses, technicians, orderlies, cafeteria workers, custodians, emergency medical technicians, and

others. The individual must have had exposure to patients with COVID 19 while working or volunteering. The individual did not need to be a licensed medical professional if the other criteria are met. More detail is provided in later FAQs.

4. Where does the money in the Fund come from?

The Fund is launching with an initial contribution of \$50 million, made up of \$25 million in contributions from each of the New York Life Foundation and the Cigna Foundation. To further support the Fund, the New York Life Foundation will also be providing a dollar-for-dollar match on the first \$25 million in individual donations received by the Fund.

5. What does a Fund grant provide?

The Fund will provide cash grants to eligible family members of eligible healthcare workers and healthcare volunteers who lose their lives due to COVID 19-related causes with financial support for basic and continuing needs and expenses such as funeral costs, medical care, counseling, food, educational expenses of children and other dependents currently in school, mortgage or rent payments, and other immediate living expenses.

6. How much grant funding will I receive as a grant recipient?

There are two forms of grants that may be available. You may be eligible for an initial grant of \$15,000 to alleviate the cost of immediate needs related to funeral costs and other essential household expenses. A second grant may also be available for continuing needs and longer-term expenses for up to six months, subject to income eligibility and documentation of financial need. This second grant is intended to help defray expenses such as, housing, utilities, educational expenses of dependents currently in school, childcare, clothing, food, transportation, counseling, and medical expenses. These grants may range up to \$60,000. The exact amount of any grant will depend on a variety of factors including, without limitation, the applicant's demonstration of financial need and availability of funds. The final determination of grant eligibility and amounts will be made by E4E Relief. Grants and grant amounts are not guaranteed and are subject to availability of funds remaining within the Fund.

7. Do I have to make a donation to apply?

No donation is required to apply for a grant from the Fund.

8. How many people will the Fund be able to help?

Given the unique needs of every family that the Fund may be able to support, the number of people the Fund will ultimately help cannot be determined at the outset. Additionally, while the New York Life Foundation and the Cigna Foundation are seeding the Fund with an initial amount of \$50 million, we aim to raise more than \$100 million in total for this critical cause. The Fund will support as many eligible families as possible until 100% of the Fund is exhausted, or when the application period ends on May 15, 2021, and E4E Relief has reviewed and made grant determinations on all applications received by that date. Any remaining funds will be used to provide additional support for healthcare workers and their families affected by COVID 19, including educational scholarships, and/or to support research to help prevent and address future pandemics.

9. Who is providing funding for The Brave of Heart Fund?

The New York Life Foundation and the Cigna Foundation each made initial contributions of \$25 million to seed the Fund. To further support the Fund, the New York Life Foundation will also be providing a dollar-for-dollar match on the first \$25 million in individual donations received. Building on its prior commitments to help healthcare workers during this critical time, Cigna will also provide behavioral and emotional health services to support grieving families. With support from individuals and corporations across the country, we aim to raise even more for this important cause.

10. Who established the Fund?

The New York Life Foundation and the Cigna Foundation established the Fund at E4E Relief and seeded the Fund with \$25 million each. The Fund will be owned and administered by E4E Relief, a disaster relief-focused subsidiary of Foundation For The Carolinas, a Section 501(c)(3) public charity. E4E Relief has nearly 20 years of experience in helping compassionate companies respond to large and small crises.

More information about E4E Relief can be found at its website <https://e4erelief.org/>.

Fund Grants

1. When and how will the Fund begin accepting grant applications?

The Fund expects to begin accepting grant applications in May of 2020. The website link will be added to the FAQs when it becomes available.

2. How can I determine my eligibility to apply for a grant from the Fund?

If you are the spouse, domestic partner, dependent child or dependent parent of an eligible healthcare worker or health-

care volunteer who has lost their life from a cause related to COVID 19 and can demonstrate financial need, you may be eligible. You can check your eligibility by submitting the required documentation on the eligibility website. The website link will be added to the FAQs when it becomes available.

An "eligible healthcare worker" is a healthcare worker or healthcare volunteer who lived in the U.S. at the time of death and worked or volunteered in or for a licensed hospital, medical center or clinic, nursing home, medical transport vehicle, triage center, or other licensed medical facility, provider or setting, or who worked or volunteered as an emergency medical technician, ambulance technician or paramedic, in the U.S. and died from COVID 19-related causes at any time through May 15, 2021, including doctors, nurses, technicians, orderlies, cafeteria workers, custodians, emergency medical technicians, and others. The individual must have had exposure to patients with COVID 19 while working or volunteering. The individual did not need to be a licensed medical professional if the other criteria are met. More detail is provided in later FAQs.

An application does not guarantee a grant or a particular amount of grant funds. E4E Relief has final discretion to make such decisions, and no rights or entitlements are created for any family members. No individual or family member has an automatic right or entitlement to any grants from the Fund.

The FAQs will be updated to provide more detailed eligibility information.

3. If my family member was an eligible healthcare worker, does that guarantee a grant?

No, a grant is not guaranteed. A surviving family member must also meet eligibility requirements and demonstrate a financial need for a grant. In addition, the total amount of grants that can be made will be limited by the total contributions to the Fund, and otherwise qualifying family members may not receive grants. No individual or family member has an automatic right or entitlement to any grants from the Fund.

4. What information is required to for me to request a grant application?

To submit an application for consideration, you will need to answer a few basic questions about yourself and the eligible healthcare worker or healthcare volunteer to whom you are related and upon whom you were dependent, and who has lost their life, including questions about their employment. The information you will need to provide is the eligible worker's or volunteer's name, date of birth and death, address, employer/volunteer information (such as name of employer, contact phone number, job title, etc.), evidence of your relationship to the deceased, and a death certificate or other proof of death. You may also be asked for additional information, as needed.

5. What is the deadline for submitting a grant application?

Applications will be accepted through May 15, 2021.

6. Are only U.S. citizens eligible to apply for Fund grants?

You do not need to be a U.S. citizen to apply for funds. However, the Fund can only accept applications from U.S. residents.

7. How should the minor child of an eligible healthcare worker apply?

If the child has a living parent that was also dependent on the eligible healthcare worker, that parent should apply. Otherwise, a parent or legal guardian will be permitted to apply on behalf of a minor child, in accordance with applicable state law.

8. Did my family member or do I need to be an existing customer of New York Life or Cigna to submit an application?

No, family members do not need to be a customer of New York Life or Cigna.

9. How does a grant from the Fund differ from life insurance?

The grants are not life insurance. There is no contract of insurance, no need to apply before the eligible healthcare worker's death, and no guaranteed payout.

10. What are the emotional and behavioral services that are available?

Cigna will provide behavioral and emotional health support to the families who receive a grant to help them cope with feelings associated with grief, including anxiety, loneliness, and depression. These offerings are an expansion of Cigna's efforts to support both frontline healthcare workers and the general public by providing webinars, articles, and podcasts to help people manage fear and anxiety, and build resiliency during the ongoing COVID 19 outbreak.

Cigna is also providing a program for all healthcare workers and healthcare volunteers, whether they are customers or not, to provide training in mindful stress management, acceptance and compassion, and is making available [web-based tools and resources](#) to help healthcare workers and their families cope with the emotional impact of COVID 19.

Eligible Professions

1. How is the Fund determining which family members of an eligible healthcare worker or healthcare volunteer are eligible grant recipients?

To determine your eligibility and need, E4E Relief, the charity housing and administering the Fund, will review your applica-

tion and any supporting documentation you submit. During the application review process, several points of information will be verified as part of the determination of your eligibility.

This will include verifying that your family member was an eligible healthcare worker or healthcare volunteer who died of causes related to COVID 19 and verifying that you are the spouse or domestic partner of that healthcare worker, or are a dependent child, or dependent parent.

To do this, we may request certain records, such as a death certificate or other proof of death, along with employment verification. However, you may have difficulty accessing documents, and we will work with surviving family members to consider alternatives in connection with the application process.

2. Did my family member have to work in a hospital for me to be eligible to apply for a Fund grant?

No. Grants may be available to eligible family members of persons who lived in the U.S. at the time of death and worked or volunteered in or for a licensed hospital, medical center or clinic, nursing home, medical transport vehicle, triage center, or other licensed medical facility, provider or setting, or who worked or volunteered as an emergency medical technician, ambulance technician or paramedic, and who passed away from COVID 19–related causes at any time through May 15, 2021. In addition, while working or volunteering, the family member must have had exposure to patients who had COVID 19.

3. Can family members of hospital support staff or volunteers also apply?

Yes, provided other eligibility criteria are met. Grants may be available to eligible family members of persons who lived in the U.S. at the time of death and who worked or volunteered in or for a licensed hospital, medical center or clinic, nursing home, medical transport vehicle, triage center, or other licensed medical facility, provider or setting, or who worked or volunteered as an emergency medical technician, ambulance technician or paramedic and who died from COVID 19–related causes at any time through May 15, 2021. In addition, while working or volunteering, the family member must have had exposure to patients who had COVID 19.

4. If my family member worked in a nursing home, outpatient center, or other medical facility aside from a hospital, can I apply for a grant?

Yes, provided other eligibility criteria are met. Grants may be available to eligible family members of persons who lived in the U.S. at the time of death and who worked or volunteered in or for a licensed hospital, medical center or clinic, nursing home, medical transport vehicle, triage center, or other licensed medical facility, provider or setting, or who worked or volunteered as an emergency medical technician, ambulance technician or paramedic and who died from COVID 19–related causes at any time through May 15, 2021. In addition, while working or volunteering, the family member must have had exposure to patients who had COVID 19.

5. If my family member was a home health aide, can I apply for a grant?

If your family member worked for a home care agency that is a licensed medical facility, provider or setting, and you otherwise meet the eligibility requirements, you can apply for a grant.

If your family member did not work through a licensed agency or organization, or if your family member was a companion, directly hired for care services, or provided care for a family member, the person is not an eligible healthcare worker and you would not be able to apply for a grant.

6. What does it mean to be “dependent” on the eligible healthcare worker?

To be considered a dependent of the healthcare worker, you will need to demonstrate that you were financially dependent on the deceased eligible healthcare worker. While not required, the most common way to do so is to provide evidence that you were claimed as a dependent on the healthcare worker’s most recent tax return.

7. What is the process for a grant award from the Fund?

The Fund expects to begin accepting grant applications in May of 2020. The Fund will be owned and administered by E4E Relief, a disaster relief-focused subsidiary of Foundation For The Carolinas, a Section 501(c)(3) public charity. E4E Relief is responsible for making all decisions concerning eligibility and grants made by the Fund.

Detailed information about how the process will work for grant applicants will be made available through updated FAQs. During the application review process, several points of information will be verified as part of the determination of eligibility, including verifying that a family member was an eligible healthcare worker or healthcare volunteer who died of causes related to COVID 19 and verifying that the recipient is the spouse, domestic partner, dependent child, or dependent parent of that healthcare worker. The application will ask a series of questions and request documentation of income and expenses.

COVID 19 Exposure

1. If my family member did not get tested for COVID 19, can I still apply for a grant?

Yes, you may still apply for a grant even if your deceased family member was not tested for COVID 19. In this case, the Fund may request other documentation of the cause of death indicating that it was related to COVID 19.

2. How does the Fund define COVID 19–related causes of death?

The Fund defines a COVID 19–related cause of death as a cause of death that is directly related to COVID 19 (SARS-CoV-2) and its effects, such as a respiratory, autoimmune, or other disease or condition that would not typically have resulted in a fatality in the absence of COVID 19. Such decisions will be made on a case-by-case basis by the Fund and are not appealable.

3. How will the Fund determine whether someone died from a COVID 19–related cause?

The Fund will review any available documentation to determine the cause of death, such as an official death certificate, a working death certificate provided by a funeral home, and other available documents and records.

Donations

1. How can I donate to the Fund?

Individuals can make a donation here: braveofheartfund.e4erelief.org. We strongly encourage interested donors to the Fund to consider making gifts through the Fund’s website, given the operating challenges of COVID 19, or by calling 888-616-0330, if you would like to make a private or corporate foundation gift. Credit card donations will be faster and easier to process. You may also mail a check (please note Brave of Heart Fund in the memo line) to:

Brave of Heart Fund
c/o E4E Relief
PO Box 896796
Charlotte, NC 28289-6796

2. Will my donation be used entirely for Fund grants or will it also be used to cover costs of administering the Fund?

Your donation will automatically go the Fund. The costs of administering the Fund will be covered separately by New York Life and Cigna Foundation.

3. How will my donation be used?

Your donation will be used to provide cash grants to eligible family members of eligible healthcare workers and healthcare volunteers who lose their lives due to COVID 19–related causes with financial support for immediate and continuing needs and expenses. The Fund will be providing an initial grant of \$15,000 to recipients to alleviate the cost of immediate needs related to funeral costs and other essential household expenses. A second grant may also be available for additional remaining continuing expenses for up to six months, subject to income eligibility and documentation of financial need. This second grant is intended to help defray expenses such as, housing, utilities, educational expenses of dependents

currently in school, childcare, clothing, food, transportation, counseling, and medical expenses. These grants may range up to \$60,000. The exact amount of any grant will depend on a variety of factors, including, without limitation, applicant's demonstration of financial need and availability of funds. The final determination of grant eligibility and amount will be made by E4E Relief.

Upon termination of the Fund, any assets remaining will be used to provide additional support for healthcare workers and their families affected by COVID 19 through a qualified Section 501(c)(3) organization, including educational scholarships, and/or to support research to help prevent and address future pandemics.

4. Is there a minimum or maximum amount an individual or company can donate to the Fund?

No.

5. Will donations to the Fund be matched?

The New York Life Foundation will provide a dollar-for-dollar match on the first \$25 million donated to the Fund by individual donors.

6. Will my donation to the Fund be tax deductible?

Yes, your donation will be tax deductible to the extent permitted by law. You will receive an immediate acknowledgement for donations made online by credit card. For other donations, greater than \$250, you will receive a donor acknowledgement letter by mail. The acknowledgement will come from E4E Relief, the owner and administrator of the Fund. E4E Relief is a disaster relief--focused subsidiary of Foundation For The Carolinas, a Section 501(c)(3) public charity. Please check with your tax advisor for questions about your tax situation.

7. How can I help to get the word out about the Fund?

Whether it's by word-of-mouth or through social media, please tell anyone and everyone who may be eligible to visit the Fund's website at braveofheartfund.e4erelief.org.

8. What will happen to any funds left over after all grants have been paid out of the Fund?

Remaining funds will be used to provide additional support for healthcare workers and their families affected by COVID 19 through a qualified Section 501(c)(3) organization, including educational scholarships, and/or to support research to help prevent and address future pandemics.

9. Who administers the Fund?

The Fund will be owned and administered by E4E Relief, a disaster relief--focused subsidiary of Foundation For The Carolinas, a Section 501(c)(3) public charity. E4E Relief has nearly 20 years of experience in helping compassionate companies respond to large and small crises. E4E Relief has the sole dis-

cretion regarding whether to award a grant and the amount of a grant, and all determinations regarding an applicant's financial needs, means and dependency on financial support from an eligible healthcare worker. An independent Advisory Board will have broad oversight of the Fund's activities, including periodic review of financial, operational and programmatic information regarding the Fund. Neither New York Life nor Cigna will have any advisory or other rights with respect to the selection of grant recipients or grant amounts.

Grants will be made at the sole discretion of E4E Relief.

10. What protocols are in place to prevent ineligible individuals from applying for a grant?

We will use reasonable measures to verify the information provided by applicants regarding the identity of the eligible healthcare worker or healthcare volunteer, as well as the identity of the eligible grant recipient. The Fund will also have in place reasonable fraud protocols to help detect fraudulent submissions and data security protocols to maintain and protect any information received from applicants.

Please see the Fund's Privacy Policy here:

<https://www.braveofheartfund.com/privacy>