

CHARITABLE ASSISTANCE GRANT PROGRAM FOR DENTISTS AND THEIR DEPENDANT(S) GUIDELINES AND RULES

The ADA Foundation Charitable Assistance Grant Program is a needs-based program designed to assist **dentists and their qualifying dependents** with meeting emergency living needs and daily living expenses. The following rules shall govern the ADA Foundation (sometimes "ADAF") Charitable Assistance Grant Program.

A. Eligibility for Grants. Dentists, their dependents, and former dependents of deceased dentists are eligible to apply for financial aid from the ADAF if an accidental injury, advanced age, physically debilitating illness, or medically related condition prevents them from gainful employment and results in an inability to be wholly self-sustaining. Dependents are limited to a dentist's current spouse and blood-related or legally adopted children under the age of 18. A deceased dentist's spouse, if married to such dentist at the time of his death, is also considered a dependent; however, if a deceased dentist's spouse remarries, he/she is no longer eligible for a Charitable Assistance Grant as of the month following the month of marriage. ADA Foundation Charitable Assistance Grants do not automatically transfer continuing assistance to the dependents of a dentist following his or her death; rather, such dependent is required to submit a new application.

In keeping with the ADA Foundation's status as a public charity, applicants are not required to be members of the American Dental Association or its state or local societies.

B. Policy on Charitable Assistance Grants. The ADA Foundation discretionally awards Charitable Assistance Grants to assist applicants in meeting essential daily living expenses and emergency living needs; Charitable Assistance Grants are not intended to help the applicant conserve resources or assets. Awards are made in the discretion of the ADAF Grants Committee ("Grants Committee") based on the criteria set forth below.

ADA Foundation Charitable Assistance Grants are not intended to provide assistance to individuals who go from independent living to institutional care if that care can be funded from other sources such as Medicaid, long-term care insurance, and similar resources.

Charitable Assistance Grants are subject to renewal or termination based on the availability of funds and the discretion of the ADA Foundation.

C. Amount of Grant. The Grants Committee shall review and approve the amount of any Charitable Assistance Grant upon a determination and recommendation by the ADAF Charitable Assistance Committee ("Committee"). In making a determination as to the recommended amount of a grant, the Committee will take into consideration the particular circumstances of each applicant, including financial needs, age and physical conditions, opportunity for assistance from government resources, financial assets, and all other factors the Committee deems relevant.

D. Form and Duration of Grants. Grants may not exceed twelve (12) months. Applicants may apply for renewal of a grant and any subsequent extension may be made for periods not to exceed 12 months. An emergency grant, as described in Section F

below, may be made only once to an individual absent extraordinary circumstances. Award decisions made by the Committee are final, and applications will not be reconsidered unless applicant circumstances have changed from the initial application.

E. Payment of Grants. Except in the case of an emergency grant pursuant to Section F below, or extenuating circumstances as determined by the Committee, grants shall be paid to the recipient in monthly installments. If a recipient dies before the expiration of the period for which assistance was approved, the grant terminates and the grant installments terminate with the payment for the month in which death occurs. Any payments made for a month following the month of death shall be refunded to the ADA Foundation. Surviving dependents (as classified in these guidelines above) are eligible to submit a new Charitable Assistance Grant application for review by the Committee.

A recipient has no property right or entitlement in the amount of the approved grant. The setting of the amount of the grant is a statement of intention only on the part of the ADA Foundation and the ADA Foundation may, in its sole discretion, cease disbursement of the funds of the grant to any recipient, at any time.

F. Emergency Grants. Emergency grants are one time awards and are made only in cases of special emergency as determined by the Committee. Such circumstances include but are not limited to situations or occurrences of a serious nature, developing suddenly and unexpectedly, and demanding immediate attention, e.g., eviction from living space; foreclosure on dwelling; sudden illness with no medical insurance; sudden death with no financial resources for remaining spouse; and/or no financial resources for food, clothing and shelter. Emergency Grants shall not exceed \$5,000. An emergency grant shall be paid to the recipient in a single installment.

G. Application. All requests for Charitable Assistance Grants (initial, renewal, and emergency) must be made on the ADAF Charitable Assistance Grant application. All questions on the application form must be answered carefully and comprehensively by the applicant. All information received in connection with an application for assistance will be regarded as confidential and shared with third parties only when necessary or as detailed in section H below. **No grants will be made based on an incomplete application.**

In order to adhere to IRS guidelines for charitable giving, detailed financial information will be collected from the applicant. The applicant must be temporarily unable to be self-sufficient as described in Section A above. The applicant must exhaust all local, state or federal resources prior to seeking funds from the ADAF.

In addition to completing the application in full, applicants must also submit the following back-up documentation.

- Most recent tax returns
- Checking/savings account information; including any dependents
- Social Security benefits
- Medicare/Medicaid benefits
- Veterans benefits
- Medical records related to this request

Failure to submit a complete application will result in the application not being reviewed by the Committee.

Grants will not be awarded to pay for the following:

- Credit card payments and fees
- Personal loans
- Income taxes, including back taxes, IRS penalties, etc.
- Education loans
- Legal fees
- Back payment of child support
- Medical expenses (including hospital stays and/or nursing home fees)
- Income replacement

Life insurance premiums in those instances where the beneficiaries of the insurance do not contribute, when able, to the support of the Charitable Assistance recipient

H. Third Parties. By submitting an application for Charitable Assistance to the ADAF, the applicant agrees that applicant's application may be shared with a third party including but not limited to the ADA Health and Wellness Division and State and Local Dental Societies. ADAF staff will also work with the state or local dental society where the applicant lives and/or practice(d) to ascertain whether there are additional state or local resources that can be made available to the applicant.