

RULES of the North Carolina Dental Society Foundation Relief Fund

The North Carolina Dental Society (NCDS) Foundation Relief Fund is a need-based program designed to provide temporary emergency relief to dentists who are not financially self-sustaining due to circumstances beyond their control.

The following shall govern the NCDS Foundation Relief Fund (“Relief Fund”) and each grant awarded under the program.

Grants are awarded by NCDS Foundation at the discretion of the NCDS Foundation Grant Review Committee (“Committee”), consistent with the Committee’s interpretation of these guidelines and subject to fund availability.

A. Eligibility.

1. Eligible applicants include dentists and their dependents (spouses and children, including former dependents of deceased members), who because of misfortune, age or physical or other disabling conditions, are not wholly self-sustaining. Eligible applicants also include members of the North Carolina Dental Society (including full, partial and retired members) who have experienced a catastrophic financial loss beyond the control of such member (including due to illnesses or natural and other disasters).
2. Applicants are not required to be members of the North Carolina Dental Society.
3. Grants are not transferrable. Grants do not automatically transfer continuing assistance to the dependent(s) of a dentist following such dentist’s death; rather, a dependent is required to submit a new application.

B. Purpose.

1. Grants are intended to assist applicants in meeting essential daily living expenses and emergency living needs (ex: transportation, funeral expenses, routine medical expenses, or funds to prevent eviction, foreclosure, termination of utilities, vehicle repair).
2. For clarity, grants will not be awarded to pay for the following:
 - a. Personal loans;
 - b. Income taxes, including back taxes or IRS penalties;
 - c. Education loans, tuition, books;
 - d. Legal fees;
 - e. Alimony or back payment of child support;
 - f. Life insurance premiums;
 - g. Debt restructuring;
 - h. Retirement plan funding

3. Grants are not intended to cover (or defray) the costs of an applicant transitioning from independent living to institutional care if that transition can be funded by other sources such as Medicaid, long-term care insurance, and similar resources.

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

C. Amount and Payment of Grant.

1. Grants made to any individual are limited to a maximum of \$5,000 per application, with Grant Committee determining amount awarded. The Grant Committee will determine whether to make the grant payment to the obligation/bill source or to the grant recipient.

The Committee shall consider the particular circumstances of each applicant, including, but not limited to:

- a. The applicant's financial income, assets, and expenses;
- b. The average daily living expenses in the applicant's geographic region and justification for any category that exceeds the regional average;
- c. The applicant's age and medical condition(s);
- d. The opportunity and effort made for assistance from other sources; and
- e. Other criteria as deemed relevant by the Committee.

2. Award decisions made by the Committee are final. Decisions will not be reconsidered by the Committee unless the applicant submits new information showing that their circumstances have materially changed since they applied.

3. Timeframe of decision by Committee: three weeks from date of submission.

D. Application form.

1. All requests for Grants must be made on the "NCDS Foundation Relief Fund application form. The form is available at <https://www.ncdentalfoundation.org/en/how-to-apply>, or may be obtained through contacting sdcosta@ncdental.org.

2. All questions on the application form must be answered carefully and comprehensively. Failure to submit a complete form, along with supporting documentation, will result in the application not being considered for funding support. No grant will be awarded based on an incomplete application form. Additionally, an application will be denied if an applicant knowingly provides inaccurate or misleading information in connection with their application.

3. All information received in connection with an application will be regarded as confidential.

4. Pursuant to IRS guidelines, detailed financial information will be collected from the applicant.

Applicants must submit supporting documentation as required in the application, which may include the following information:

- i. Most recent tax returns;

- ii. Checking/savings account information;
- iii. Social Security benefits;
- iv. Medicare/Medicaid benefits;
- v. Veterans benefits;
- vi. Medical records related to the application; and
- vii. List of applications and contact information made for outside funding sources including federal, state, and local governments. Also include responses from these entities, if applicable.

5. Applicants may be asked to provide additional information or documentation while their application is being considered.

Effective as April 19, 2021