

## **Employee Helping Hand Program: Frequently Asked Questions (FAQs)**

### **What is the Employee Helping Hand Program?**

#### **Employee Helping Hand Program**

The Employee Helping Hand Program is designed to assist associates who are experiencing an immediate and **temporary** financial hardship due to a **catastrophic event and/or emergency**. **Please note - this program was not designed to replace or be in lieu of short-term and/or long-term disability insurance for personal health concerns.** The hardship must be temporary – an employee with long-standing financial challenges will not meet the temporary hardship requirement. This is not a loan program due to a desire to purchase / gain items, accommodations or pay off current debt, and the request must show a hardship that is not self-inflicted or due to negligence.

#### **The program has two assistance components:**

- **Receipt of donations of PTO hours\* for approved reasons.**
- **Financial advance loans\*\* based on need with repayment terms from upcoming paychecks until debt is satisfied.**

#### **Who is eligible to receive assistance?**

To be eligible to receive financial assistance through the program, an individual must be experiencing a hardship that, for reasons beyond their control, is causing the employee to experience significant difficulty in meeting basic living necessities and meets the program requirements.

All submissions will be reviewed in the order received, **please allow up to 10-12 business days for a response**. Please fill out all fields and attach supporting documents to verify your hardship - such as COVID-19 cases quarantine requests, accident reports, eviction notices, pending foreclosures, etc. Be prepared to answer personal questions about your hardship and understand that information will be verified and kept confidential.

#### **\*The Employee Helping Hand PTO donation program**

If you are seeking PTO hours to be donated to you as a grant, please note a few reminders below:

- The Employee Helping Hand PTO donation program is **a limited bank of PTO hours that have been donated by other team members** across the country. To assist as many as possible, PTO grants are limited to a nominal number of hours and are only approved in situations that meet the program criteria.
- Grants will be given on a **one-time basis** due to the limited number of resources to assist the staff, regardless of reason. The program is designed to **help** but is not a continuous, unlimited resource.
- Request for Helping Hand Assistance should be made after applying for and receiving any **state required COVID Sick Pay where applicable**. Please first check with your manager or the Benefits team at [CWGSLOA@campingworld.com](mailto:CWGSLOA@campingworld.com) to confirm if you are eligible for other resources **before** requesting assistance through Helping Hand.
- To be considered for a PTO donation, you **must show documentation** of the financial hardship, such as proof of a COVID-19 case and quarantine, that includes the employee's name on the documentation.



- Approved PTO donations are reviewed for **processing once you return to work**. Number of hours requested will be compared to the number of approved hours missed in ADP, not counting scheduled days off.
- **Must be an Active employee of Camping World Affiliates including FreedomRoads, Allure, Good Sam, Gander RV, The House/Active Sports. Employee must not be on a Leave of Absence, Terminated, or have a pending Worker's Compensation claim.**
- To be considered for donation of PTO hours, **PTO eligible associates MUST first use their unused PTO or Floating Holidays**. This will be verified.
- We have an Employee Assistance Program that assists with Work/Life Balance. Call for confidential access to a Licensed Professional Counselor who can help you. They can be reached Toll-free 24/7 access: 1-800-854-1446 (multi-lingual) [www.unum.com/lifebalance](http://www.unum.com/lifebalance).

#### **\*\*The Employee Helping Hand paycheck loan program**

If you are seeking a financial advance to be given to you as a loan, please note a few reminders below:

- You must have been actively employed with the company a **minimum of 12 months**, and in good standing with no disciplinary actions within the past 6 months.
- Loans will be given on a **one-time basis** due to emergencies and should not be considered a continuous resource.
- **Must be an Active employee of Camping World Affiliates including FreedomRoads, Allure, Good Sam, Gander RV, The House/Active Sports. Employee must not be on a Leave of Absence, Terminated, or have a pending Worker's Compensation claim.**
- This is not a loan program based on a desire to purchase / gain items, accommodations or pay off current debt. **Please review the program guidelines** for details on life circumstances that may be considered.
- If a loan is approved, you agree that in the event of separation (voluntary or involuntary) from the company prior to total repayment of this loan, you authorize the company to deduct any unpaid amount from any wages/salary owed at the time of separation.
- Kashable personal loans are a great resource for those looking to tackle high-interest debt or unexpected expenses during financial hardships. You can access affordable credit in minutes by logging on to [www.MyCampingWorldBenefits.com](http://www.MyCampingWorldBenefits.com) and click the Kashable tile to begin the application process. Call: 646-663-4353.
- You could consider taking a loan or hardship withdrawal from your 401(k) account. One general loan is available from the plan at a time and can be taken for a period of up to 5 years. Loan payments are made through automatic payroll deduction. Hardship withdrawals are available subject to the rules defined in your Summary Plan Description. Taxes and early penalties apply if taking a hardship withdrawal. You can contact Transamerica at **1-800-755-5801** or online at [www.transamerica.com/portal/home](http://www.transamerica.com/portal/home) for more details on these two options.

#### **What situations would potentially qualify an associate for loan assistance?**

- Accident or major illness of the employee, spouse/domestic partner, or immediate family member (assistance will not be provided for expenses covered by medical or disability insurance).
- Death of an immediate family member, such as parent, spouse/domestic partner, or minor children.
- Natural disaster or Acts of God (flood, tornado, hurricane etc).
- Other critical incidents (fire, theft, and acts of violence) that cause a dramatic disruption in income or loss of primary residence.



Note: The situations listed above may qualify an associate for the Hardship Program but does not guarantee financial assistance of any kind. All requests will be reviewed for legitimacy and urgency. Those that do not receive financial aid will be directed to the company's Employee Assistance Program, which is managed by an independent third party.

#### **What requests will not be considered through this program?**

- Lost wages or seasonal downward turn in pay
- Legal fees (of any kind)
- Expenses associated with divorce or child custody settlements
- Electronics and non-essential appliances/furnishings
- Non-essential household utilities (e.g. internet, cable/satellite television, telephone, etc).
- Routine car maintenance
- Down payments for vehicles and transportation
- Down payments for mortgages or deposits for apartments
- Items covered by insurance, insurance co-pays, premium or deductibles
- Credit card debt or pay day loans
- Private school or higher education tuition and loans
- Funeral, travel, and burial expenses upon death of employee's relative outside of parent, spouse, domestic partner or minor dependents

#### **How do I apply for assistance?**

1. Visit this website: <https://www.goodsam.com/helping-hand/>
2. Complete all required fields in the application and attach supporting documentation
3. If you have any questions, email [assistance@campingworld.com](mailto:assistance@campingworld.com)

#### **How does the application process work?**

- Once your application is submitted, it will be reviewed to ensure that all required information is included.
- If your application is incomplete or needs additional information, you will be contacted by the Program Manager. Financial records, billing statements, and/or estimates, in the employee's name, must be submitted as supporting documentation.
- The application is then confidentially reviewed by the Hardship Review Committee, for a decision.
- The Program Manager will then notify you of the Hardship Review Committee's decision.
- If approved, payment is distributed through a Wisely Visa Debit card which does not change or affect the way you receive your paycheck (i.e., direct deposit, etc.)
- **There is no appeals process.**

Note: Final approval is subject to extent of need, demand, and the availability of funds.

#### **Plan administrators must review and file supporting documentation**

For a hardship distribution to qualify, the employee must provide supporting documents to prove:

- The financial hardship exists.
- There are no other means of alleviating the hardship.

#### **What should I provide as supporting documentation?**

It depends on the nature of the hardship. Possible supporting documentation includes, but is not limited to:

- Documentation of the financial hardship, such as proof of a COVID-19 case and quarantine, with the employee's name on documentation.
- Documentation and details on the approved dates missed from work and the hours missed outside



of scheduled days off will be required, if applicable.

- Past due bills and / or eviction notices on letterhead that states the address and contact information
- Police or fire reports
- Death Certificate
- Invoice from funeral home
- Lodging Receipts (In the case of Evacuation)
- Repair estimates on company letterhead

#### **What if my request is declined?**

If your request is declined, you will be directed to the company's Employee Assistance Program (EAP), which is a free, confidential service available to all associates. Our EAP is run by an independent third-party and can be helpful in providing confidential counseling and coaching with experienced, licensed counselors - including legal and financial consultation. The Employee Assistance Program also provides useful information on Wellness, Relationships, Education, and Home & Auto issues. Call for confidential access to a Licensed Professional Counselor who can help you. They can be reached Toll-free 24/7 access: 1-800-854-1446 (multi-lingual) [www.unum.com/lifebalance](http://www.unum.com/lifebalance).

#### **Is the program confidential?**

All applications are confidential. Information provided by applicants will be treated as confidential and shared only with individuals directly involved in loan administration, processing, and tax reporting. Your supervisor may also be contacted to verify certain information. Submission of a request is not a guarantee of approval. We do ask that you keep the terms of this arrangement private if you are assisted.

If your application is incomplete or needs additional information, you will be contacted by the Program Manager for the required information before the application can be reviewed.

#### **Can I apply for Hardship Assistance more than once?**

It depends. If you have already received financial assistance through the program, you are not eligible to receive additional assistance. If your initial request was declined and your previous circumstances have changed, then you are welcome to submit a new request detailing your current situation. Grants and Loans will be given on a one-time basis due to the limited number of resources to assist the staff, regardless of reason. The program is designed to help but is not a continuous, unlimited resource.

#### **How did the EHP get started?**

Announced by Marcus Lemonis during a town hall meeting in September of 2013, the Employee Hardship Program was established to support associates experiencing a variety of hardships. The company has been accepting PTO and wage donations to be distributed to your fellow team members who have been adversely affected by unexpected life changing events, such as – natural disasters, COVID-19 pandemic, major illness/health/accidents (not covered by insurance) and other catastrophic event and/or emergency situations, subject to review. All employees that request assistance from the Helping Hands Employee Assistance Program are expected to show financial need thru a verification process and have depleted their own PTO and Floating hours before requesting help from the bank. Since the implementation of this program, hundreds of emergency hardship grants have been awarded, with many more being helped through the company's Employee Assistance Program.