

CHEF GENERAL POLICIES AND PROCEDURES

JULY 1, 2019

1. Policy

The Confluent Health Employee Foundation established the Confluent Health Natural Disaster and Emergency Hardship Assistance Fund in 2018 with an initial contribution by Confluent Health and with future contributions to be raised from fundraising events or contributed by Confluent Health employees. All gifts to the Fund are managed by the Confluent Health Employee Foundation (“CHEF”) and administered by the CHEF Committee as further described below.

2. Purpose

The purpose of the Natural Disaster and Emergency Hardship Assistance Fund (“Assistance Fund” or “Honey Jar”) is to provide limited financial assistance to eligible Confluent Health employees in times of disaster or severe financial hardships.

3. Employee Eligibility for Financial Assistance

Generally, all current Confluent Health employees are eligible to apply for a financial assistance grant, provided the employee completes the application process demonstrating a qualifying event and that the employee does not have access to sufficient funds to cover the emergency. Notwithstanding the foregoing, contract employees, temporary employees, and PRNs are excluded from participating in this program. Also, unless otherwise determined by the CHEF Committee due to extenuating circumstances, only employees who have completed six (6) months of service are eligible to request financial assistance.

4. Qualifying Event

The Fund is intended to assist employees who have experienced a situation that has caused a temporary financial hardship due to an unexpected emergency or a qualified disaster. This event must be caused by a sudden and unexpected occurrence, or combination of occurrences, which causes a pressing financial need for an employee. The event must be wholly unforeseen by the employee and beyond the employee’s control. Events that impact a family member of an employee, with only an indirect effect on the employee, do not qualify for awards from the Fund.

* **Emergency Hardship** – includes illness, death in the family, or other sudden, severe, overwhelming and unexpected events beyond the employee’s control and which result in the inability to provide basic life necessities for that individual and their immediate family/close relative.

* **Qualified Disaster** – includes natural disasters such as a disaster resulting from an act of God as in the case of a hurricane, tornado, earthquake or flood, or a personal disaster such as a

house fire or a criminal act, or a qualified disaster caused by a terrorist or military action or otherwise deemed to be a qualified disaster by the federal government.

Set out below are examples of eligible emergency hardships and qualified disasters:

- * Uninsured medical expenses caused by the employee's severe illness or accident
- * Domestic abuse and/or physical abuse
- * Theft/loss of essential property
- * Death of employee's spouse/partner or other immediate family member
- * Emergency travel expenses as a result of death, illness or injury
- * Sudden and unexpected loss of child support
- * Military deployment (assist with unexpected costs associated with employee deployment or deployment of immediate family member)
- * Acts of Nature/Government declared disasters that affect an employee's primary residence or automobile, such as floods, hurricanes, tornados, ice storms, earthquakes, or wild fires

The goal of the Fund is to help employees who were not experiencing financial distress before the emergency/disaster to regain financial stability within a relatively short period of time. Awards are not intended to reimburse for the cost of non-essential, luxury or decorative items, or intended to place the recipient in the same economic position as prior to the emergency. Longstanding financial problems not related to a specific event do not meet the criteria of the Fund.

Financial assistance from the Fund will be measured solely by need or distress and not related to services rendered.

5. Donations to the Honey Jar

Confluent Health made the initial donation to CHEF. Future donations can be made through fundraising events and by employee donations. Donations by employees can be made by personal check payable to "Confluent Health Employee Foundation," through an online credit card payment at CHEFHoneyJar.com, or through payroll deduction by completing a CHEF Payroll Deduction Form available online and returning it as indicated on the form. Employees making donations are donating to the Assistance Fund/Honey Jar in general; the employee cannot earmark the donation for any specific individual. Contributions/donations are tax deductible to the extent provided by law. Tax-benefit donation forms will be supplied to donors.

6. Application Process for Grant of Financial Assistance

To request a grant of financial assistance, an eligible employee must complete the "Confluent Health Employee Foundation Application for Financial Assistance" Form available on the CHEF website or from the employee's local HR coordinator. The Application Form must be

completed in its entirety and all supporting documentation attached. The completed Form and accompanying documentation should be submitted to CHEF@GoConfluent.com. Applications must be submitted within ninety (90) days of the qualifying event. Only one application may be submitted for a qualifying event.

Requests for financial assistance will be granted on a first-come, first-served basis, provided that CHEF reserves the discretion to award financial assistance to employees most in need if CHEF receives multiple requests and only limited funds are available. Grants typically will be no less than \$250 and no more than \$4,000, depending on the degree of damage and/or loss and severity of the hardship.

Because the Fund/Honey Jar is supported by donations, there is no guarantee that there will be available funds at any given time. Grants will not be made if the Fund/Honey Jar balance is less than \$2,000.

The CHEF Committee, the program administrator, will meet within five (5) business days of the receipt of an application. Grants will be approved by a majority vote of the Committee, and the Committee, at its discretion, may award less than the requested amount. The Committee may request additional information or documentation from an employee applicant before making a decision. The applicant will be given two weeks to provide the requested information or to explain why it cannot be provided. If the applicant does not respond to the request for additional information, the application will be deemed to be withdrawn.

The Committee will notify each requesting employee how much, if any, financial assistance the employee will be granted. If approved, funds will be disbursed via check or ACH, at the employee's preference. As noted above, only one application can be submitted for a qualifying event; therefore, an employee may not apply for further financial assistance related to the same hardship event. Effective for grants given on or after July 1, 2019, an employee must wait for at least six (6) months before applying for additional assistance, and the request for additional assistance must be as a result of a hardship event unrelated to the hardship event giving rise to any prior request.

Each recipient is solely responsible for assessing the impact a financial assistance grant will have on his or her taxes. Generally, all approved awards are considered grants and are not taxable.

All decisions made by the CHEF Committee are final, and there is no further review or appeal process.

7. Voluntary Participation

Participation in this program is entirely voluntary. Confluent Health and CHEF will endeavor to keep the names of donor-employees and recipient-employees anonymous, except from employees involved in the administration of this program. Employees should not solicit other employees to participate in this program. Confluent Health, through its appropriate employees and materials, may make employees aware of the existence of this program.

8. Administration of this Policy

The CHEF Committee is responsible for determining the financial assistance grants. The CHEF Committee is appointed by the Board of Directors of CHEF and consists of representatives of the various Confluent-owned companies. The Committee may be assisted in the day-to-day administration of these Policies and Procedures by the Confluent Health Human Resources and Payroll Departments for determining whether eligibility requirements have been met and carrying out any necessary payroll functions.

The Board of Directors has delegated to the CHEF Committee the maximum discretion permitted by law to interpret, administer, change, modify, or terminate this Policy at any time. No statement or representation by a supervisor or manager or any other employee of Confluent Health, whether oral or written, can supplement or modify this Policy. Changes can only be made if approved in writing by the CHEF Committee.

If you have any questions regarding this Policy or if you have questions about donating to the Honey Jar or requesting assistance from the Honey Jar that are not addressed in this Policy, please contact your local HR coordinator.

9. Miscellaneous Provisions

Participation in this program does not give any employee a right to continued employment, compensation or benefits. Employment with Confluent Health is, and will remain, at-will and may be terminated at any time, with or without cause.

The CHEF Committee reserves the right, in its sole discretion, to revoke participation in this program if it is felt by the Committee that any employee is abusing or misusing the program.

Because the Assistance Fund/Honey Jar is limited, applicants should seek assistance from other sources before applying to CHEF for assistance. The CHEF Committee may recommend that the applicant seek assistance from other sources in lieu of assistance from the Fund, or in addition to it, and may request information to verify that such assistance has been sought.

The Committee will maintain adequate records to show that payment from the Assistance Fund/Honey Jar furthers CHEF's charitable purpose and that the persons served are needy or distressed in the manner described in this policy. This information will be documented in CHEF's records, but will not be included as a part of the employee's personnel files.