

**ADA** | **FOUNDATION**

American Dental Association Foundation

## **RELIEF GRANT PROGRAM**

*Rules, Manual and Criteria*

## RULES

### CHAPTER I: RELIEF GRANTS

The following rules shall govern application for, and approval of, relief grants from the American Dental Association Foundation ("ADAF").

**A. Eligibility for Grants.** Dentists, their dependents and former dependents of deceased dentists are eligible to apply for financial aid from the ADA Foundation 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. Applicants are not required to be members of the American Dental Association or its constituent or component societies. No information shall be sought from applicants to ascertain their status as such a member or non-member, and no consideration shall be given to membership status in evaluating applications. 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 at the time of the death, is also considered a dependent. If a deceased dentist's spouse remarries, he/she is no longer eligible for Relief grants.

**B. Policy on Awarding Grants.** It is the policy of the ADA Foundation discretionally to award relief grants for meeting emergency needs and daily living expenses rather than for pensions or annuities or to conserve resources or assets. The awarding of a grant shall not be deemed a right or an entitlement to the applicant for a grant.

**C. Amount of Grant.** All applications for grants from persons arising in the geographical area of constituent and component societies shall be investigated by the constituent society relief fund, with assistance from component societies (where applicable) to ascertain the eligibility of the applicant, the amount of assistance required, duration of the grant, and to verify accuracy and validity of the application. Such relief funds and component societies (where applicable) upon transmittal of an application to the ADA Foundation commit themselves to joint payment of one-half of any grant, which is approved by the ADAF Charitable Assistance Programs Committee ("Committee"). If the constituent and component society relief funds have insufficient funding to pay their one-half share of any grant, then the ADA Foundation Relief Grant Program may, in its discretion, pay its one-half share of the total grant but shall not pay any additional percentage share of the grant. In such circumstances, the constituent and component society relief funds shall make a good faith effort to show that they have exhausted their funding capabilities and have no other viable sources of funds to meet their one-half share.

The amount of any grant shall be determined by the Committee after recommendation by the society or societies originating the application. In determining the amount of the grant, the Committee will take into consideration the particular circumstances of each applicant, including financial needs, age and physical conditions, opportunity for assistance from immediate members of the family, financial assets and all other relevant factors.

**D. Form and Duration of Grants.** The duration of an individual grant is determined by the Committee but an initial grant may not exceed six months. Any subsequent extensions may be made for periods not to exceed twelve months. If an emergency grant, as described below, is given, it may be made only once to an individual.

Grants are paid to the recipient in monthly installments by checks issued by the ADA Foundation Relief Grant Program. If a recipient should die 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.

The 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. The ADA Foundation may, at its total discretion, cease disbursement of the funds of the grant to any recipient, at any time.

**E. Renewal of Grants.** A new application form must be completed by a recipient and investigated by the constituent society relief fund and component societies (where applicable) involved for any extension of the period of the grant. Extensions may be made for a period not to exceed twelve months.

**F. Emergency Grants.** An emergency grant is the payment of assistance in a single installment, which may be made by the ADA Foundation Relief Grant Program on its own motion or on the approval of a request from a constituent society relief fund. Emergency grants will be made only in cases of special emergency as determined by the Committee after a full explanation of all pertinent circumstances. These 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; no financial resources for food, clothing and shelter. The amount of an emergency grant shall be determined by the Committee after recommendation of the constituent society relief fund involved. Constituent and component societies commit themselves to joint payment of one-half of any grant, which is made by the ADA Foundation Relief Grant Program upon making a request for the emergency grant. An application form shall be completed for every recipient of an emergency grant.

**G. Origin and Approval of Applications.** An application for a grant must be processed initially by the component society where an applicant practices, then with the constituent society relief fund. If no component society exists, the application is initially processed by the constituent society relief fund. An applicant who does not practice within the jurisdiction of a constituent or component dental society may forward his or her application directly to the ADA Foundation. When an applicant has resided in more than one constituent society, application shall be made through the relief fund of the constituent society under whose jurisdiction he or she is currently practicing or practiced last. There shall be no objection, however, to an agreement, which will permit two constituent society relief funds to participate in a grant on a pro rata basis related to years of practice under each jurisdiction. If the constituent society where the applicant is practicing or practiced last does not wish to participate, the applicant may apply with a constituent society where he or she once practiced or with the constituent society where he or she currently resides.

**H. Completion of Application Forms.** All requests for grants must be made on the application form approved by the ADA Foundation. All questions on the application form must be answered carefully and comprehensively by the applicant or his or her sponsor. All information received in connection with an application for assistance will be regarded as confidential. No grants will be made on the basis of an incomplete application except in the discretion of the Committee where an emergency grant is sought. In such emergency cases, the application must be made complete as expeditiously as possible.

**I. Handling of Application Forms.** When an application form has been completed by a local investigator in personal consultation with the applicant or his or her sponsor, the completed application form shall be sent to the component society involved (if applicable) for authorization and forwarded to the authorized individual of the constituent society relief fund for certification and transmittal to the ADA Foundation, Attention: Relief Grant Program, 211 East Chicago Avenue, Chicago, Illinois, 60611.

**J. Consideration of Application by Committee.** Copies of all applications shall be sent to all members of the Committee. A letter of notification of approval of the grant will be sent to the member of the Board of Trustees of the American Dental Association in whose jurisdiction the applicant is residing. That trustee may request additional information if he/she so desires.

Applications may be approved by mail ballot. A majority of votes by members of the Committee is required for approval.

In approving a grant application, if at least five affirmative votes are cast for the entire requested amount, the full grant amount will be approved and forwarded to the applicant. In the event that exactly five affirmative votes are cast and one or more of the affirmative votes are cast for an amount less than the requested sum, the grant will be approved at an amount equal to the lowest grant amount approved.

Votes not received within 20 days after the day of issuance of the mail ballot shall be considered as affirmative votes.

**K. Notice and Payment of Approved Grants.** On approval of an application by the Committee, an order is issued for the payment of a grant. Notice of the grant is sent to the authorized individuals of the constituent and component relief funds involved.

A monthly request will be issued to the constituent society relief fund involved for the handling and recording of the monthly installments of the grant. The combined payment of the constituent and component society relief funds involved in each grant shall be made payable to the ADA Foundation Relief Grant Program. Payments shall be made on a monthly basis and accompanied by the appropriate record. Any constituent society that is delinquent for more than 180 days in making remittances shall have its grants suspended until all delinquent remittances are received.

**L. Pre-Funding Emergency and Initial Grants.** Emergency and initial grants may be pre-funded by the constituent society relief fund. Upon an approval of the grant, by the Committee the constituent society relief fund will be reimbursed by the ADA Foundation for its share of the grant. However, such pre-funding by a constituent society relief fund does not obligate the ADA Foundation to participate. In the event that the Committee does not approve the grant the constituent society relief fund that has provided the grant shall be responsible for the grant amount, and, if the grant is reduced by the Committee, the ADA Foundation will provide its share based upon the amount approved by the Committee.

## **CHAPTER II: CONSTITUENT SOCIETY RELIEF FUNDS**

**A. Maintenance of Constituent Society Relief Funds.** In order to participate in grants made by the ADA Foundation Relief Grant Program, constituent societies shall establish and maintain a separate relief fund, the assets of which shall be segregated and shall not be used for any other

purpose than that which is allowed under the ADA Foundation Relief Grant Rules. Grants from a constituent society relief fund may be made at the discretion of the constituent society, without participation by the ADA Foundation.

**B. Financial Statements.** Financial statements shall be filed annually with the ADA Foundation by each constituent society relief fund. The financial statements shall be on a form supplied or accepted by the ADA Foundation. Failure to file such report annually shall cause withdrawal of eligibility to participate in grants made by the ADA Foundation Relief Grant Program and withholding of any refundable share of contributions from that jurisdiction in the campaign. Any refundable share of contributions due to constituent society relief funds shall be held for a maximum of two (2) years by the ADA Foundation pending receipt of a constituent society relief fund financial statement. If a financial statement is not received within two (2) years of the campaign in question, these refundable contributions originally due to the constituent society relief fund shall revert to the ADA Foundation Relief Grant Program.

### **CHAPTER III: ANNUAL FUNDRAISING CAMPAIGN**

**A. Management of Campaign.** An annual fundraising campaign shall be managed by the ADA Foundation. All solicitations in this campaign shall contain the appeal to send contributions directly to the ADA Foundation, 211 East Chicago Avenue, Chicago, Illinois, 60611.

**B. Distribution of Contributions.** Upon the completion of the fundraising campaign, and the recovery of the expenses associated with the campaign, one-half of the relief fund sum collected in such campaign will be dispersed to the states that qualify. Eligible constituent society relief funds will receive not only one-half of the contributions given by donors from their respective states, but also a percentage share of the remaining balance. In order to be eligible to receive funds, the constituent society's fund must be established as a charitable organization having purposes consistent with the purpose of the ADA Foundation Relief Grant Program. They must also submit a copy of their current annual financial statement and demonstrate active participation in relief programs. Finally, the constituent society's ratio of grant disbursements to net assets as of the immediate preceding December 31 must equal or exceed the ADA Foundation ratio during the same campaign year. States having a lower ratio of grant disbursements to net assets shall receive no distribution.

### **CHAPTER IV: ADMINISTRATION OF TRUST PROPERTY**

**A. Chairman and Director of the Charitable Assistance Programs Committee.** The Chairman shall preside at all meetings of the Committee; he or she shall prepare or cause to be prepared the budget, the annual report, and all tax returns and related documents, and he or she shall undertake such additional duties as may be assigned to him or her by the Committee or provided in these *Rules*. The Senior Director shall be employed by the Secretary of the ADA Foundation. The Senior Director shall attend to the giving of all notices of both regular and special meetings of the Committee; he or she shall have general supervision of the accounting records and correspondence of the Committee which shall be kept in the ADA Foundation Office in Chicago; and he or she shall in general perform all the duties incident to the office of Senior Director.

**B. Meetings of the Committee.** The members of the Charitable Assistance Programs Committee may hold their meetings in the Headquarters Office of the Association. A regular annual meeting of the Committee shall be held on a day selected by the ADA Foundation senior director and shall be held whenever called by direction of the ADAF Senior Director.

**C. Contracts and Checks.** All written contracts entered into on recommendation of the ADA Foundation Relief Grant Program shall be signed by the President of the ADA Foundation and attested by the Secretary of the ADA Foundation as provided in the Bylaws of the ADA Foundation. Funds deposited in banks and other depositories to the credit of the ADA Foundation Relief Grant Program shall be drawn from such banks and depositories by check signed by the President and the Treasurer of the American Dental Association or by such person or persons as the ADA Board of Trustees or ADA Foundation Board of Directors may from time to time designate.

**D. Fiscal Year.** The fiscal year of the ADA Foundation Relief Grant Program shall be from the first day of January each year to the last day of December.

**E. Budget and Expenses.** The Committee shall submit a proposed itemized expense budget to the Board of Directors of the ADA Foundation. That budget need not include grants to beneficiaries. The budget shall include the expenses of the Committee directly and fairly attributed to the administration of the Relief Grant Program (including authorized fees and salaries of agents and employees and travel expenses of the Committee and the Committee may, after the approval of such budget by the ADA Foundation Board of Directors and the Member, pay such expenses from the Relief Grant Program assets.

## **CHAPTER V: AMENDMENT OF THESE RULES**

The ADA Foundation Board of Directors by majority vote, with the approval of the Member, may amend these *Rules* from time to time.

## MANUAL FOR PREPARATION OF APPLICATIONS FOR RELIEF GRANT ASSISTANCE

### **Requirements for Determining Eligibility for Relief Grants:**

1. The primary purpose of the American Dental Association Foundation Relief Grant Program is to provide aid of an emergency and temporary character to dentists and, when individual circumstances demonstrate unusual need and the resources of the ADA Foundation Relief Grant Program permit, to deserving dependents of dentists.
2. The application form for financial aid has been designed to enable component and constituent society relief funds and the ADA Foundation Charitable Assistance Programs Committee (“Committee”) to examine each case with the view to determining (1) eligibility of the applicant, (2) amount of assistance that should be granted and (3) length of grant. Initial grants may be approved to a maximum of six months; renewal grants to a maximum of 12 months. In case of extreme emergency, the application information may be phoned or faxed to the ADA Foundation by the constituent society relief fund.
3. The member of the component or constituent dental society relief fund who has been selected to assist the applicant to complete the application form should be thoroughly familiar with the *Rules of the ADA Foundation, Charitable Assistance Programs, Relief Grant Program*, the purpose of Relief grants, and the application form before interviewing the applicant or his or her family. An application may be signed by a guardian in appropriate circumstances.
4. The information requested on the application is limited and there may be other factors that would be of material assistance in considering a request for aid. Situations not covered by the items in the application should be described as briefly as possible on a separate sheet of paper attached to the application.
5. The verifier, in some instances, may find it necessary to secure information concerning the applicant from members of the family or friends.
6. Since dependents of dentists are also eligible for grants it may be desirable, in cases where the dentist is incompetent, to have the spouse of the dentist submit the application.
7. The *Rules of the ADA Foundation, Charitable Assistance Programs, Relief Grant Program* require that all applications arising in the jurisdiction of constituent and component societies be processed and forwarded to the ADA Foundation by the constituent society relief fund with recommendations for approval or denial. The application must be approved by the constituent society relief fund and the component society (where applicable) if they intend to participate in the grant.

Applicants are not required to be members of the American Dental Association or its constituent or component societies. No information shall be sought from applicants to ascertain their status as such a member or non-member, and no consideration shall be given to membership status in evaluating applications.

8. There is no rule or precedent limiting the amount of the grant that may be made to an eligible individual. The verifier should make a recommendation on the total amount needed each month for the consideration of the constituent society relief fund and component society involved. However, in arriving at the amount to be recommended, consideration should be given to the funds available from the constituent society relief fund and component society (where applicable). All grants are shared on an equal basis between the ADA Foundation and the constituent society relief fund and where applicable the component dental society.
9. Requests by a recipient for direct payment of monthly grant checks to individuals other than the recipient shall be handled on an individual basis. In this regard, the applicant may be allowed to designate an individual or individuals to receive the monthly grant check as a payment toward the recipient's expenses.

### **Application Form:**

1. **Service in the Armed Forces.** If the applicant has a record of active service in the armed forces at any time, the applicant may be entitled to certain benefits from the Veterans Administration. The applicant or member of the family should be advised about making inquiry to the proper agency for veterans' affairs.
2. **Disability and Employability.** Should the applicant be incapacitated, the information in this section may have to be obtained from a physician or another independent source.
3. **Dependents.** Dependency refers to the applicant's spouse or to children living at home and who are not self-supporting.
4. **Other Relatives.** Children who are not living at home and are not dependent upon their parents should be listed together with the information requested as to their ability to contribute to the support of their parents. Brothers and sisters and any other relatives who might be able to contribute to the applicant's support should also be listed.
5. **Total Income of Applicant, Spouse or Dependents.** If the applicant is married and his or her spouse or dependents are gainfully employed or has income from any source, the combined income of the applicant, spouse and dependents for the past year should be listed in the first column. The anticipated income for the coming year should be noted in the second column. Complete information is important. The applicant should be asked to provide a copy of their most recent federal income tax returns.
6. **Anticipated Annual Expenses During the Coming Year.** Expenses experience for the past year may be helpful in estimating anticipated expenses for the coming year.
7. **Assets.** Reporting of assets should be completed and based on values as they exist on the date of the application. The name of the bank or savings and loan company where accounts are held should be included. Please total the assets figures in this section.
8. **Liabilities.** Complete information on all financial obligations such as bills payable, loans past due, and name of banks, savings and loan companies where held, or persons to whom money is owed should be listed. Please total the liabilities figures in this section.

9. **Life Insurance.** If the applicant is carrying any type of life insurance, it is important that the information be listed, particularly the name of the beneficiary since in some instances the insured may have neglected to make a change that was intended.
10. **Other Insurance.** Any other types of insurance which the applicant or spouse may be carrying should be listed. This includes Medicare benefits.
11. **Disclaimer.** If the applicant's condition prevents him or her from signing his or her own name, the spouse or member of the family who is of legal age should sign the applicant's name. However, the person who signs for the applicant should place his or her signature following that of the applicant. No part of the disclaimer statement may be deleted.
12. **Report of Component and Constituent Society Relief Fund Verifiers.** It is desirable to have representatives of both the component society (where applicable) and constituent society relief fund participate in the interviews required for each grant request and make a joint report. In such instances both verifiers should sign the report. It may not always be possible to have both levels represented, but in all cases a member of either the constituent society relief fund or the component society make the verification and submit the report. No approval shall be given without at least one personal interview with the applicant or in appropriate circumstances his or her guardian.

A general statement as to type of disability such as blindness-cataract; paralysis-stroke; should be included.

Under "type of medical care required" the verifier should indicate whether the applicant requires hospital or institutional care, home care with nursing, or any other type of care indicated. If a disability is not the basis for the claim for assistance, it should be so noted.

13. **Medical Report.** The applicant's physician should provide a concise medical statement as to the condition of the applicant including the degree of disability, diagnosis, prognosis, and type of care needed. The statement is required whether the application is for an initial or renewal grant.
14. **Amount of the Grant.** The verifier should make an informal recommendation to the component society as to the amount of grant per month he or she believes the applicant should receive. This should be done in the form of a letter, as the space provided on the application is reserved for the component and constituent society relief fund recommendations. If a lump-sum emergency grant is requested, this request should be clearly evident.
15. **Disposition of the Application.** The verifier upon obtaining the necessary information should complete the first three pages of the application and present it to the applicant for signature. The application form shall be typed in English. The joint report of the component and constituent society relief fund verifiers must be completed and the application with any supplemental reports transmitted to the component society (where applicable) or otherwise the constituent society relief fund.

The importance of filling out the application **clearly** cannot be overemphasized because copies must be made later.

- 16. Certification.** The proper agency of the component society should examine the application and consider the recommendations made by the verifiers and recommend (1) whether the application should be approved and (2) if it is approved the total amount of grant to be recommended and the amount it will contribute if component society sharing is the practice in that state. Grants for new cases may be made for a period not to exceed six months and renewal grants may be made for a period not to exceed 12 months. After the component society has completed the above items, the application should be completed, signed by the component society executive director and transmitted to the constituent society relief fund.

The constituent society relief fund should in turn examine the application considering the recommendations of the verifiers and the component society. The constituent society relief fund should make the final determination as to the amount it will contribute as its share of the grant. The authorized individual of the constituent society relief fund should complete and sign the application and forward it to the ADA Foundation in Chicago for consideration.

- 17. Acknowledgment by the ADA Foundation Relief Grant Program.** The ADA Foundation will notify the authorized individual of the constituent society relief fund of the action taken on the application. It will be the responsibility of the constituent society relief fund to advise the component society.

## **CRITERIA FOR RELIEF GRANTS**

The ADA Foundation Relief Grant Program is designed to assist needy dentists and their dependents with daily living expense assistance. The Committee has determined that the items listed below are not commensurate with this purpose.

1. It is not the purpose of the ADA Foundation Relief Grant Program to provide pensions or retirement income either for dentists or for their dependents.
2. It is not the purpose of the ADA Foundation Relief Grant Program to provide continuing assistance when the beneficiary is eligible for, or receiving, satisfactory aid from local, state or federal agencies.
3. It is not the purpose of the ADA Foundation Relief Grant Program to provide funds for the payment of insurance premiums as a living expense in those instances where the beneficiaries of the insurance do not contribute, when able, to the support of the relief recipient.
4. It is not the purpose of the ADA Foundation Relief Grant Program to provide assistance merely to conserve the resources or assets of an applicant for relief.
5. Every effort should be made to encourage adult children, who have the means to contribute to the aid of needy parents. However, their failure to do so should not necessarily be a criterion for refusal.
6. It is not the purpose of the ADA Foundation Relief Grant Program to automatically continue to fund grants 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, etc.
7. It is not the purpose of the ADA Foundation Relief Grant Program automatically to transfer continuing assistance to the dependents of a dentist following his or her death. In this instance, a new application is required.

Adopted by the Member (ADA Board of Trustees), September 24, 2004.