

**RULES OF THE ADA FOUNDATION CHARITABLE ASSISTANCE GRANT PROGRAM
FOR DENTISTS, SPOUSES OF DENTISTS,
AND DEPENDENTS OF DENTISTS UNDER THE AGE OF 18**

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

A. Eligibility.

1. Dentists, their dependents (defined below and including dependents of deceased dentists), and spouses of deceased dentists are eligible to apply for a Grant **if accidental injury, advanced age, physically debilitating illness or a medical condition from which they suffer—or a combination thereof—**prevents them from gainful employment in or out of dentistry, resulting in an inability to be wholly self-sustaining (i.e., unable to meet their essential daily living expenses and/or emergency living needs).

2. Dependents are limited to a dentist’s current spouse and blood-related or legally adopted children currently under the age of 18. Dependents include the dependents of deceased dentists (provided such dependents are under the age of 18). A deceased dentist’s spouse, if married to such dentist at the time of his/her death, is also considered a dependent; however, if a deceased dentist’s spouse remarries, they are no longer eligible for a Grant as of the month after they remarry.

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.

4. In keeping with ADAF’s status as a public charity, applicants are not required to be members of the American Dental Association or state or local dental societies.

5. Prior to seeking funds from ADAF, an applicant must have applied for (or otherwise sought) all funding resources provided by federal, state, and local governments for which the applicant is eligible and provide a list of all applications made.

B. Purpose.

1. Grants are intended to assist applicants in meeting **essential daily living expenses and emergency living needs**.

2. Charitable Assistance Grants are not intended to help an applicant:

- a. Conserve resources or assets;
- b. Pay off debt;
- c. Fund extraordinary medical care
(*note: a Grant may support routine medical care*);
- d. Serve as income replacement; or

- e. Cover, or defray, the cost of any other extraordinary expense.
3. For clarity, Grants will not be awarded to pay for the following:
- a. Credit card payments and fees;
 - b. Personal loans;
 - c. Income taxes, including back taxes or IRS penalties;
 - d. Education loans;
 - e. Legal fees;
 - f. Alimony or back payment of child support;
 - g. Extraordinary medical expenses; or
 - h. Life insurance premiums.

4. 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.

5. Grants are awarded by ADAF at the discretion of the ADAF Charitable Grants Committee (“the Committee”), consistent with the Committee’s interpretation of these Guidelines and subject to ADAF’s funds available for Grants. The recipient of a Grant (“a Grant Recipient”) 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 ADAF; ADAF may, in its sole discretion, cease disbursement of the funds of the Grant to any Grant Recipient, at any time.

C. Amount of Grant.

1. In determining the amount of any Grant to be awarded, 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.

D. Duration of Grant; Renewal and Emergency Grants.

1. Grants may not exceed twelve (12) months. The Committee has discretion to award a Grant for a period of time shorter than twelve (12) months.

2. If the applicant’s situation (e.g., personal, financial, medical) is likely to change within the next twelve (12) months, the Committee may choose to consider an award of less than twelve (12) months, but in any event no less than three (3) months.

3. Grant Recipients may apply for renewal of a Grant. Any renewal of a Grant may not

exceed twelve (12) months, and the Committee has discretion to award a renewal of a Grant for a period of time shorter than twelve (12) months. See additional information about renewal applications in Section H below.

4. An emergency grant, as described in Section F below, may be made only once to an individual absent extraordinary circumstances.

E. Payment of Grants.

1. Grants shall be paid to Grant Recipients in monthly installments, unless determined otherwise by the Committee, and except in the case of an emergency grant pursuant to Section F below.

2. If a Grant Recipient dies before the expiration of the period for which the Grant was awarded, the Grant terminates effective as of the month of the Grant Recipient's death (i.e., the month during which the Grant Recipient dies will be the final month of the Grant). Any Grant payments made after the month of death shall be refunded to ADAF.

F. Emergency Grants.

1. Emergency grants are generally awarded to an individual applicant only once, absent extraordinary circumstances (at the discretion of the Committee).

2. Emergency grants 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 or foreclosure; sudden illness with no medical insurance; sudden death with limited financial resources for remaining spouse; and/or limited financial resources for food, clothing, and shelter).

3. Emergency grants shall not exceed \$5,000.

4. Emergency grants shall be paid to the Grant Recipient in a single installment.

5. Emergency grants are not subject to renewal. If a Recipient of an emergency grant requires additional assistance, they must apply for a Grant.

G. Application.

1. All requests for Grants (including renewal and emergency) must be made on the "*Charitable Assistance Grant Application for Dentists, Spouses of Dentists, and Dependents of Dentists under the Age of 18*" ("the Application Form"). The Application Form is available at <https://www.adafoundation.org/ada-foundation-charitable-assistance-grants> or may be obtained through contacting adaf@ada.org.

2. All questions on the Application Form must be answered carefully and comprehensively. Failure to submit a complete application, 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 (or, if applicable, an applicant's Power of Attorney) 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 and shared with third parties only as provided in Section I below.

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

a. The Application includes Appendix A (“Calculation of Monthly Household Net Income”) and Appendix B (“Calculation of Net Assets and Liabilities”). Both must be completed in full.

b. Applicants must also submit supporting documentation, including, but not limited to:

- 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 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.

H. Renewal Application.

1. It is the applicant’s responsibility to keep track of when their Grant expires and to apply for a renewal Grant. An application and all supporting documentation must be resubmitted in the same manner as an initial Grant application (with information updated, as appropriate) in order to be considered for a renewal of a Grant.

2. In connection with an application to renew a Grant, the Committee may request action on behalf the application to demonstrate progress toward becoming wholly self-sustaining before a renewal Grant will be considered. For example, a Grant Recipient of working age may be asked to provide documentation regarding their efforts to seek gainful full-time or part-time employment in, as well as outside of, the field of dentistry.

I. Third Parties.

1. By submitting an Application, the applicant agrees that their application (including all attachments and supporting documentation) may be shared with a third party such as the ADA Health and Wellness Division, as well as state and local dental societies.

2. ADAF staff may also work with the state or local dental society where the applicant lives and/or practices to determine whether there are additional state or local resources that may

be available to the applicant.