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# Brave of Heart Fund

## Quick Guide

The Brave of Heart Fund provides monetary grants to eligible family members of frontline healthcare workers, healthcare volunteers, and healthcare support staff who have lost their lives because of COVID-19. The Fund also offers behavioral and emotional support services from Cigna and grief coping resources from New York Life.

Established by the foundations of New York Life and Cigna, the Brave of Heart Fund is owned and administered by E4E Relief, a disaster relief-focused subsidiary of Foundation For The Carolinas, a Section 501(c)(3) public charity.

### Eligible Healthcare Workers

For the purpose of the Brave of Heart Fund, an eligible healthcare worker is a person who lived in the U.S. at time of death and who worked or volunteered in or for a:

- Licensed hospital
- Nursing home
- Triage center
- Medical center or clinic
- Medical transport vehicle
- Other licensed medical facility, provider, or setting

Also those who worked or volunteered as an emergency medical technician, ambulance technician, or paramedic and who died from COVID-19-related causes any time through December 31, 2021.

### Grants Description

There are two phases of grants available. Eligible expenses vary based upon which grant phase the eligible family member is applying for. Eligible family members for Phase 1 grants include a spouse or domestic partner, child, parent, grandparent, or sibling. Eligible family members for Phase 2 grants include a spouse or domestic partner, dependent child, or dependent parent. You may be eligible for both a Phase 1 and Phase 2 grant.

#### PHASE 1 GRANT

Phase 1 assistance is intended to cover expenses related to funeral and burial costs.

The family member who is eligible for a Phase 1 grant is the family member who is responsible for the funeral/burial expenses. Only one family member is eligible for a Phase 1 grant.

Phase 1 grants are \$15,000. Only one Phase 1 grant is available in connection with each eligible healthcare worker or healthcare volunteer.

#### PHASE 2 GRANT

Phase 2 assistance is intended to cover long-term expenses such as food, clothing, housing, basic essential utilities, daycare/childcare expenses, educational expenses, counseling, medical expenses for deceased healthcare worker, and transportation.

The family member(s) who is eligible for a Phase 2 grant is the family member(s) who was dependent on the deceased healthcare worker's income for those expenses.

Phase 2 grants range up to \$60,000 per eligible healthcare worker. The exact amount will depend on a variety of factors, including the applicant's demonstration of financial need and the number of eligible beneficiaries.

### The Applicant Process

Family member  
verifies eligibility

Eligible family member  
applies for grant(s)

Grant specialist  
reviews application

Applicant receives  
notification of decision

E4E Relief  
distributes grant

For answers to frequently asked questions, including questions about eligibility, visit [braveofheartfund.com/FAQs](https://braveofheartfund.com/FAQs). Grant awards are discretionary and the final determination of grant eligibility and amounts will be made by E4E Relief, which is the public charity that owns and administers the Fund.

Questions about the Fund:  
email: [questions@replyemail.braveofheartfund.com](mailto:questions@replyemail.braveofheartfund.com)



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Every person applying for a grant must first verify their eligibility.

### STEP 1: Verify Your Eligibility

#### Register

Go to <https://braveofheartfund.smapply.io/>

The applicant must be the family member of the deceased healthcare worker.

#### Upload

**Provide documents showing you are eligible:**

- Death certificate for the healthcare worker
- Evidence of healthcare worker, volunteer, or support staff eligibility  
Ex: pay stub with employer name and dates worked
- Evidence of your relationship to the healthcare worker  
Ex: marriage certificate (spouse) or birth certificate (child)

#### Submit

**Your verification application**

If you are verified, you will receive a confirmation email with a link to an application website and a unique verification code. You will need these to apply for a grant.

You may  
be eligible for  
a Phase 1 grant,  
a Phase 2 grant,  
or both.

### STEP 2: Apply for a Phase 1 Grant

Apply for a Phase 1 grant if you are responsible for the healthcare worker's funeral expenses.  
If not, skip to Step 3 and apply for a Phase 2 grant.

#### Connect

**Visit the website link in your verification email**

Click the "Start New Application" button

- Create an online account or log in
- Enter your verification code where prompted

#### Upload

**Provide receipts or invoices for funeral expenses**

#### Submit

**Your Phase 1 application**

### STEP 3: Apply for a Phase 2 Grant

Apply for a Phase 2 grant if you have long-term expenses, such as food, housing, childcare, or education expenses, for which you can demonstrate financial dependence on the healthcare worker's income in the past.

#### Connect

**Visit the website link in your verification email**

Click the "Start New Application" button

- Create an online account or log in with your Phase 1 account information
- Enter your verification code where prompted

#### Upload

**Provide documents per application directions**

- Receipts/invoices for monthly expenses
- Most recent tax returns and pay stubs

#### Submit

**Your Phase 2 application**

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