



If submitting your hardship request based upon one of the following circumstances, please submit the following documentation.

Complete an AUTHORIZATION TO DEFER COMPENSATION form and submit the form to your payroll office. A copy of this form must accompany your hardship request. You must stop deferrals for a minimum of six months.

Foreclosure/Eviction

- Notice of foreclosure including the amount needed to bring the mortgage or rent up-to-date
- Loan denial letter

Involuntary Loss of Income

- A statement from the employer explaining the amount of income loss
- Copies of the two most recent pay stubs from before the loss of income occurred
- Copies of all pay stubs received during the loss of income, such as diminished pay
- Proof of any income such as unemployment and/or short-term disability benefits

Medical/Dental Expenses

- The Health Insurance Explanation of Benefits Statement showing the amount owed by participant
- Copies of prescription drug bills or other medical expense statement
- Cosmetic surgery is approvable only if the procedure is a medical necessity resulting from an accident or birth defect. A statement of medical necessity from the doctor is required.

Loss of Property/Home Repair

- A copy of the insurance claim showing the total amount the insurance has paid and what is not covered
- All documentation must be dated within the past 6 months
- Contractor's estimates for repair due to catastrophic damages

Funeral Expenses

- Certified proof of your spouse's or dependent's death
- Documentation that the funeral expense was incurred in your name

The decision to grant or deny an unforeseeable emergency withdrawal request is based on evidence indicating the emergency is an **unforeseeable, sudden, and unexpected event**. All requests for emergency withdrawals must include a signed statement of the circumstances. If the emergency is due to an automobile accident, damage to your home, or theft of your property, please provide a copy of the police report, insurance claim, or other legal documentation of the occurrence.

If an incomplete application is submitted or if all pertinent documentation is not provided, your application will be denied and returned to you, even if it may qualify as an unforeseeable emergency.