

# **Employee Funds Frequently Asked Questions**

Updated: March 2023

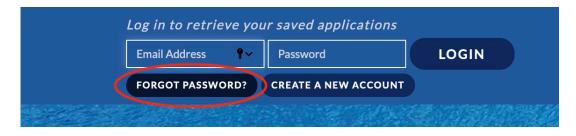
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# Log-in issue

#### Cannot remember my password

Select 'Forgot Password' on the top left-hand side of the page. An email from 'RCG Employee Funds' (noreply@mg.rclemployeefunds.com) will be sent to you to reset your password.



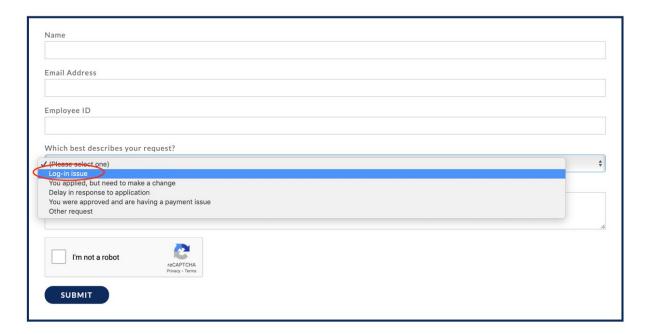
## Cannot log-in

Confirm you are using the original email used to create an account.

Upon creating an account, a verification email from 'RCG Employee Funds' will be automatically sent to the email address provided. Please allow time to receive the email as speed at which you receive email is dependent on your internet connection. You must verify your email address before applying.

<u>Please note</u>: Check your spam and junk folders as the verification email from RCG Employee Funds' might have been directed there instead of your Inbox.

If you are still having issues, please press "Contact Community & Destination Engagement" and select Log-In Issue.



# **Eligibility Criteria**

#### Who can apply?

Active full-time employees of Royal Caribbean International, Celebrity Cruises, and Silversea are eligible to apply.

- Shoreside employees must be active (or current) full-time employees at the time of funding and must have completed a minimum of 6 months of service in the last 12 months.
- Shipboard employees must be in active status (or be active and eligible for assignments) at the time of funding and must have completed 6 months of services in the last 12 months.
- Terminated / retired employees, vendors, contractors, and concessionaires are not eligible to apply.
- Employees may reapply in future years for additional funds, but they must resubmit an application.

# Can I apply if I am retired?

You are not eligible to apply if you are retired.

# **Application Status**

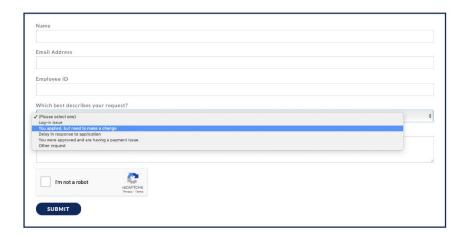
#### How do I know if I submitted my application?

Log-in to your account on www.RCLEmployeeFunds.com. Once logged in, select the 'My Account' button at the top left of the page. "Status" details will appear under the Employee Hardship Fund Application Section.



#### What do I do if I incorrectly applied for the wrong hardship need?

If you selected a need and that need has changed, for example you selected "Loss of Home," but now you need to change it to "Employee Critical Injury", please press "Contact Community & Destination Engagement" to ask for the change.



# **Payments**

#### How will I get paid?

The Miami Foundation will send wire transfers to employees who have been approved and granted the Fund.

## Fain Scholarship:

- We will contact the Educational Institution's Financial Aid or Bursas Office, using the contact information provided in your application, for their up-to-date payment details.
  - To update the Educational Institution's contact information please contact <u>FainScholarship@rccl.com</u>. Please include 'Royal Caribbean Fain Scholarship Fund – Change Educational Institution's contact' and your full name & ID# in the subject line of the email.
- Each award disbursement will be paid directly to the Educational Institution to ensure proper use of funds.
  - If a check is awarded, the student's name will be printed on the check stub to ensure the Educational Institution knows this award is intended for the student's tuition.
- Scholarship award only valid for tuition payments, not eligible if attending a tuition-free university
- All checks and wire transfers will be made directly to the student's Educational Institution
- Wire transfers can only be made to a Educational Institution's bank account
- Checks to be mailed to the Educational Institution only
- Royal Caribbean and The Miami Foundation will not sign any MOUs, agreements, or declarations in connection to this scholarship
- If your Educational Institution provides accurate and timely payment details, they will receive payment by August 1.

#### **Employee Hardship Fund:**

Funds will be deposited into your bank account via wire transfer.

- If approved, a payment form will need to be completed by the employee.
- Approved Shipboard Employees: Must complete the 'Employee Hardship Fund Payment Form' found on their MyRCL > Your Wellbeing page. Please allow one week for MyRCL access to the 'Employee Hardship Fund Payment Form'. Once the form is complete, please email it to <a href="mailto:EmployeeFunds@rccl.com">EmployeeFunds@rccl.com</a>. Please include 'Royal Caribbean Employee Hardship Fund Payment Form' with your full name and ID# in the subject line of the email.
- Approved Shoreside Employees: Must complete the 'Employee Hardship Fund Payment Form.' Please allow one week for the 'Employee Hardship Fund Payment Form' to be emailed to you from <a href="mailto:EmployeeFunds@rccl.com">EmployeeFunds@rccl.com</a>. Once the form is complete, please email it back to <a href="mailto:EmployeeFunds@rccl.com">EmployeeFunds@rccl.com</a>. Please include 'Royal Caribbean Employee Hardship Fund Payment Form' and your full name & ID# in the subject line of the email
- A wire transfer will be made to the bank account provided in the payment form.
- Once we receive your accurate bank details, please allow two weeks for The Miami Foundation to process payment.

When can I expect payment?

#### Fain Scholarship:

All payments will be sent out to the university by August 1st. Payment details collected after June 30 will result in payment delay to Educational Institution. Incorrect payment details will also result in a payment delay.

#### **Employee Hardship Fund:**

Once we receive your bank details, please allow two weeks for The Miami Foundation to process payment.

Where can I find payment details if I am approved?

#### Fain Scholarship:

After funds are successfully sent, payment tracking details will be provided to the Educational Institution and student via email.

#### **Employee Hardship Fund:**

After funds are successfully sent, payment tracking details will be provided to the employee via email.

Phishing/Hackers: What should I look out for? How can I prevent my account from being hacked?

**IMPORTANT:** Do not fall victim to phishing scams! <u>CLICK HERE</u> to know what to look out for to protect yourself and your hard-earned money.

**How to Avoid Phishing Scams:** 

All links related to the Employee Hardship Fund and Fain Scholarship Fund will be available ONLY through MyRCL > Your Wellbeing page or Homeport.

- Do not click on any links in emails related to RCG Employee Funds (Hardship and Fain Scholarship). We will not be sending emails with links to any forms.
- The payment form for approved Employee Hardship Fund recipients will only be available on MyRCL. The payment form for approved Fain Scholarship recipients will only be available to their Educational Institution (sent by the Community & Destination Engagement team).
- Only use MyRCL and Homeport to access secure and authorized site(s) related to all RCG Employee Funds.
- You will receive a handful of follow up messages after applying from address noreply@mg.rclemployeefunds.com.
- Consider any other address a phishing email and report it to <u>abuse@rccl.com</u>
- We will never ask you for your salary@sea or any other account information.

#### Silversea

# Am I eligible to apply?

- Shoreside employees must be active (or current) full-time employees at the time of funding and must have completed a minimum of 6 months of service in the last 12 months.
- Shipboard employees must be in active status (or be active and eligible for assignments) at the time of funding and must have completed 6 months of services in the last 12 months.
- Terminated / retired employees, vendors, contractors, and concessionaires are not eligible to apply.
- Employees may reapply in future years for additional funds, but they must resubmit an application.

#### What is my ID#?

Please reach out to your Manning Agency or a member of the Silversea Crewing Department to confirm your ID#.

When creating your account: Please enter "S" followed by your Employee ID. For example, if your Employee ID is "1234" you would enter "S1234".