



Save smart, stay ready

Hope Fund Savers program Frequently Asked Questions

What is the Hope Fund Savers program?

Hope Fund Savers is an HCA Healthcare Hope Fund program that is intended to help HCA Healthcare colleagues build habits of saving. The program is a partnership between Hope Fund and our partner, QUBER. The Hope Fund provides the funding, while QUBER manages the savings platform, the customer support inquiries and financial rewards.

Who is eligible to participate?

Any full-time or part-time HCA Healthcare employee who meets the following requirements:

- Is at least 18 years old
- Household earns at or less than our income threshold (see chart on last page)

What if I do not meet the eligibility requirement but want to participate?

Due to limited space, the six-month program is limited to individuals below the household income threshold and employed by HCA Healthcare as full-time or part-time employees; PRN and contract colleagues are not eligible.

What happens if I am removed from the program due to ineligibility?

If you have already had a withdrawal, you will be able to remove your own funds after five business days. QUBER nor the Hope Fund will keep your funds, but you must take action to retrieve them from the app.

What if my employment with HCA Healthcare terminates before the end of the six-month saving period?

Matching incentives are only awarded to HCA Healthcare colleagues who are employed at the end of the six-month saving period.

How does the program work?

To participate, first determine if you are eligible by visiting HCAHopeFund.com/Savers. Next, link your bank account to the QUBER app, choose your first withdrawal date and start saving. The HCA Healthcare Hope Fund will match your contribution at \$20 biweekly or \$40 monthly, 2:1 for six months. When the program is over you may claim your match incentives and sign on bonus. The Hope Fund covers the administrative fees and will fund your participation in the Savers program.

How long does the program last?

Your first savings month starts when you sign up and link a bank account. You will receive rewards after a six-month saving period.

Can I continue to save after the six month program ends?

We hope you do! You become a QUBER member when you join this program and you can participate in their programs to continue to build your savings. However, the Hope Fund will only match the first six months of savings. We'll give you a boost at the beginning, and the rest is up to you.



Do I have to save for a specific purpose?

What you do with the money you save is up to you. We hope you'll consider hanging on to your savings as a short-term emergency fund, but if you need to use it to address a pressing issue, that's what it's there for.

How is the Savers program funded?

Generous donors and matching funds provided by HCA Healthcare ensure the Hope Fund can assist with emergency financial needs.

Is this a payroll deduction?

At this time, the program does not utilize payroll deductions. We will continue to evaluate this as a potential option in the future.

Can I use the money in my account before the six months is up?

You can withdraw your contributions at any point during the six-month savings period. Once you make a transfer of your personal funds to the QUBER vault, it must remain there for five days. After that, you can select 'Cash Out' in the app to send your saving back to your linked bank account. This process will take two business days. All matching reward incentives will remain in the vault until the six-month program is over.

Can I stop the Hope Fund Savers program once I have started?

Yes, you can stop at any time. You will find a Stop/Cashout button on the QUBER screen. After you select the Cashout button, select 'Cashout and Quit' to end the challenge. You can only participate in the QUBER Hope Fund Savers program once, so if you leave early, you won't be eligible to received the match again.

How does my savings balance grow?

Your savings, including your matched earnings from the Hope Fund, will be stored in the Vault on your QUBER app. When you sign up for the program, you can choose whether you want to contribute \$20 biweekly or \$40 monthly. The amount will be debited from your bank account, and the Hope Fund will match the amount.

Within five business days of the personal deposit to the QUBER vault, your match rewards will appear. While your match rewards will appear, you will not be able to withdraw those funds until the end of the six month program.

Why do I have to verify my income?

The HCA Healthcare Hope Fund is a 501(c)(3) nonprofit organization. In order to meet certain IRS requirements to keep our tax-exempt status, proof of household income from participants in the Hope Fund Savers program will be required. Following your registration, the Hope Fund will randomly select a number of participants and request verification of the income you provided during the time of sign-up.

What is QUBER?

QUBER is our partner who provides the technology we use for the Hope Fund Savers program. QUBER oversees customer support, payment of earned rewards and technical questions related to the Hope Fund Savers program. You can contact them at Support@Quber.ca. For additional assistance, you can reach the Hope Fund directly at corp.HopeFundSavers@HCAhealthcare.com. To read more about QUBER please visit <https://QuberSavings.com/faq>.

Can I trust the QUBER app with my money?

Yes, the Hope Fund is funding your participation in this challenge with QUBER. They will never charge you any fees or attempt to sell you anything while you are enrolled in the program. The QUBER app has received a security review from HCA Healthcare IPS.

Do I need to belong to a specific bank to participate?

No, you do not need a specific bank to participate as a Hope Fund Saver. With online banking, registering should be easy. If you do not have online banking, or your bank does not populate within the QUBER app, please email QUBER at Support@Quber.ca to manually enter your bank deposits.



What bank accounts are supported?

QUBER currently supports U.S. bank accounts only. Payment cards and cryptocurrency accounts are not supported.

What if I don't have enough funds in my checking account for the program?

If you do not have enough funds in your account to cover the schedule withdrawal, you can elect to skip a deposit. Go into the QUBER app and navigate to the Hope Fund Savers program. Under the details section, you will see 'next withdrawal' with the next date of withdraw noted. Look for the 'skip withdrawal' button and select. By skipping a withdrawal, you will forfeit the match incentive for that month. Additional months will not be added to make up for skipped savings months.

Please remember: If QUBER attempts to withdraw funds that are not available in your account, you could be charged an insufficient funds fee (NSF) by your bank. NSF fees can cost up to \$50. In addition, QUBER is charged additional fees when this occurs.

What if I get charged a Non-Sufficient Funds (NSF) fee from my bank?

We recommend contacting your bank to see if the NSF fee can be waived for you. If you can provide documentation that you tried to remove these fees, and your banking institution declined your request, the Hope Fund will refund you the cost of the NSF fee. Send an email to corp.HopeFundSavers@HCAhealthcare.com.

What do you do with my data?

For colleagues who wish to participate, the Hope Fund will provide QUBER with your 3-4 ID to verify that you are an eligible employee. The information provided to QUBER is only used for the service associated with the Hope Fund Savers program.

In order to verify your eligibility in the Hope Fund Savers program and participate, you will need to install the QUBER app on a personal device. Signing up is completely voluntary and your use of the app, including how your personal information is used, will be subject to QUBER's privacy policy and other app terms.

Personal data collected within the QUBER app is not share with the Hope Fund, except in aggregate or unidentified form, to enable the match rewards and allow the Hope Fund to provide program outcomes.

Will the Hope Fund have access to my personal financial information?

No, the Hope Fund will only see the net amount you have saved in your linked bank account in order to appropriately match your savings. QUBER uses a secure tool to create your QUBER vault and withdraw savings into it, but that information is not shared with the Hope Fund.

Income Threshold

Family Size	Gross Household Income 48 Contiguous States	Gross Household Income Alaska
1	\$63,840	\$79,800
2	\$86,560	\$108,200
3	\$109,280	\$136,600
4	\$132,000	\$165,000
5	\$154,720	\$193,400
6	\$177,440	\$221,800
7 or more	\$200,160	\$250,200

If you have additional questions regarding the program, please contact the Hope Fund at corp.HopeFundSavers@HCAhealthcare.com.

If you have a technical question about the platform, linking your bank account or your rewards, please contact QUBER at Support@Quber.ca.

