Your Maternity Benefits through Bright Horizons





Preparing to expand your family is an exciting event. Carolinas HealthCare System is dedicated to providing you the resources and support you need through this time.

Post-Leave Transitional Child Care

Upon returning to work from your Maternity Leave, your CHS Maternity Benefits offer full-time mothers who work 30 standard hours or more per week FREE, high quality child care through the *Back-Up Care Advantage* $^{\text{TM}}$ program. You receive 30 visits of care at no cost from a child care center or in-home care provider.

How to Enroll

Step I) Contact your Maternity Navigator upon being out on Maternity Leave at 704-631-0301 to become eligible

Step 2) Register by calling 855-692-8329 or go to <u>Bright Horizons Online</u> and schedule your child care up to 30 days in advance.

- A day of in-home care is defined as up to 10 hours of care. Care can be provided for more than 10 hours if the teammate is working, but it will count as an additional use after 10 hours and will require a new caregiver after 10 hours. All in-home care services have a 4-hour minimum.
- With in-home care, the care giver must have a break after 10 consecutive days.
- All centers and caregivers within the Back-Up Care Advantage™ network adhere to stringent licensing and accreditation standards and undergo background checking and on-going training.
- To locate the available centers in your area and for more information about Bright Horizons, please go to www.BrightHorizons.com

You can contribute up to \$5,000 (\$2,500 if married, filing separately) to your DCFSA for 2017. This limit may change if: You are considered a "highly compensated" teammate, the limit is subject to reductions based on IRS discrimination testing results. Both you and your spouse contribute to a DCFSA (only \$5,000 combined is allowed) based on IRS guidelines. **The \$5,000 limit includes DCFSA and Dependent Care Back-up and Post-Leave Care**. Both the DCFSA and the federal tax credit for child and dependent care offer you tax savings on dependent care expenses. It is important to determine which is right for you and which will provide the greatest tax benefit in 2017. Consult a qualified tax advisor to make your choice.

9/22/2017



Dependent Back-Up Care

Dependent Back-Up Care is available for children, including infants, and adult/elder loved ones. The Dependent Back-Up Care program can help you when your regular care arrangements are unavailable. Choose from center-based or in-home care. Use this service when:

- Your child's regular school is closed
- Your child is mildly ill and cannot attend school
- Your regular caregiver is unavailable

You receive 15 days of care per year for last minute needs or up to 30 days in advance. The majority of the cost is covered by CHS. Teammates agree to a payroll deducted membership fee of \$5 per paycheck and a per use copay of \$25 per day for center-based care or \$6 per hour for in-home care.

If you are utilizing your 15 days of Dependent Back-Up Care after you have completed your 30 days of Post-Leave Childcare, please alert a Maternity Navigator to become eligible.

You can contribute up to \$5,000 (\$2,500 if married, filing separately) to your DCFSA for 2017. This limit may change if: You are considered a "highly compensated" teammate, the limit is subject to reductions based on IRS discrimination testing results. Both you and your spouse contribute to a DCFSA (only \$5,000 combined is allowed) based on IRS guidelines. **The \$5,000 limit includes DCFSA and Dependent Care Back-up and Post-Leave Care**. Both the DCFSA and the federal tax credit for child and dependent care offer you tax savings on dependent care expenses. It is important to determine which is right for you and which will provide the greatest tax benefit in 2017. Consult a qualified tax advisor to make your choice.

2 9/22/2017