

University of Massachusetts Child Care Assistance Program

July 2019 Employee Handbook and Application Packet

- **This application is for Child Care Assistance Program awards beginning on July 1, 2019 and ending on June 30, 2020.**
- **Application deadline for all Child Care Assistance applicants is Wednesday, May 1, 2019.**
- **Applications are accepted on a first come – first served basis during the April 3 through May 1, 2019 open enrollment period. Applications will NOT be accepted after the May 1, 2019 deadline.**
- **Send completed applications to Crosby Benefit Systems, a division of WageWorks, PO Box 223886, Dallas, TX 75222-3886
ATTENTION: Administrative Support Team**



Administered by:
Crosby Benefit Systems, a division of WageWorks
PO Box 223886 – Dallas, TX 75222-3886
(617) 928-0700

Child Care Assistance Program Handbook

What is the Child Care Assistance Program?

The University of Massachusetts Medical School (UMMS) has created the Child Care Assistance Program to help make child care for children in pre-kindergarten or younger affordable for working parents. The Child Care Assistance Program pays a portion of child care costs for non-union employees at UMMS for any licensed child care provider.

UMMS understands how difficult it can be to arrange care for young children. High quality child care is often hard to find and even harder to pay for, especially for families with limited incomes. We hope the Child Care Assistance Program will help increase child care options available to you as an employee.

How Does the Child Care Assistance Program Work?

The Child Care Assistance Program pays for a portion of child care expenses at licensed day care centers and in licensed family child care homes. The amount of assistance that the program provides is determined by your adjusted gross family income. Crosby Benefit Systems will determine the amount you receive annually on a monthly basis based on the funds available.

You may choose any eligible licensed child care provider. Both you and the provider must qualify for the program. You must also complete and sign enrollment forms before you can participate in the program. The eligibility requirements are included in this handbook along with all the required enrollment forms.

Every month, you must submit an invoice to Crosby Benefit Systems which is due by the last business day of the month. On the 5th day of the next month, Crosby then sends the information to the Benefits department who verifies that you are still actively employed and eligible. The Benefits department then requests that the monthly assistance amount be added to your paycheck as soon as administratively feasible.

Who is Crosby Benefit Systems?

This handbook frequently refers to Crosby Benefit Systems (referred to as Crosby). The Child Care Assistance Program is being administered by Crosby Benefit Systems, a division of WageWorks. Crosby will operate the program for UMMS on a day-to-day basis. Crosby will determine the actual amount of the assistance you will receive, according to UMMS guidelines, and will work with you during the enrollment period.

Am I Eligible?

If you answer "yes" to each of the questions below, you are eligible for the Child Care Assistance Program:

- Have you been employed at UMMS as a non-union benefited employee for more than three consecutive months prior to July 1, 2019?
- Do you work at UMMS in a benefit eligible position?
- Do you have a dependent child, and/or custody of at least one child, in pre-kindergarten or younger?
- If you are not the child's parent, can you provide a copy of the order granting you custody or guardianship?
- Do you need to pay for child care in order to work at UMMS?
- Are both you and your spouse or partner working and earning a combined gross family income of \$84,999 or less?
- Can you provide a copy of the most recent federal income tax return for each wage earner in your household or the most recent month's worth of consecutive pay stubs for each wage earner in your household?
- Your child care provider must be legally operating (that is, the provider must comply with all existing local, state and federal regulations that govern its type of child care) and agree not to charge you more than other parents for child care services. You can choose any child care center or family child care provider that meets these basic requirements. The assistance does not extend to child care by a relative, a spouse or other household member, unlicensed family child care providers, or unlicensed child care centers.

How Much Assistance Does the Child Care Assistance Program Provide?

The amount you are eligible to receive through the Child Care Assistance Program each year is determined by your adjusted gross family income, as shown on your most recent federal income tax form, and by the number of hours you work each week at UMMS, based on the funds available. The table below refers to full-time non-union employees. Part-time benefited employees are eligible to receive a pro-rated amount of monthly assistance.

Adjusted family income:	Approximate annual Child Care Assistance Program assistance:	Approximate monthly Child Care Assistance Program assistance:
Under \$34,999	\$3,000	\$250
\$35,000 - \$44,999	\$2,400	\$200
\$45,000 - \$54,999	\$1,800	\$150
\$55,000 - \$64,999	\$1,200	\$100
\$65,000 – \$84,999	\$600	\$50
\$85,000 or over	Not Eligible	-----

The monthly assistance amount is added to your paycheck on a monthly basis. As long as you remain eligible and submit the monthly invoice timely, you will continue to receive the monthly assistance amount for the period of July through June.

Please be aware that there is a limited assistance budget, and UMMS may not be able to offer assistance to every family that qualifies for the Child Care Assistance Program. UMMS does try to give some assistance to each participant who applies by submitting a complete application and qualifies. Also, if you receive assistance from another public source, your Child Care Assistance Program assistance cannot exceed the total cost of your care. Receipt of some types of public assistance for child care may affect your eligibility for the Child Care Assistance Program.

How Do I Apply?

The application packet contains the necessary forms to complete for enrollment. **Open enrollment period is from April 3 through May 1, 2019.** If you are eligible, the monthly assistance amount will begin effective for July 2019. Questions about the program should be directed to Crosby Benefit Systems. This handbook includes the following: Child Care Assistance Program Employee Application Form and Employee Participation Agreement.

Complete and sign the Child Care Assistance Program Employee Application Form and Employee Participation Agreement. The application form asks for basic information about your child care needs and resources. It also asks you to name the provider you have selected. The participation agreement lists the conditions of the program.

If you are using a licensed child care center or a licensed family child care home, the following documents should be attached to your application form and participation agreement:

Please attach to the Employee Application Form:

- a photocopy of the provider's Department of Early Education and Care (EEC) license
- a copy of the fee schedule

Please attach to the Employee Participation Agreement:

- A copy of the birth certificate for each of your children in pre-kindergarten or younger participating in the Child Care Assistance Program.
- A photocopy of each household wage earner's most recent federal income tax return (Form 1040, 1040A, or 1040EZ) or one month of your most recent pay stubs.
- If you are not the child's parent, a photocopy of the order granting custody or guardianship.

Return the complete set of forms (Employee Application Form and Employee Participation Agreement) and attachments to Crosby Benefit Systems, a division of WageWorks, PO Box 223886, Dallas, TX 75222-3886 to the attention of the Administrative Support Team.

If you have any questions about eligibility, enrollment or payment, please feel free to contact Crosby Benefit Systems at 617-928-0700.

By early June, Crosby will send you an email confirming your acceptance (with your monthly assistance amount) or denial in the program. The letter will also contain more detailed information about the payment process. It is your responsibility to submit the monthly invoice to Crosby Benefits in order to receive the monthly assistance amount on your paycheck. Failure

to submit the monthly invoice timely will result in you not receiving the monthly assistance amount.

If it important for you to let Crosby know immediately if you change child care providers in the middle of the year. New enrollment forms will be needed, and a new set of invoices will be sent to you if necessary.

When Does the Child Care Assistance Program Start?

Complete applications for the Child Care Assistance Program are due no later than May 1, 2019, and the Child Care Assistance Program begins July 1, 2019. At that time, your level of assistance for the next year is determined according to UMMS' scale. **There is no automatic re-enrollment. You must complete an application for each annual enrollment period even if you had been enrolled during the previous annual enrollment period.**

PLEASE NOTE: Applications are accepted only during the April 3 through May 1, 2019 open enrollment period. Applications will NOT be accepted after the May 1, 2019 deadline.

How Does My Enrollment in the Dependent Care Assistance Program Affect the Child Care Assistance Program?

There are two UMMS programs that can help you pay for child care. In addition to the Child Care Assistance Program, you may enroll in the Dependent Care Assistance Program (DCAP). The DCAP allows you to set aside up to \$5,000 of your salary to pay for child care expenses tax-free each year. The Child Care Assistance Program provides payments towards your child care expenses above and beyond your salary dollars.

You may participate in either the DCAP or the Child Care Assistance Program alone, or participate in both. It is up to you. The IRS limits the total amount of assistance a single person or married couple can shelter from taxes to \$5,000 each year.

Frequently Asked Questions:

What happens when I stop working at UMMS @ Worcester?

The Child Care Assistance Program helps you pay for child care only while you work at UMMS. The Child Care Assistance Program assistance will terminate when your employment from UMMS terminates.

Does my assistance change if my income level changes, or if my spouse or partner's income changes?

You are required to notify Crosby Benefit Systems and UMMS within 30 days if your family income or working status changes. The program is intended to provide assistance to families in which neither spouse or partner is able to be home to care for the child(ren). It is very important that Crosby and UMMS have the correct, updated information to determine your Child Care Assistance Program eligibility.

Who pays taxes on the Child Care Assistance Program payments?

On a monthly basis, you will receive the assistance amount directly on your paycheck. The assistance amount is taxed when it is paid to you.

Is the program confidential?

Yes. UMMS recognizes that the information required for the Child Care Assistance Program participation is highly personal. Family income, size, and child care arrangements will not be disclosed to anyone other than the Child Care Assistance Program Coordinator at Crosby.

Do I have to withdraw from the program if I change providers?

No, you do not have to withdraw, but it is very important to notify Crosby of a change in child care provider as soon as possible. As long as you provide your new child care provider's necessary documents, you can continue to receive the assistance. You must notify Crosby as soon as possible however, so that we can change your provider information. Crosby will provide you with new invoices.

**Child Care Assistance Program
JULY 2019 EMPLOYEE APPLICATION FORM**

A. Employee Information

Name: _____

Address: _____

Town/State: _____ Zip: _____

Home Phone: _____ Work Phone: _____

E-mail address: _____

Position: _____ Department: _____

Are you a benefit eligible, full-time or part-time, non-union employee?: [] yes [] no

Have you been employed at UMMS for more than three months?: [] yes [] no

Adjusted gross family income (as listed on most recent federal income tax form):\$ _____
(Include all family members, even if you file separately.)

What grade will your youngest child be entering in Sept. 2019? _____

Child(ren) in pre-kindergarten or younger:

Full name:	Date of Birth	Is child listed as a dependent on your income tax return? If no, please explain:
------------	---------------	----------------------------------------------------------------------------------

1. _____ /____/____ [] yes [] no _____

2. _____ /____/____ [] yes [] no _____

B. Child Care Provider Information

Name of Provider: _____

Contact Person and Title: _____ Phone: _____

Address: _____

Please check one: [] Child Care Center [] Family Child Care Home

Child Care Assistance Program

JULY 2019 EMPLOYEE PARTICIPATION AGREEMENT

Name of Employee: _____

Address: _____

Town/State/Zip: _____

Home Phone: _____ Work Phone: _____ Ext: _____

Name of Child: _____ Date of Birth: _____ Age: _____

Name of Child: _____ Date of Birth: _____ Age: _____

1. Employees at UMMS have full responsibility for any child care costs beyond the amount provided by the child Care Assistance Program. The amount provided by the Program will be determined by Crosby Benefit Systems.
2. Employees must inform UMMS within 30 days of any changes in their adjusted gross family income.
3. Employees must inform UMMS within 30 days if they withdraw from the child care provider to whom Child Care Assistance Program payments are directed.
4. Child Care Assistance payments are available to benefit eligible full-time and part time non-union employees only while they are employed by UMMS.
5. UMMS may verify employees' adjusted gross family income.
6. In the event that the information provided by an employee is not correct or complete, UMMS retains the right to terminate that employee's participation in the Child Care Assistance Program.
7. Employees at UMMS have full responsibility for choosing the child care provider. UMMS and Crosby Benefit Systems, Inc. assume no liability for this choice.
8. The employee hereby releases and hold harmless UMMS and Crosby Benefit Systems and their agents, employees, and staff from all claims, obligations and liability of any kind arising out of the employee's children's use of and participation in the Child Care Assistance program, including but not limited to transportation to and from and participation in outdoor and off-premises activities. The employee hereby agrees to indemnify and hold harmless UMMS and Crosby Benefit Systems from and against any and all claims, injury, loss and liability arising from the acts of the employee's children.

I have read the above conditions and agree to the provisions therein. I certify that all information provided is factually correct to the best of my knowledge.

Signature of Employee: _____ Date: _____

Please attach:

1. **A copy of the birth certificate for each eligible child.**
2. **A copy of the federal income tax return (1040, 1040A, or 1040EZ) for each wage earner in your household. If you do not have a copy of your tax return available, please submit one month of your most recent paystub(s) and most recent paystubs of your partner/spouse (if applicable).**
3. **A copy of your child care provider's EEC approval (i.e. operating license or certification).**
4. **A copy of your child care provider's fee schedule.**