



January 1, 2017

To: NYC Health + Hospitals Participants Plan

From: House Staff Benefits Plan of the Committee of Interns and Residents/SEIU

Re: Summary of Material Modification for Child Care Benefit

The Board of Trustees of the House Staff Benefits Plan of the Committee of Interns and Residents/SEIU (the Plan) is pleased to announce a new Child Care Benefit for NYC Health + Hospitals Plan participants. Effective January 1, 2017, the Plan will reimburse eligible NYC Health + Hospitals Plan participants up to \$5,000 per household per Plan year (January 1 – June 30) for child care expenses which meet the favorable tax treatment qualifications under Internal Revenue Service (IRS) Publication 503.

The reimbursement is only for child care expenses actually paid for a dependent child under age 13. In order to be reimbursable under the Plan, the child care expenses must qualify for favorable tax treatment per IRS Publication 503 which may be updated from time to time by the IRS. Publication 503 can be found at <http://www.irs.gov/pub/irs-pdf/p503.pdf>

Applications may be submitted at any time up to one year after the childcare expenses were incurred. To be eligible for reimbursement, expenses must be for services on or after January 1, 2017. Processing time for all claims will be within 4 to 6 weeks

The Plan's child care benefit is based on contributions negotiated in collective bargaining between the Committee of Interns and Residents/SEIU (CIR) and NYC H+ H, and is subject to modification, amendment, or termination if contributions are terminated or not received, or for any other reason at any time in accordance with the Plan's Agreement and Declaration of Trust and Summary Plan Description (SPD) which also serves as the Plan Document.

This announcement and Summary of Material Modification explains the parameters of the benefit and will constitute an amendment to and be part of the SPD. If you have any questions about the benefit, please call the Plan office at (212) 356-8180 or via email benefits@cirseiu.org. You may seek review of any adverse benefit determination in accordance with the Claims Review and Appeals Procedure set forth in the SPD/Plan Document.

Eligible For Reimbursement

- The child care must be for a qualifying child who is your dependent, who was under age 13 when the care was provided.
- Lived with you for more than half the year.
- The child care expenses must allow you to work.
- Expenses for a child in nursery school, pre-school or similar program below the level of kindergarten are eligible.
- Expenses for before-school or after-school care of a child in kindergarten or a higher grade, and expenses for recreational day camp are eligible.
- The provider may be a relative who is not your dependent.
- If the care center provides care for more than six persons, it must be licensed.

Not Eligible For Reimbursement

- Expenses to attend school or overnight camp are not eligible.
- The child care provider may not be a dependent for whom you (or your spouse if filing jointly) can claim an exemption.
- The child care provider may not be your child who was under age 19 at the end of the year.
- The child care provider may not be a person who was your spouse at any time during the year.
- The child care provider may not be the parent of the child.
- You (and your spouse if filing jointly) must be working during the period for which you claim reimbursement, but the IRS considers full-time students or persons not able to care for themselves the equivalent of working.
- Special IRS rules apply to married couples and spouses legally separated or living apart.

For your convenience, we are attaching Figure A from the current IRS Publication 503, which outlines the requirements in the form of a diagram.

You may not claim a credit or deduction with the IRS for any expenses for which the Plan provides reimbursement.

Please note that the HSBP Fund or the Benefit office will not be able to provide tax advice. Refer to your accountant or tax preparer for tax assistance.

Assistance In Finding Child Care

The New York City Child Care Resource & Referral (NYC CCR&R) Consortium actively works to improve and increase access to a range of early learning programs including childcare, Head Start and Pre-K.

The Consortium offers free and low-cost services, including consultations and referrals for families to support them in making the appropriate choice for their children from birth through school age.

Agencies To Find Child Care

- Child Development Support Corporation
- Chinese-American Planning Council
- The Committee for Hispanic Children and Families, Inc.
- Day Care Council of New York, Inc.

For more information call 888-469-5999 or visit www.nyccrr.org.