

Child Care Plus[®] Frequently Asked Questions

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Program eligibility

1. What are the eligibility requirements for Child Care Plus?

Child Care Plus (CCP) is available to U.S.-based teammates, including teammates based in Puerto Rico. Temporary teammates, contractors and interns are **not** eligible. In addition, you must also meet the following criteria:

- You earn less than \$100,000 in Performance Year Cash Compensation (PYCC). [Find your current PYCC.](#)
- You require childcare for your eligible dependents during your Bank of America normal work schedule (for example, Monday through Friday 8 a.m. to 6 p.m.). Childcare costs for personal reasons or any other job you may have outside of Bank of America are not eligible for reimbursement.
- You're responsible for childcare costs for a child who lives with you for at least half the calendar year who is 12 years or younger, or who is 20 years or younger and incapable of self care.
- You or your spouse or partner claim your child as a dependent on your federal income tax return*

You are eligible to continue to submit claims for eligible childcare when on a paid leave of absence.

* Separate documentation will be required for separated or divorced parents who still have custody of their child for the majority of the year, but don't claim their child as a dependent on their tax return. See plan terms for more information or call the Global HR Service Center at 800.556.6044.

2. Is there a limit to the number of children I can enroll in the program?

There's no limit to the number of children you can enroll in the program. However, you or your spouse or partner must claim the child as a dependent on your most recent federal income tax return and be responsible for the eligible child's care costs.

3. If I'm eligible for CCP, and my spouse (or partner) also works for Bank of America and is also eligible for CCP, can we both request reimbursement?

No, only one parent can request reimbursement for each child.

4. What is the maximum reimbursement amount?

You can receive up to \$275 per child, per calendar month.

5. Is there a waiting period for newly hired teammates to enroll in the program?

No, new teammates can enroll in Child Care Plus on their first day at the bank, as long as the eligibility requirements are met. If all required documentation is submitted and approved within 60 days of the hire/newly eligible date, expenses will be eligible for reimbursement back to the teammate's hire/newly eligible date at 50% of the reimbursement amount for the month of hire and then 100% for subsequent months.

6. How's my Performance Year Cash Compensation (PYCC) calculated at enrollment or re-enrollment?

Performance Year Cash Compensation (PYCC) is a measure of the total cash you earned for a particular performance year. It equals your base salary as of Dec. 31 of the prior year (or your date of hire, if later) plus any benefits-eligible cash incentives, such as most cash commissions and any annual cash bonus earned for the prior year and paid by June 30 of the current year. [Find your current PYCC.](#)

Initial enrollment

7. How do I enroll in Child Care Plus?

You can enroll at any time. Log in to [My Benefits Resources \(mybenefitsresources.bankofamerica.com\)](https://mybenefitsresources.bankofamerica.com), then click **Child Care Plus** and follow the instructions. You can also call the Global HR Service Center at **800.556.6044**, Monday through Friday (excluding certain holidays) from 8 a.m. to 8 p.m. Eastern.

Child Care Plus enrollment for the following year usually opens in October. You can enroll in the Child Care Plus program any time after the enrollment period opens, or any time throughout the current year (for the remainder of the current year). You must verify your eligibility every calendar year.

8. What documentation is required for enrollment?

When enrolling for the first time, you'll need to provide the following:

- A copy of pages one and two of your most recent federal income tax return (proof of eligible dependent(s)). For teammates in Puerto Rico, your income tax return is acceptable.
- A copy of the birth certificate of each child you wish to enroll. **Only provide a copy**, as originals cannot be returned. Additional documentation may be requested during your enrollment process.

9. Is there a deadline for submitting my income tax return and other required documentation?

Your Child Care Plus eligibility won't begin until the first of the month in which all required documentation is submitted and your enrollment is approved. The eligibility rules for newly hired teammates are different; please see question #5 for details. This means for each month you delay submitting your documentation, you **won't** be eligible to receive reimbursement for childcare expenses incurred during that month. As a result, it's to your advantage to submit all required documentation as soon as possible after you've started the enrollment process.

10. What's the timeframe for me to find out if my enrollment was approved?

The status of each document you submit will be available on [My Benefits Resources \(mybenefitsresources.bankofamerica.com\)](https://mybenefitsresources.bankofamerica.com) within 3-5 business days of submission. You can check the status of your required documents by clicking the **Child Care Plus** tile on the My Benefits Resources home page. The document status is shown in the center of the page under the **Child Care Plus Documentation Status** section.

When all of your enrollment documentation has been approved, you'll receive an email or letter, based on your communication delivery preference, from the Global HR Service Center confirming your Child Care Plus enrollment is complete. You'll also receive confirmation of each child's enrollment when all of their related documentation is approved.

If your documentation isn't approved for some reason, you'll receive an email or letter indicating the form was denied, the reason(s) why, and what your next steps should be.

11. How can I confirm the status of my enrollment?

Log in to [My Benefits Resources \(mybenefitsresources.bankofamerica.com\)](https://mybenefitsresources.bankofamerica.com) and click **Other Benefits > Child Care Plus**.

12. How can I manage my account?

Log in to [My Benefits Resources \(mybenefitsresources.bankofamerica.com\)](https://mybenefitsresources.bankofamerica.com). You'll be able to submit requests and check your claim status by clicking **Child Care Plus > Need to Request or Review a Reimbursement?** You may also call the Global HR Service Center at **800.556.6044** for account information.

13. Why do I have to submit a copy of my most recent federal income tax return?

To complete the enrollment process, the bank must validate the children you claim as dependents. This information is on your most recent federal income tax return. A standard income tax form is acceptable for teammates in Puerto Rico.

14. What is considered the most recent income tax return?

The “most recent tax year” is relative to the time of year when you submit your documentation. See below for an example of the timing. A standard income tax form is acceptable for teammates in Puerto Rico.

Submission Date	Most Recent Tax Return
through April 15, 2024	2022 Tax Return
on and after April 16, 2024	2023 Tax Return

15. Can I enroll in Child Care Plus if I didn't file a federal income tax return?

Yes, if your return has not yet been filed due to an extension. To process your Child Care Plus enrollment without a federal income tax return, you'll need to complete a Child Care Plus Affidavit form to validate your dependents, which is available on the Child Care Plus page when you log in to [My Benefits Resources \(mybenefitsresources.bankofamerica.com\)](https://mybenefitsresources.bankofamerica.com) to enroll.

Current participants: Re-enrollment

16. I'm already a participant in Child Care Plus. How do I ensure I'll be able to use the program next year?

Enrollment doesn't carry over and you'll need to re-enroll each year. Enrollment for the following year usually opens in October and you'll receive a communication if you remain eligible. Eligibility is based on whether your Performance Year Cash Compensation (PYCC) is less than \$100,000 and whether your child meets the age requirements.

17. What documentation do I need to provide if I'm re-enrolling for the coming year?

You'll need to provide a copy of your most recent federal income tax return (proof of dependents) for children you are re-enrolling. See question 14 to determine which tax return to provide.

If you're adding a new child, you'll need to provide a copy of their birth certificate. Provide only a copy of birth certificates, as originals cannot be returned.

Reimbursement process

18. Once I'm fully enrolled in Child Care Plus, is there anything I'm required to do before submitting a request for reimbursement?

You must pay for your childcare expenses before submitting a reimbursement request. You may not request reimbursement for childcare services that haven't been paid for, even if the services have already been provided and you have received a bill. Refer to question 22 for the required documentation you'll need to submit with your reimbursement request.

19. What type of childcare facilities are allowed for reimbursement under this program?

- Licensed or registered childcare providers, including childcare centers, before- and after-school programs, Boys and Girls Clubs of America (childcare services only), school district/public school programs, military base programs and faith-based programs. Your provider will be required to submit their license or registration number.
- Neighbors, babysitters, family friends, and relatives (who are **not** in a parenting role or live in the same household as the eligible child), and who are at least 19 years of age are eligible.

Note: Childcare providers caring for more than six children must be licensed, and you or your provider will be required to submit the license number with your first reimbursement request. If the license number is not provided, you won't be reimbursed.

20. What type of childcare expenses are not eligible for reimbursement under this program?

Expenses incurred for extracurricular activities (i.e., dance, tae kwon-do, karate and swim classes) and expenses associated with full-time enrollment in school (i.e., school tuition) are **not** eligible childcare expenses.

In addition, teammate payments for Bank of America’s Back-up Advantage Program for childcare through Bright Horizons aren’t eligible for reimbursement through Child Care Plus.

21. What if my childcare provider isn’t required to have a license or registration number?

If a provider states they’re not required to have a license or registration number, a letter from the provider stating they’re not required to have a license or registration number per their state, local or federal regulations/requirements is required each year, beginning with your first reimbursement request for that year. To be eligible for childcare reimbursement, the letter must be typed on the provider’s company letterhead. Common examples of such providers include school district programs, faith-based care, military-based care and Boys and Girls Club childcare services.

22. What documentation is required for reimbursement?

When submitting your request for reimbursement, you must provide the following information through [My Benefits Resources \(mybenefitsresources.bankofamerica.com\)](https://mybenefitsresources.bankofamerica.com) or by fax or mail:

- Provider’s name
- Provider’s phone number
- Provider’s address
- Federal Tax ID or Social Security Number (a national ID for non-U.S. citizens is acceptable as an alternative)
- Child’s name
- Requested reimbursement amount
- Dates of service (Dates of service cannot cross months. A separate receipt is required for each month.)
- Receipt or claim form (see details below)
- Provider email (if applicable)

You must also submit valid receipts for your childcare expenses either by uploading them through [My Benefits Resources \(mybenefitsresources.bankofamerica.com\)](https://mybenefitsresources.bankofamerica.com) or sending by fax or mail. Receipts must include the following information:

- Provider’s name
- Child’s name
- Dates of service (Dates of service cannot cross months. A separate receipt is required for each month.)
- Description of services
- Proof of amount paid

Exception: If your provider isn’t able to provide a valid receipt including all of the information noted above, you can complete and submit a personalized claim form, which must be **signed by your provider**, requesting reimbursement.

To request your personalized claim form, call the Global HR Service Center at **800.556.6044** between 8 a.m. and 8 p.m., Eastern, Monday through Friday (excluding certain holidays). Your personalized claim form will be sent to you by mail. If you need to use claim forms regularly, make copies of your blank personalized form for future use.

For teammates in Puerto Rico: Please submit all documentation in English or with English translation to assist in the timely and accurate processing of your submission.

23. How do I submit my requests for reimbursement?

1. Go to [My Benefits Resources](https://mybenefitsresources.bankofamerica.com)

- From your Bank of America computer, use your Simplified Sign-On credentials to log in through **Flagscape > Essential links > My Benefits Resources**.
- From your personal computer:
 - [My Benefits Resources \(mybenefitsresources.bankofamerica.com\)](https://mybenefitsresources.bankofamerica.com) and sign on using your Person Number and My Benefits Resources password
 - [Employee Resources at Home \(bankofamerica.com/employee\)](https://bankofamerica.com/employee) and select **Benefits > My Benefits Resources** and log on using your Bank of America Simplified Sign-On credentials

2. Click **Child Care Plus > Need to Request or Review a Reimbursement?**

3. Under **Take Action**, click **Get Reimbursed**. Follow the instructions to complete and submit the request form, and upload your receipts or personalized claim form. You'll also have the option to fax or mail your information.

You must call the Global HR Service Center at **800.556.6044** to request a personalized reimbursement claim form.

24. **What's the deadline for submitting Child Care Plus expenses?**

Active bank teammates have until March 31 to submit any expenses incurred during the previous year, provided your enrollment was approved in the previous year. For example, you have until March 31, 2025, to submit and approve a reimbursement request for expenses incurred and paid in 2024.

Terminated teammates, including those who were severed or divested, have 60 calendar days from the last day of active employment to submit reimbursement requests for expenses incurred while they were eligible for the program. See the [Termination](#) section below for more information.

25. **When and how will I be reimbursed once my enrollment has been approved?**

After your enrollment is approved, you'll receive your reimbursements through your normal Bank of America payroll process, approximately two to three payroll cycles after your reimbursement request has been approved. Reimbursement requests, along with any required documentation, must be submitted and approved no later than March 31 of the following year for any expenses incurred the previous year.

After receiving your first reimbursement request for any provider each year, the program administrator, Alight, will contact that provider to verify the provider's information and confirm services. **No reimbursements will be paid until this verification is complete.**

26. **What's the process for verifying my providers?**

Our plan administrator, Alight, will contact your provider to verify their information and confirm services. If your provider doesn't respond, Alight will let you know so you can follow up with the care center or caregiver to request that the provider submit verification to Alight. **No reimbursement will be paid until this verification step has been completed.**

If your childcare provider doesn't provide satisfactory documentation, you may be permanently suspended from the program. If you provide false or incomplete information, you'll be subject to disciplinary actions by Bank of America, up to and including termination of employment. You'll be required to repay any Child Care Plus reimbursements you were ineligible to receive.

General program guidelines

27. **What happens when my child turns 13 during the year? (Or 21 if incapable of self-care)?**

Expenses for children turning 13 (or 21 for dependents incapable of self-care) will become ineligible for reimbursement as of the last day of their birth month.

28. **Are there any tax implications for participating in the program?**

Dependent care assistance that exceeds the IRS tax limit for the calendar year will be reported as taxable

income. This includes Child Care Plus reimbursements, teammate contributions to a Dependent Care Flexible Spending Account, and the bank's portion of the cost of care for the Back-Up Care Advantage Program™.

For teammates in Puerto Rico: Reimbursements will be treated as taxable income and are taxable by Puerto Rico's local taxation authorities.

29. If I enroll in Child Care Plus, can I also contribute to a Dependent Care Flexible Spending Account (FSA)?

Yes, you can enroll in Child Care Plus and contribute to a Dependent Care FSA. However, the IRS limits tax-advantaged dependent care assistance programs like the Dependent Care FSA and Child Care Plus. If you participate in both, your total tax-advantaged benefit is \$5,000 if married filing jointly or if single, or \$2,500 if married filing separately. The bank's portion of the cost of care for the Back-Up Care Advantage Program also counts toward the total tax-advantaged benefit.

Note: Teammates in Puerto Rico aren't eligible for the Dependent Care FSA.

30. Can I submit a request for reimbursement for childcare expenses if my child is not living with me?

Your child must live with you for at least half of the calendar year and either you, or your spouse or partner, must claim the eligible child as a dependent on your federal income tax form. Contact the Global HR Service Center at **800.556.6044** with any questions on your specific situation.

31. What's needed if I'm currently in the program and change childcare providers?

When you submit your first request for reimbursement under the new provider, simply provide the new provider's information. Alight will contact the new provider to verify the provider's information and confirm services. **No reimbursements will be paid until this verification is complete.**

32. Once enrolled in the program, how do I add a new child for reimbursement?

Log in to [My Benefits Resources \(mybenefitsresources.bankofamerica.com\)](https://mybenefitsresources.bankofamerica.com) to add the child as a new dependent. You'll be required to submit a copy of the birth certificate of each dependent added, as well as your most recent federal tax return to show you can claim the child as a dependent. You must receive approval confirmation prior to requesting reimbursement. If the child is not listed on your most recent federal income tax return, you'll need to complete the Child Care Plus Affidavit, available on the Child Care Plus page on [My Benefits Resources \(mybenefitsresources.bankofamerica.com\)](https://mybenefitsresources.bankofamerica.com).

Note: Puerto Rican income tax forms are acceptable for teammates in Puerto Rico.

33. Why am I required to submit my dependent's birth certificate?

The birth certificate is required to validate the dependent is age-appropriate for program participation.

Provide only a copy of a birth certificate, as originals cannot be returned. Birth certificates must be in English; if the certificate needs to be translated, please provide a certified translation, notarized by a public notary or lawyer.

34. How can I update my communication preferences regarding my Child Care Plus reimbursement?

If you'd like to change how you receive communications regarding the program, you can update your preferences by going to [My Benefits Resources](#) > **Your Profile** > **Manage Communications**.

Termination

35. If I currently receive childcare reimbursements and then leave the bank, can I file a claim for reimbursement during the time I was employed?

Terminated teammates who participated in the program prior to their termination (voluntary or involuntary) can receive Child Care Plus payments for any childcare expenses incurred and paid prior to their last day worked. Terminated teammates have 60 calendar days from their last day worked to submit a reimbursement request for expenses incurred while they were eligible for the program.

For example, if a Child Care Plus-eligible teammate leaves the bank (voluntary or involuntary termination)

and the last day worked is June 5, the terminated teammate has 60 calendar days from June 5 to submit a reimbursement request for eligible childcare expenses incurred and paid through June 5. Child Care Plus enrollment eligibility ends as of the last day of active employment for teammates who terminate their employment with Bank of America, voluntarily or involuntarily, including those who are severed or divested from the bank.

For additional questions about the Child Care Plus program or if you need assistance with the enrollment process, call the Global HR Service Center at **800.556.6044** between 8 a.m. and 8 p.m., Eastern, Monday through Friday (excluding certain holidays).

Visit [HR Connect](#) for more information about available benefits. Review important [legal disclaimer](#).

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