

Back-up care frequently asked questions

Q: Who is eligible to use our back-up care services?

A: All active U.S. employees who are full-time, part-time and part-time working less than 20 hours are eligible to use these services, including those who are on a paid or unpaid leave of absence. This program is for employees whose standard or typical child care has become unavailable (i.e., school or day care has closed or usual child care provider is unavailable). As a reminder, Bank of America may review for accuracy the information you've submitted for Back-up care reimbursement to ensure all submissions meet eligibility requirements.

Q: What are my options?

A: You currently have several options. You can secure your own care (like a trusted friend, family member (who does not live in the home with the care recipient), baby sitter, student, neighbor or teacher) through Bright Horizons Crisis Care, or you can choose someone through Bright Horizons' network of in-home caregivers. (**Note**: Center-based care may be unavailable in some locations due to locally or state-mandated closings.)

Q: Can I still secure care through a child care center?

A: While some centers may be open at the time of your reservation, be aware that there are many locations impacted by local or state-mandated closings.

Q: How do I secure care from my own network (i.e., Bright Horizons Crisis Care)?

A: Now through May 31, you can secure your own care without pre-approval from Bright Horizons. All you need to do is hire a friend, family member (who does not live in the same house as the care recipient), baby sitter, student, neighbor or other person to stay with your child or dependent adult during the work week.

If you've not already done so, register on Bright Horizon's back-up care site to establish your profile. Then:

- Visit the new streamlined site to submit your Back-up Care request.
- Click the Crisis Care Reimbursement process option (above the Message center).
- Get reimbursed: Under **Secure your own care through Bright Horizons Crisis Care**, click **Use It** and complete the online reimbursement form. (Reminder: In order to receive reimbursement, you must register with Bright Horizons.)
- Look for an email with instructions for processing your \$100 a day reimbursement via Zelle or by check. (Note: In order to receive reimbursement, you must be registered.)

Q: I want to use the network of caregivers through Bright Horizons. What do I do?

A: First, you need to register on the Bright Horizons back-up care site if you have not already. Once you're registered, choose the "Request a New Reservation" button and follow the steps to select "In-Home Care."

Q: How do I register with Bright Horizons? (first-time users only):

A: You can register on Bright Horizons back-up care site to establish your profile, identify your care recipients, confirm authorized contacts and identify locations where you will need care. Click on **First time here?**, then:

- Enter the employer username: **BACBUCA**
- Enter the employer password: backup4Bank

Establish your user profile and identify your care recipients and authorized contacts.

Q: How does securing someone from my own network work?

A: You can choose to find care in your own personal network (i.e., Bright Horizons Crisis Care) provided you follow the criteria below. Examples are a friend, family member, baby sitter, high school or college student, neighbor, teacher or weekend caregiver. Bright Horizons will reimburse you \$100 per day (for a maximum of 40 days) to cover the cost of hiring a caregiver within your personal network.

The caregiver you identify should generally meet the following criteria:

- Has experience caring for a child(ren) or adult(s)
- Is not an individual who lives in the home with the child or adult

During this time period when many schools, daycares and adult centers are closed, the option to secure your own care means you can choose to hire a family member or friend without Bright Horizons' pre-approval, which typically is required. Simply log on to the new streamlined site and under Secure your own care through Bright Horizons Crisis Care, click Use It. Complete the online reimbursement form to get reimbursed.

Q: How long will Bright Horizons Crisis Care (i.e., securing help from my own network) be available to me? A: While the option to secure your own care is always available through Bright Horizons, the opportunity to secure care from your personal network without pre-approval is available through May 31 to eligible teammates impacted by the coronavirus and associated closures.

Q: I need a caregiver for both my elderly parent and my children. Can I get reimbursed for both? A: No, you can only receive \$100 a day for the care of one family member.

Q: What back-up care allowances are my spouse/partner and I eligible for if we both work for Bank of America?

A:. The allowance is per family, per care type, rather than per couple. (For example, a 40-day annual allotment per family.)

Q: How can I elect to have someone from my network provide caregiving (i.e., Bright Horizons Crisis Care) to my family?

A: Now through May 31, pre-approval is not required to use your own caregiver and receive reimbursement through our back-up care program. We've also simplified the process for securing your own care with a new streamlined site. All you need to do is hire a trusted friend, family member, baby sitter, student, neighbor or teacher to stay with your child or dependent adult during the work week. Then log on to Bright Horizons and under **Secure your own care through Bright Horizons Crisis Care**, click **Use It** to complete the online reimbursement form. Remember to register if you haven't done so already to receive reimbursement.

Q: Can this reimbursement cover my co-pay?

A: No, and that's because you do not have to pay a co-pay to hire someone in your own network (i.e., Bright Horizons Crisis Care).

Q: How much can I be reimbursed?

A: You will be reimbursed \$100 per day if you arrange care on your own. You will be responsible for all other

costs associated with securing your own care (i.e., Bright Horizons Crisis Care).

Q: How will I be reimbursed?

A: Log on to the new streamlined site and under Secure your own care through Bright Horizons Crisis Care, click Use It. Complete the online reimbursement form and receive \$100 a day. Reminder: In order to receive reimbursement, you'll need to register if you haven't done so already.

You must submit your reimbursement request to Bright Horizons within 10 calendar days of your last care date. Reimbursements will be sent via Zelle within five business days of submitting your Request for Reimbursement. You will receive an email with instructions on how your electronic payment will be processed. Follow the instructions to have your reimbursement sent directly to your bank account through Zelle.

Please note that this is the fastest way to secure reimbursement. If you decline payment through Zelle, Bright Horizons will mail a physical check to your home address on file.

Q: How can I set up Zelle?

A: It's easy. If you have a Bank of America account, Zelle is available in your mobile banking app or via online banking. If you'd like to receive payment in an account held by another financial institution, check their mobile or online banking options and follow the steps to enroll in Zelle.

Visit HR Connect for more information about available benefits. Review important legal disclaimer.

Bank of America N.A. Member FDIC © 2020 Bank of America Corporation. All rights reserved.