What is Child Care Plus?
Child Care Plus reimburses employees for eligible child care expenses provided by either formal or informal child care providers. You can receive up to $240 per month, per child, based on your child’s age and the type of care provider used.

Eligibility
• You’re an active, U.S.-based full-time or part-time employee. (Includes if you’re scheduled to work 20 hours or less, or if you’re on a paid leave of absence.)
• You have a total annual household income of $100,000 or less (shown as adjusted gross income on your federal income tax return).
• You have at least one child under age 13 (or under age 21 if incapable of self-care and living with you).
• Either you can claim your child as a dependent on your federal income tax return or your spouse/partner can claim your child as his/her dependent on his/her federal income tax return
• You’re responsible for child care costs for your child.
• You need child care so that you can work at the bank during assigned work hours.

Who qualifies as a child care provider?
Formal care providers
• Child care centers
• Before- and after-school programs
• Military base programs
• Church-sponsored programs

Informal care providers*
• Neighbors
• Babysitters
• Family friends
• Relatives (other than those in a parenting role)

*Child care providers must be at least 19 years old.

How to enroll
Simply log on to My Benefits Resources from Essential links on Flagscape and click on the Child Care Plus tile, or enroll from your personal computer or smartphone by going to mybenefitsresources.bankofamerica.com. You can also call the Global HR Service Center at 800.556.6044.

You can start requesting reimbursements during your first month of employment, as long as all enrollment forms and materials have been submitted and approved.

What will I need to provide?
After you enroll, you’ll be given instructions on how to upload, fax or mail the following forms:
• Pages 1 and 2 of your most recent federal tax return form (proof of total household adjusted gross income and dependents)
• A copy of the birth certificate of each dependent you will be enrolling

How am I reimbursed?
To request reimbursements, visit My Benefits Resources, click on the Child Care Plus tile, and follow the instructions. Each year that you’re enrolled, you’ll have until March 31 of the following year to submit any expenses incurred during your enrollment year.

Reimbursements are made through your normal payroll process.

Can I enroll in Child Care Plus at any time?
You can enroll in Child Care Plus at any time. Simply go to My Benefits Resources and click on the Child Care Plus tile to get started. Expenses incurred before all required documents are received and approved will not be eligible for reimbursement.
What are the reimbursement amounts?

Your child’s age and the type of care, either formal or informal, determines the reimbursement amount.

<table>
<thead>
<tr>
<th>Your child’s age</th>
<th>Formal care providers</th>
<th>Informal care providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 5</td>
<td>Up to $240 per month per child</td>
<td>Up to $135 per month per child</td>
</tr>
<tr>
<td>5 to 12 (or age 20 if incapable of self-care)</td>
<td>Up to $205 per month per child</td>
<td>Up to $120 per month per child</td>
</tr>
</tbody>
</table>

Will your child be turning 13 in 2018?

Expenses for children turning 13 will become ineligible for reimbursement from the program as of the last day of their birth month. For dependents incapable of self-care, the age limit is 21.

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

Yes, you can enroll in both. 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 subject to a $5,000 limit each year (or $2,500 if you are married and filing separate tax returns). The bank’s portion of the cost of care for the Back-Up Care Advantage Program also counts toward the total.

**Remember:** You can only enroll in a Dependent Care FSA during your benefits enrollment period.

Contact information

Call the Global HR Service Center and select the Child Care Plus prompt.

**Phone:** 800.556.6044, Monday – Friday, 8 a.m. – 8 p.m. Eastern (excluding certain holidays)

**Website:** mybenefitsresources.bankofamerica.com

Still have questions?

Contact the **Global HR Service Center** at **800.556.6044** with any additional questions about Child Care Plus or other available benefits.

This communication provides information about certain Bank of America employee benefits and programs. Receipt of this communication does not automatically make you eligible for these benefits and programs. If there are discrepancies between this communication and the official plan documents, the plan documents will always govern. For more information, please refer to the applicable benefits summary plan description or program summary on hrconnect.bankofamerica.com.