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Program Eligibility

1. What are eligibility guidelines for the 2008 calendar year?

To receive reimbursements in 2008, you must meet each of the following criteria:

- Be a Full-Time or Part-Time associate scheduled to work 20 or more hours per week.
- Have a base salary of no more than \$34,000 **and** have a combined family income of no more than \$60,000

2. What are the changes to eligibility for 2009?

Effective 1/1/09, the following changes enhancements will be made to eligibility for the program:

- Hourly associates will be eligible for the Child Care Plus program
- Maximum base salary will be extended to allow associates making up to \$55,000 **and** having a family income of less than \$100,000 to be eligible for the program.

3. How do you calculate the annual salary and family amounts at enrollment or re-enrollment?

Annual salary amounts are calculated off your base pay. Items such as departmental bonuses, RSP rewards, etc., are not included in this amount. For commissioned associates, your Annual Benefits Base Rate (ABBR) is used in determining eligibility.

Family gross income is calculated based upon the adjusted gross income amount identified on your tax return. If you are married and file separately, the sum of both adjusted gross income amounts will be used in the calculation.

For calculating salary and family gross income, all amounts will be rounded down to the next whole dollar.

4. What if while in the CCP program, I receive an increase in pay that places me over the allowed income?

Salary changes during the plan year do not affect the processing of claims. Your salary, in conjunction with your family income, at the time of processing your re-enrollment will dictate whether you are eligible for the full Child Care Plus plan or if you are eligible for the Phase Out Plan (a reduced rate plan) for the next plan year.

5. Can a change in status allow me to be eligible for the CCP program?

If you have a change in status event that changes your personal and/or family income, you must submit ALL the documentation including the "Supplemental Enrollment Form" pertaining to the appropriate event in order to be eligible for either CCP benefits for which you were not originally eligible or to be eligible to move from Phase Out back to the full CCP Plan.

6. How long after a change of status do I have to submit documentation to Bank of America?

You have 31 days from the change of status to submit all required documentation.

General Program Guidelines

7. What is the age limit that I can submit a request for reimbursement for child care expense?

This program will pay for the care of a child under the age of 13 and if the child is a special needs child, up to the age of 21.

8. Can I submit a request for reimbursement for child care expenses for my child if he is not living with me?

No, the plan is to be used to reimburse child care expenses in order for you to be able to come to work.

9. What relationship does the child need to be to me in order to qualify?

The child must be living with you and you must be responsible for the child's care costs. You must be entitled to claim the child as a dependent on your federal taxes.

10. If I change providers, what is the timeframe in which a new provider enrollment form must be submitted to Acclaris?

New Provider enrollment forms must be submitted no later than 6 months from the date the provider started rendering services.

11. What type of child care facilities are allowed for reimbursement under this plan?

Both formal and informal day care facilities will be accepted. Summer Camp programs where the child comes home everyday are accepted.

Initial Enrollment Information

12. Where can I find enrollment forms?

Enrollment forms can be downloaded from the following websites:

- From Flagscape or within the Bank of America network, click on the following link to reach the Child Care Plus website: [Child Care Plus on Flagscape](#)
- From outside the Bank of America network, forms are available from : www.acclarisonline.com

Note: If you do not have access to the internet, you can call Acclaris at 866.525.2893 and have enrollment forms mailed to you.

13. What forms do I need to complete in order to enroll in Child Care Plus for the first time?

In order to enroll in the Child Care Plus program, you will need to complete the following forms:

- Associate Enrollment Form
- Provider Enrollment Form
- Over Age Dependent Child Validation Form (if applicable)
- Supplemental Enrollment Form (if applicable)

14. Once I have completed the forms, how do I submit them to Acclaris?

Enrollment and re-enrollment forms (along with associated documentation) can be submitted to Acclaris by:

- Faxing to 813-830-7900 (dial "1" then the full number if faxing from outside the 813 area code)
- U.S. mail: PO Box 20571, Tampa, FL 33622-0571
- Interoffice Mail: Mail Code FL2-444-01-01 (use a confidential envelope)

Note: Faxing forms and documents will expedite processing of your requests.

15. What is the timeframe for me to find out if my enrollment or re-enrollment was approved?

You'll receive an enrollment confirmation in the mail at your home address. It will be sent within 3 – 5 business days of Acclaris receiving your enrollment or re-enrollment paperwork. The confirmation will contain the information about which of your dependents and providers are approved and which are denied. The details section will tell you why they were denied so that you can resubmit the necessary documentation to complete that portion of the enrollment or re-enrollment as applicable.

16. Why do I have to submit a copy of my tax returns?

In order to complete the enrollment and income verification process, Acclaris must validate your family income. This information is provided from the adjusted gross income on your most recent federal tax return.

17. My spouse and I file income tax separately; do I need to send a copy of my spouse's tax return as well?

Yes, both your individual and total family income must be verified during the income verification process.

18. Why can't I enroll for Child Care Plus over the phone?

Your signature on your enrollment form indicates that all information you provide is correct and in good order. Therefore, because your signature is required, enrollment via phone is not available.

19. What if I didn't file a federal tax return for the previous year?

In order to process your Child Care Plus enrollment without a federal tax return, please provide a current W2 or pay stub for your spouse, indicating the pay frequency. If a W2 or pay stub is not appropriate, other substantiating documents like divorce decrees can be provided to support claims of family income.

20. Where can I get a copy of my most recent tax return?

If you do not have a copy of your tax return, you may request one from your tax professional or from the Internal Revenue Service (IRS).

Re-Enrollment Information

21. I am already a member of the Child Care Plus program. How do I ensure that I'll be able to utilize the program next year?

Each year, current members of the Child Care Plus program are asked to re-enroll by providing updated eligibility information to Acclaris. You should receive a re-enrollment kit at your home address in the late September timeframe.

Note: Please see the [Initial Enrollment Information](#) section for answers to questions regarding tax forms and enrollment signatures

Reimbursement Process

22. What forms do I need to complete to submit a reimbursement claim?

Once your enrollment has been approved, you should receive a pre-populated Request for Reimbursement form. Complete this form and submit to Acclaris by:

- Faxing to 813-830-7900 (dial "1" then the full number if faxing from outside the 813 area code)
- U.S. mail: PO Box 20571, Tampa, FL 33622-0571
- Interoffice Mail: Mail Code FL2-444-01-01 (use a confidential envelope)

Note: Faxing forms and documents will expedite processing of your requests.

Reminder: Beginning with child care expenses incurred as of 1/1/2009, you will also be required to submit receipts, along with your Request for Reimbursement.

23. If I didn't receive my pre-populated Request for Reimbursement form, how do I get a new pre-populated form?

Since pre-populated forms are generated at the time of enrollment and reimbursement, if you did not receive your pre-populated request for reimbursement form, you can simply print the blank form off the Acclaris, Fidelity, or Bank of America websites, complete it and fax it in. Be sure your home address is current with the Bank of America, so that new pre-populated forms can be sent directly to your new/correct home address.

24. What is the deadline for submitting CCP expenses?

You have until March 31st of the coming year to submit any expenses incurred from the previous year.

Reimbursement Rates

25. What are the plan maximums for the CCP program?

Type of Care	Child Age as of Jan 15 of Current Plan Year	Maximum Benefit Amount per Child
Licensed/Registered Care (Formal)	Under 5	Up to \$175/calendar month (2008) Up to \$240/calendar month (2009)
	5 to < 13 Special Needs 13 and <21	Up to \$152/calendar month (2008) Up to \$205/calendar month (2009)
Informal Care	Under 5	Up to \$100/calendar month (2008) Up to \$135/calendar month (2009)
	5 to < 13 Special Needs 13 and <21	Up to \$ 87/calendar month (2008) Up to \$120/calendar month (2009)

Note: 2009 benefit amounts are for services rendered on or after 1/1/09

26. How much would I be reimbursed for the month in which my child turns 13 years of age?

If the child's birthday falls within the 1st -15th of the month, then no reimbursement will be paid for that child for that month or thereafter. If the child's birthday falls within the 16th - 31st of the month, reimbursements will be paid for the first half of the month and no further payments will be approved or made for the second half or thereafter.

27. Why can't I receive more than \$5,000 in pre-tax reimbursements per year?

Depending on your situation, you may be eligible to receive more than \$5,000 in reimbursement during in a calendar year. However, the IRS limits the amount that can be reimbursed as a *pre-tax benefit* each year to a maximum of \$5,000 for employer-sponsored programs such as Child Care Plus.

Phase out Process & Reimbursement Rates

28. What is Phase Out?

Phase Out allows associates to continue using Child Care Plus once they have reached either the salary or family income maximums for the program. Once an associate moves into Phase Out, he/she will only qualify for a reduced reimbursement benefit.

29. What are the requirements to qualify for “Phase Out”?

- You must have been in the standard CCP Plan or Phase Out CCP program the prior plan year
- You cannot move between reimbursement bands during plan year of Phase Out
- If you have a decrease in family income, or change in eligibility event occur, you are eligible to move out of Phase Out back to full CCP plan as long as all other eligibility requirements for full CCP plan are met
- You will be placed at the lower Phase Out band your base pay is compared to Family Income, your salary dictates the Phase Out band

30. Can I move between Phase Out Bands during the year?

No, you cannot move between reimbursement bands during plan year of Phase Out. If a child is added or removed, you will receive the corresponding percent payout based on the monthly plan maximums.

31. In the Phase Out plan, how much will I receive?

2008 Annual Salary	2009 Annual Salary	Reimbursement % for 1 Child	Reimbursement % for 2 or more Children
Associate’s Annual Base Pay			
\$34,001 - \$36,999	\$55,001 - \$56,999	50%	50%
\$37,000 - \$37,999	\$57,000 - \$58,999	30%	35%
\$38,000 - \$38,999	\$59,000 - \$61,999	10%	20%
\$39,000 - \$39,999	\$62,000 - \$64,999	0%	10%
> or = to \$40,000	\$65,000 +	0%	0%
Family Gross Income			
\$60,001 - \$60,999	\$100,001 - \$101,999	50%	50%
\$61,000 - \$61,999	\$102,000 – \$102,999	30%	35%
\$62,000 - \$62,999	\$103,000 - \$103,999	10%	20%
\$63,000 - \$63,999	\$104,000 - \$104,999	0%	10%
> or = to \$64,000	\$105,000+	0%	0%