

SECTION 5.J.

Dependent Care Reimbursement Account/Voluntary Benefits

Dependent Care Reimbursement Account:

Qualified employment-related dependent care expenses may be deducted from an eligible resident's payroll on a pre-tax basis. Benefits may include, if eligible, coverage of expenses for care of children under the age of 13, incapacitated parents or spouses and incapacitated children, regardless of age.

Salary will be reduced by a pre-determined amount specified by the resident (with a maximum of \$5,000 per year). The amount of the deduction is credited to a non-interest-bearing account and will be used to reimburse the resident for qualified dependent care expenses.

The plan year is January 1 through December 31. Unused account balances at the end of the plan year will be forfeited in accordance with IRS regulations.

Claims are made by submitting documentation of payment to a day-care provider to the Consortium. Reimbursements will be made directly into the resident's paycheck.

Additional information is available from the Consortium.

Voluntary Benefits:

Voluntary benefits are available through Colonial supplemental insurance. They include:

- Additional life insurance for self, spouse or children
- Disability insurance for spouse
- Cancer insurance – helps offset direct and indirect costs related to cancer treatment

For more information, please contact Karen Mark at Colonial (860) 645-8833 ext. 125

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