

Dependent Care Tax Credit

The current tax law allows you to take a tax credit for some of your dependent care expenses. However, the law does not allow you to use both a tax credit and a Dependent Care FSA for the same dependent care expenses. You can claim a tax credit on eligible expenses up to \$2,400 per year for one dependent, or \$4,800 per year for two or more dependents.

If you use a combination of the tax credit and the FSA, the tax credit will be reduced, dollar for dollar, by the amount you are reimbursed by a Dependent Care FSA.

Generally, if your family's annual income is \$25,000 or more, the FSA will save you more in taxes. If your family's income is less than \$25,000, it is probably better to take the tax credit. If you have questions about whether a Dependent Care FSA or tax credit would be better for you, please contact your tax advisor.

Dependent Life Insurance Plan

Employees who are regularly scheduled to work 20 or more hours per week and weekend option nurses are eligible to buy Dependent Life Insurance for their legal spouse or same-sex domestic partner and dependent child(ren) including child(ren) of a same-sex domestic partnership. New employees are eligible for this coverage on the first of the month following date of hire, with a completed enrollment form. When you buy this coverage, you receive coverage for your spouse equal to \$10,000. For each dependent child up to age 25 who relies on the employee for financial support, coverage is equal to \$5,000. Your share of the cost is \$0.56 bi-weekly for your spouse and \$0.46 for your dependent child(ren) regardless of how many children you have, which is deducted from your paycheck on an after-tax basis. If you decide to elect family coverage, the cost will be \$1.02 bi-weekly.

If your spouse also works for JHHCG, your spouse cannot be covered for optional life insurance as both an employee and dependent. In addition, your eligible dependents may only be covered by one parent's plan.

Proof of Good Health Required

Current employees may buy dependent coverage with proof of your dependent's good health. If you are a current employee, you will need to provide proof of good health if you are selecting this coverage for the first time or adding a dependent (other than when enrolling a spouse or child within 31 days of marriage or birth). An Evidence of Insurability form is required (please refer to enrollment instructions regarding this). The insurance company must approve your coverage before your new benefit amount can become effective. Payroll deductions will not begin until coverage is approved.

Short-Term and Long-Term Disability Benefit Plans

Short-Term Disability

Employees (except weekend option nurses) who are regularly scheduled to work 20 or more hours per week automatically receive Short-Term Disability benefits. If approved, Short-Term Disability benefits replace 60 percent of your bi-weekly base pay for up to 11 weeks of disability, after a 14-day elimination period, as long as you are under a doctor's care. If you become disabled and have accumulated Sick time, or Vacation hours or Personal days that you have not used, this time will be used to supplement your Short-Term Disability payments. Short-Term Disability benefits are separate from any FMLA benefits you may be receiving.