# Child Care VOUCHER 2020

## Frequently Asked Questions

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ELIGIBILITY

1. Am I eligible?
   
   Faculty & Staff:
   Full-time Johns Hopkins University faculty, staff, and bargaining unit members who are full-time benefits-eligible and have completed their 120-day probationary period (or 90 days for bargaining unit) may be eligible for the Child Care Voucher program. Eligibility is dependent on your Adjusted Gross Income (AGI) and the number of children under age six (6) that you have in child care.

   If you have a spouse or legal partner, he or she must be employed or actively looking for work, enrolled in school, or have documentation that a disabling condition prevents full-time caregiving, to qualify for this program.

   Graduate students:
   The following graduate students are eligible for the Child Care Voucher program:
   - Full-time doctoral and medical students (for students of Whiting and Krieger, this includes non-resident and post-certified full-time doctoral students)
   - Full-time postdocs
   - Residents
   - Interns

2. Who is NOT eligible for the Voucher benefit?
   
   Faculty & Staff:
   Those who are not employed by Johns Hopkins University, or are not benefits-eligible temporary, limited, part-time, or casual employees, are not eligible for this program.

   Students:
   Undergraduate and master’s students, are not eligible for this program.

3. What about international students and non-residents?
   
   International students here on a visa and individuals who do not have U.S. residency are eligible as long as they are otherwise in the eligible group and meet all other criteria. Individuals can check with their divisional administration about eligibility. As long as you are an enrolled student who meets the above criteria, you are eligible to participate.

4. I have multiple children under age six. How will this affect my child care voucher?
   
   For each additional pre-kindergarten child you have under the age of six, the AGI caps rise by $10,000. The IRS defines Adjusted Gross Income (AGI) as gross income minus adjustments to income. (In 2018, AGI was line 37 on Form 1040.) Please review your tax form and the table below carefully.

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<table>
<thead>
<tr>
<th>One Pre-K Child Under Age 6</th>
<th>Two Pre-K Children Under Age 6</th>
<th>Three Pre-K Children Under Age 6</th>
<th>Voucher Award</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Family Adjusted Gross Income (AGI)</strong></td>
<td><strong>(Per Family)</strong></td>
<td><strong>(Per Family)</strong></td>
<td><strong>(Per Family)</strong></td>
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<tr>
<td>≤$46,000</td>
<td>≤$56,000</td>
<td>≤$66,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>$46,001 - $72,000</td>
<td>$56,001 - $82,000</td>
<td>$66,001 - $92,000</td>
<td>$2,500</td>
</tr>
<tr>
<td>$72,001 - $96,000</td>
<td>$82,001 - $106,000</td>
<td>$92,001 - $116,000</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

For each additional pre-K child under the age of 6, the income caps rise $10,000.

5. I’m still not sure if I’m eligible. Who should I talk to?
   **Employees:** Contact Benefits and WorkLife at 410-516-2000 or Benefits@jhu.edu.
   **Students:** Please see the school-specific eligibility language below. If you are still unsure if your student position is eligible, ask the divisional contact for your own school:

   **Berman Institute**
   Julia Chill, jchill@jhu.edu

   **Carey Business School**
   Bobbie Tchopev, bobbie@jhu.edu

   **Krieger School**
   Renee Eastwood, rseitz5@jhu.edu
   *includes non-resident and post-certified full-time doctoral students*

   **Peabody Conservatory**
   Donna Cureton, dstinne1@jhu.edu

   **SAIS**
   Jon Youngs, jyoungs1@jhu.edu

   **School of Education**
   Teresa Murray, teri.murray@jhu.edu

   **School of Medicine**
   Terri Smith, tsmith1@jhmi.edu

   **School of Nursing**
   Registrar’s Office, SON-RegistrarsOffice@jhu.edu
   *includes fulltime PhD or DNP students, and all DNP Advanced Practice Students; excludes Executive DNP students because the program isn’t fulltime*

   **School of Public Health**
   Edna Koimur, ekoimur1@jhu.edu

   **Whiting School of Engineering**
   Christine Kavanagh, christinekavanagh@jhu.edu
   *includes non-resident and post-certified full-time doctoral students*

6. What if I did not file US taxes last year? How do I verify my income for eligibility?
   If you do not have a US tax form, you may submit alternate documentation of income in the form of a letter from your supervisor, sponsoring organization, or national government stating your income. The letter must have legible contact information in case we need to verify income. In our experience, sponsoring organizations are happy to provide this type of letter. If you have additional questions about alternate documentation, please contact (410) 516-2000 or benefits@jhu.edu.

https://hr.jhu.edu/benefits-worklife/family-programs/paying-for-child-care/
7. **Is the program for child care exclusively?**
   The Child Care Voucher program is for care of dependents directly related to your **work schedule (or school schedule for students)**. Dependents are those for whom you provide more than 50% of the financial support for the year. Eligible dependents are children up to the age of 6 not enrolled in kindergarten.

8. **How do I find qualifying child care? Which child care providers may I use?**
   As of 2020, child care vouchers can be used for any legal care, which includes licensed centers and family child care homes, as long as the caregiving individual claims the income on their taxes. **To qualify, the care provider must claim the cost of care as taxable income.**

   Johns Hopkins faculty, staff, and students have access to enhanced child care resource and referral through the Maryland Family Network’s LOCATE service. The LOCATE database includes all registered and licensed family and group child care in Maryland. Find more information about [LOCATE: Child Care](https://hr.jhu.edu/benefits-worklife/family-programs/paying-for-child-care/) on the HR website.

9. **What if I do not pay my informal caregiver?**
   You must pay for care and provide documentation, such as a receipt, to receive the voucher.

10. **Can I use the voucher for before or after care for an older child?**
    No. Johns Hopkins University limits the use of child care vouchers to children up to age 6. However, if you are a full-time faculty or staff member, you may choose to use a Dependent Care Flexible Spending Account (DCFSA) for before/after school care costs. See the [DCFSA section](https://hr.jhu.edu/benefits-worklife/family-programs/paying-for-child-care/) of the new HR website for more information.

11. **What are eligible expenses?**
    Eligible expenses include paid, legal child care provided during scheduled work or school-related hours. It must be for care during the parents’ work hours or school schedule. Examples include:
    - Licensed day care centers and nursery schools; or
    - Family child care homes in which the caregiver reports payment as taxable income

12. **What expenses are NOT eligible?**
    The following expenses do not qualify for the Voucher:
    - Paid kindergarten;
    - Care during non-work or non-school related hours; or
    - Care that is unpaid or unreported as taxable income by the caregiver

    If you have a spouse or legal partner, he or she must be employed or actively looking for work, enrolled in school, or have documentation that a disabling condition prevents full-time caregiving, to qualify for this program.
13. How do I know if my in-home provider reports care payments as taxable income?
   Just ask. It is the responsibility of the caregiver to report care payments as income.

REIMBURSEMENT

14. How do I receive the funds?
   Starting in 2020, you will pay the center or care provider in full each month. Then, you will submit your receipts to Discovery Benefits to be reimbursed from your child care voucher fund.

   If you become eligible for the voucher with an effective date of February 1st through December 1st, the voucher award amount will be prorated based on the month your enrollment begins. Your full voucher amount will be funded to your account.

   IMPORTANT CHANGE: If you are using one of JHU’s three partner centers, listed below, we will no longer pay the voucher amount to the center directly. JHU’s three partner centers are:
   • Homewood Early Learning Center
   • Johns Hopkins Child Care and Early Learning Center (Bright Horizons)
   • Harry & Jeanette Weinberg Early Childhood Center

   If your child is enrolled at one of these centers, you may also be eligible for the Child Care Scholarship. Scholarship funds, as distinct from the voucher payment, are paid directly to the center. If you would like to join the waitlist to enroll your child at one of our partner centers, read more here.

15. How long does it take to receive the reimbursement?
   Reimbursements can be expected 2-3 business days after your receipt has been uploaded to Discovery Benefits. If you have set up direct deposit, you will see those funds within 3-5 business days after your receipt has been uploaded. If you have not yet set up direct deposit, you will receive a paper check in the mail within 7-10 business days.

16. How do I check on the status of my reimbursement?
   Beginning on January 1, 2020, please visit your Discovery Benefits dashboard to review the status of your reimbursement. Click here to log in to your Discovery Benefits online account. Students who use the voucher will be granted access to Discovery Benefits and will be advised about how to do so prior to the beginning of the 2020 award year.

17. Can I submit child care expenses retroactively?
   You may only be reimbursed for care that occurs within the intended benefits calendar year. You have until April 30 of the following year to submit any eligible expenses incurred during the prior calendar year.

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Funds

18. Can I get voucher assistance as soon as my child goes to care?

Vouchers are awarded on an annual basis, starting January 1, 2020.

Employees: Enrollment for vouchers is August 1 through September 12, 2019 for 2020 funding. If you are newly hired or experience a qualifying life event, you may enroll in the voucher outside of annual enrollment.

- New Hires: You are eligible for the benefit the 1st of the month following your 120 day wait period.
- Qualified Life Events: Birth, adoption or marriage will allow you to enroll in the program outside of the annual enrollment period. You must enroll within 30 days of the life event and the benefit will be effective the 1st of the month following the event.

If you miss the enrollment period for other reasons, you must wait until the next open enrollment period in fall 2020, for 2021 funding.

Students: To receive a voucher for use in 2020, you should enroll as soon as possible. If you apply after January 1, then your benefit will begin on the first of the month following complete submission of all required documents. The voucher amount will load into your benefits account, then you may submit for reimbursements as care expenses are incurred through the end of the calendar year.

19. If I join mid-year, how much am I eligible for?

If you become eligible for the Childcare Voucher with an effective date of February 1st through December 1st, the voucher award amount will be pro-rated based on the month your enrollment begins. The chart below outlines the pro-rated voucher amounts based on effective date.

<table>
<thead>
<tr>
<th>Voucher Pro-rations by Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan 1</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>$5,000</td>
</tr>
<tr>
<td>$2,500</td>
</tr>
<tr>
<td>$1,000</td>
</tr>
</tbody>
</table>

20. Can I receive more voucher funds if I have more than one child?

Five thousand dollars ($5,000) is the combined total voucher amount allowed by the IRS to be excluded from income per family, per calendar year, for employer-sponsored dependent care assistance. This total is not adjusted to accommodate multiple dependents. However, for each additional pre-kindergarten child you have under the age of six, the AGI caps rise by $10,000.

https://hr.jhu.edu/benefits-worklife/family-programs/paying-for-child-care/
21. **What happens when I use all the funds?**

Discovery Benefits will track your usage of the child care voucher in total with your DCFSA up to the maximum benefit of $5,000 annually*. Funds in excess of $5,000 will be reported as taxable income.

*Note that the $5,000 cap is aligned with IRS guidelines for non-taxable employer contributions to dependent care flexible savings accounts.

22. **My spouse also works for JHU. Can I receive more than $5,000 for the voucher?**

No. Five thousand dollars ($5,000) is the combined total allowed by the IRS per family, per calendar year, for employer-sponsored dependent care assistance. This total is per family, not per parent, for the pre-tax voucher.

23. **Even after receiving this voucher, I will need more help paying for child care. Are there any other programs?**

We understand that paying for child care can be challenging. Many families consider flexible work schedules, part-time care or other informal arrangements to find an affordable solution. We encourage you to read about LOCATE: Child Care services and complete the registration form to connect with a specialist who’ll provide resources and referrals to child care that meets your budget.

The Maryland State Department of Education also offers financial assistance to eligible working families. For more information about the Maryland Child Care Scholarship, visit the MSDE website.

You may be eligible for the Johns Hopkins Child Care Scholarship if your child is enrolled at one of the following JHU partner centers. If you would like to join the waitlist to enroll your child at one of our partner centers, read more here.

- Homewood Early Learning Center
- Johns Hopkins Child Care and Early Learning Center (Bright Horizons)
- Harry & Jeanette Weinberg Early Childhood Center

24. **Can I use the Child Care Voucher if I already receive funding for child care from another source?**

Yes. Eligibility is not affected by participation in other programs. If you are receiving assistance from the Child Care Scholarship, the state of Maryland, or another private or public funding source outside of JHU, you are still eligible for the child care voucher.

25. **Can I use the Child Care Voucher if I am also using a Dependent Care Flexible Spending Account (DCFSA) or Backup Care?**

Yes, however, the combination of benefits from the Child Care Voucher, the DCFSA, and Backup Care through Care@Work cannot exceed $5,000 per year. You are responsible for monitoring your usage of these funds at Discovery Benefits. If you exceed $5,000 in any calendar year, the excess funds are reported as taxable income.

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For more information about the Dependent Care Flexible Spending Account, available to full-time faculty or staff, visit the DCFSA webpage.

For more information about Backup Care, available at a reduced rate for staff, faculty and students according to specific eligibility guidelines, visit the Backup Care webpage.

TAXES

26. How do I find my adjusted gross income (AGI)?
   Your federal income tax return will indicate your AGI. It is on line 7 if you filed a Form 1040 in 2018.

27. What if I have a new dependent who was not claimed on my most recent tax return?
   When enrolling for the Child Care Voucher, the system will request documentation of your new dependent. Follow the instructions from the benefits portal, myChoices Health & Life Enrollment, to add your child. Please contact (410) 516-2000 or benefits@jhu.edu if you have questions.

28. Do I have to pay taxes on my child care voucher?
   For those who receive a W-2 from the university:
   You are allowed to exclude from income up to $5,000 of employer-provided, dependent care assistance in any taxable year, as long as you did not contribute to the Johns Hopkins dependent care flexible spending account program or participate in backup care. These child care dollars are considered employer-provided dependent care assistance. The maximum amount that may be excluded from income is $5,000 from all sources.

   For students who do not receive a W-2 from the university:
   The child care dollars awarded to you are taxable. It is your responsibility to claim these funds when filing your tax return.

   For students who are non-resident aliens:
   If you are a non-resident student and you receive a W-2 from the university, these child care dollars are not taxable income. You do not need to claim these child care dollars when filing your tax return (1040NR).
   If you are a non-resident student and you do NOT receive a W-2, the child care dollars awarded to you are taxable. The university is obligated to report and withhold (14%) on the child care dollars awarded to you.

If you need tax help, eligible employees and students may receive one free tax consultation, per topic, per year through mySupport. Call 443-997-7000 to request a tax consultation.
29. Is there a wait list to get in to the voucher program?
There is no wait list. However, there is a defined enrollment period for employees. The enrollment period for 2020 is August 1 – September 12, 2019. Approvals will be delivered prior to Benefits Open Enrollment closing, on or about October 18, 2019, so that you may elect your DCFSA in accordance with the Internal Revenue Code’s $5,000 limit.

30. Why are students able to enroll throughout the year, while employees have a limited enrollment period?
Our benefits offerings follow a defined schedule, with open enrollment periods each year when employees must elect their benefits. The limited enrollment period for employees aligns with annual benefits enrollment practices. Remember that new hires and people with qualified life events may apply outside of the enrollment period. We recognize that students are not employees, and may change their status as the academic year progresses, which is why their enrollment is handled separately.

31. How do I apply?
Employees will apply and submit application documents in myChoices Health & Life Enrollment. Employees should call 410-516-2000 or email benefits@jhu.edu if you have any questions.

Students will apply in the student application page and submit application documents to JHBox. Students should email ChildCare@jhu.edu if you have any questions.

In the unlikely event of a change in funding or availability, please note that JHU reserves the right to pause, reduce, or discontinue the program for any reason.