Care for Business by Care.com is a resource for finding and hiring pre-screened caregivers and care companies for children, adults, and more. Eligible IU employees have access to a premium membership, senior care planning services, and backup care as described below.

**ELIGIBILITY**

The Care for Business program is available to the following:

- Full-time (75% FTE or greater) appointed academic and staff employees (including IU medical and optometry residents)
- Student academic appointees (SAAs) enrolled in the IU SAA medical plan

**BENEFITS**

The Care for Business program includes the following components:

- **Premium Care.com Membership:** Virtual access to find, book, and pay caregivers.
- **Senior Care Solutions:** Personalized adult/senior care planning services.
- **Backup Care:** Up to 15 days of last-minute care at a reduced cost when normal arrangements are disrupted.
- **Care Discounts:** Access hundreds of discounts for services, essentials, or major purchases through LifeMart

**SERVICES & CARE PROVIDERS**

Members can use their premium membership to search for service and care providers online, including the following:

- **Childcare.** In-home babysitters and nannies, special needs caregivers, tutors
- **Adult & Senior Care.** Personal care and transportation, home health aides, special needs caregivers, tutors
- **Pet Care.** Pet sitters, walkers, grooming and boarding
- **Home Care.** House cleaning, errands, odd jobs

**PLAN COSTS & BENEFIT MAXIMUMS**

The university covers the cost of the premium membership, and members are responsible for the full cost of care. Services must be requested in advance and payment for services must be made directly to the provider.

For Backup Care services, you can request up to 15 days of child or adult backup care per year, which may consist of any combination of backup care services (including Personal Network childcare) at the copays listed in the table.

<table>
<thead>
<tr>
<th>BACKUP CARE SERVICE</th>
<th>COPAY</th>
</tr>
</thead>
<tbody>
<tr>
<td>in-center childcare</td>
<td>$15/day per child</td>
</tr>
<tr>
<td>in-home child or adult care</td>
<td>$6/hour 4 hour min/10 hour max per day (requests above 10 hours count as two days of care)</td>
</tr>
<tr>
<td>Personal network childcare (in-home/in-center)</td>
<td>You pay the provider directly for the full cost of care, then submit receipts for reimbursement to Care within 30 days. Care will deduct the standard copay from your total claim ($6/hour for in-home or $15/day per child for in-center), then reimburse you up to $125/day.</td>
</tr>
</tbody>
</table>

**TAX CONSIDERATIONS**

Please note that the IRS may consider the Backup Care services provided in a given calendar year as a taxable benefit. Taxable benefits will be reported as follows:

- **Adult Care** is considered taxable income and will be added to your paycheck at the end of the calendar year.
- **Backup Care** may be considered a taxable benefit when used in conjunction with a Dependent Care Flexible Spending Account (FSA) for purposes of the IRS limit. The amount of the benefit you received, paid for by Indiana University, will be reported on your Form W-2 in Box 10 as Dependent Care benefits. If the sum of your Backup Care plus your Dependent Care FSA election is greater than $2,500 (for employees who are married but filing separately) or $5,000 (for employees who are either married and filing jointly or single and filing as “Head of Household”), the amount over $2,500/$5,000 will be reported as taxable income.

It is your responsibility to pay any federal, state or local taxes, or other fees or gratuities, connected with use of the program.

Activate and use your benefit at [care.com/yourbenefits](http://care.com/yourbenefits) or call 866-814-1638

© 2023 The Trustees of Indiana University on behalf of IU Human Resources

IUHR 10/2023