



UMass Chan  
MEDICAL SCHOOL

# University of Massachusetts Chan Medical School Child Care Assistance Program

## July 2025 Employee Handbook & Application Packet

This application is for the Child Care Assistance Program (CCAP) stipend beginning on July 1, 2025, and ending on June 30, 2026.

Open Enrollment	Registration	Program Dates
#1 Annual Enrollment Period	April 2 - May 1, 2025	July 1, 2025 – June 30, 2026
#2 Second Enrollment Period	Oct 1 – Oct 31, 2025	January 1, 2026-June 30, 2026

**Annual Enrollment Period:** Applications are accepted on a first come, first serve basis during the April 2 through May 1, 2025 open enrollment period. Applications will not be accepted after the May 1, 2025, deadline.

**Second Enrollment Period:** Applications are accepted October 1 through 31, 2025 for this enrollment period. Applications will not be accepted after the Oct 31, 2025 deadline and are accepted based on availability of funding.

Important Note: If enrollment is accepted for July 1, 2025, mid-year enrollment in October is not required.

**Annual re-enrollment into the plan is required to continue in the next plan year.**

Send completed applications to: UMass Chan Benefits Office at:

[Benefits.UMMS@umassmed.edu](mailto:Benefits.UMMS@umassmed.edu) , ATTENTION: Benefits Department.

# Child Care Assistance Program Handbook

## What is the Child Care Assistance Program?

The University of Massachusetts Chan Medical School (UMass Chan) has created the Child Care Assistance Program to help make childcare for children in pre-kindergarten or younger affordable for working parents. The Child Care Assistance Program pays a portion of childcare costs for nonunion employees and Residents at UMass Chan for any licensed childcare provider.

UMass Chan understands how difficult it can be to arrange care for young children. High quality childcare is often hard to find and even harder to pay for, especially for families with limited incomes. We hope the Child Care Assistance Program will help increase childcare options available to you as an employee or resident.

## How Does the Child Care Assistance Program Work?

The Child Care Assistance Program pays for a portion of childcare expenses at licensed day care centers and in licensed family childcare homes. The amount of assistance that the program provides is determined by your adjusted gross family income. The UMass Chan Benefits Office will determine the amount you receive on a monthly basis, based on the funds available.

You may choose any eligible licensed childcare provider. Both you and the provider must qualify for the program. You must also complete and sign enrollment forms before you can participate in the program. The eligibility requirements are included in this handbook along with all the required enrollment forms.

**Open enrollment # 1 period is from April 3 through May 1, 2025.** If you are eligible, the monthly stipend will begin effective for July 1<sup>st</sup>, 2025.

**Second enrollment period is from October 1 through October 31, 2025.** If you are eligible, the monthly stipend will begin effective for Jan 1<sup>st</sup>, 2026.

If your application in April 2025 is accepted, you do not need to resubmit open enrollment paperwork in October 2025 to be eligible for this benefit for the remainder of fiscal year 25-26.

You will need to enroll in April 2026 to be approved for the 2026-27 fiscal year.

## **Am I Eligible?**

If you answer "yes" to each of the questions below, you are eligible for the Child Care Assistance Program:

- Have you been employed at UMass Chan as a non-union or CIR union employee for more than three consecutive months prior to July 1, 2025?
- Do you work at UMass Chan in a benefit eligible position?
- Do you have a dependent child, and/or custody of at least one child, in pre-kindergarten or younger?
- If you are not the child's parent, can you provide a copy of the order granting you custody or guardianship?
- Do you need to pay for childcare in order to work at UMass Chan?
- Is your household adjusted gross family income \$100,000 or less?
- Can you provide a copy of your most recent federal income tax return for each wage earner in your household and the most recent months' worth of pay stubs for each wage earner in your household?
- Your childcare provider is legally operating (that is, the provider must comply with all existing local, state, and federal regulations that govern its type of childcare) and agrees not to charge you more than other parents for childcare services. You can choose any childcare center or family childcare provider that meets these basic requirements. The assistance does not extend to childcare by a relative, a spouse or other household member, unlicensed family childcare providers, or unlicensed childcare centers.

## How Much Assistance Does the Child Care Assistance Program Provide?

The amount you are eligible to receive through the Child Care Assistance Program each year is determined by your adjusted gross family income, as shown on your most recent federal income tax form, and by the number of hours you work each week at UMass Chan, based on the funds available. The table below refers to full-time non-union employees and residents.

<b>Adjusted family income:</b>	<b>Approximate Annual Child Care Stipend*:</b>	<b>Approximate monthly Child Care Stipend*:</b>
Under \$50,000	\$3,000	\$250
\$50,000 - \$60,000	\$2,500	\$208.33
\$61,000 - \$70,000	\$2,000	\$166.66
\$71,000 - \$85,000	\$1,000	\$83.33
\$85,000 – \$99,999	\$500	\$41.67
\$100,000 or over	Not Eligible	-----

\*Part-time benefited employees are eligible to receive a pro-rated amount of monthly assistance.

If approved, the monthly stipend will be added to your paycheck beginning July 2025. If you remain eligible during the second enrollment, you will continue to receive monthly assistance for the period of January through June.

Please be aware that there is a limited assistance budget, and UMass Chan may not be able to help every family that qualifies for the Child Care Assistance Program. UMass Chan does try to give some assistance to each participant who applies. Also, if you receive assistance from another public source, your Child Care Assistance Program stipend cannot exceed the total cost of your care. Receipt of some types of public assistance for childcare may affect your eligibility for the Child Care Assistance Program.

## How Do I Apply?

The application packet contains the necessary forms to complete for enrollment. Questions about the program should be directed to UMass Chan Benefits Office.

The handbook includes the following:

- **Child Care Assistance Program Employee Application Form:** The application form asks for basic information about your childcare needs and resources and to name the provider you have selected.
- **Employee Participation Agreement:** The Agreement lists the conditions of the program.

1. **Complete and sign** the Child Care Assistance Program Employee Application Form and Employee Participation Agreement.

**Please attach to the Employee Application Form:**

- A photocopy of the provider's Department of Early Education and Care (EEC) license.
- A copy of the fee schedule.

**Please attach to the Employee Participation Agreement:**

- A copy of the birth certificate for each of your children in pre-kindergarten or younger participating in the Child Care Assistance Program.
- A photocopy of each household wage earner's most recent federal income tax return (Form 1040, 1040A, or 1040EZ) and one month of your most recent pay stubs.
- If you are not the child's parent, a photocopy of the order granting custody or guardianship.

2. **Return** the complete set of forms (Employee Application Form and Employee Participation Agreement) and attachments to UMass Chan Benefits Office at [Benefits.UMMS@umassmed.edu](mailto:Benefits.UMMS@umassmed.edu) .

If you have any questions about eligibility, enrollment, or payment, please feel free to contact UMass Chan Benefits Office at 508-856-5260 Option 1.

**How do I know if I have been approved?**

By early June, the Benefits department will send you an email confirming your acceptance (with your monthly stipend amount) or denial in the program. The letter will also contain more detailed information about the payment process.

**How Does My Enrollment in the Dependent Care Assistance Program Affect the Child Care Assistance Program?**

There are two UMass Chan programs that can help you pay for childcare. In addition to the Child Care Assistance Program, you may enroll in the Dependent Care Assistance Program (DCAP). The DCAP allows you to set aside up to \$5,000 of your salary to pay for

childcare expenses tax-free each year. The Child Care Assistance Program provides payments towards your childcare expenses beyond your salary dollars.

You may participate in either the DCAP or the Child Care Assistance Program alone or participate in both. It is up to you. The IRS limits the total amount of assistance a single person or married couple can shelter from taxes to \$5,000 each year.

### **Frequently Asked Questions:**

#### **What happens when I stop working at UMass Chan @ Worcester?**

The Child Care Assistance Program helps you pay for childcare only while you work at UMass Chan. The Child Care Assistance Program stipend will terminate when your employment from UMass Chan terminates.

#### **Does my assistance change if my income level changes, or if my spouse or partner's income changes?**

You are required to notify the Benefit Office within 30 days if your family income or working status changes. The program is intended to aid families in which neither spouse nor partner can be home to care for the child(ren). It is important that UMass Chan Benefit Office have the correct, updated information to determine your Child Care Assistance Program eligibility.

#### **Who pays taxes on the Child Care Assistance Program payments?**

You will receive the assistance amount directly in your paycheck. The assistance amount is taxed when it is paid to you.

#### **Is the program confidential?**

Yes. UMass Chan recognizes that the information required for the Child Care Assistance Program participation is highly personal. Family income, size, and childcare arrangements will not be disclosed to anyone.

#### **Do I have to withdraw from the program if I change providers?**

***No, you do not have to withdraw, but it is important to notify the Benefit office of the change in childcare provider as soon as possible.*** As long as you provide your new childcare provider's necessary documents, you can continue to receive assistance. You must notify UMass Chan Benefit Office as soon as possible, so that we can change your provider's information.