



# Back-Up Care Program Guide



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## Welcome

The Bright Horizons Back-up Care Program provides colleagues with back-up care resources when temporary disruptions in one's child, adult, and/or elder caregiving arrangements would otherwise prevent fulfilling work obligations. Caregivers are FBI background checked, CPR and first aid certified, licensed, and insured. Childcare centers must meet or exceed state licensing regulations and guidelines, including health and safety standards and staff-to-child ratios. The Program includes:

- Back-up child and adult/elder daycare at a discounted rate (e.g., \$10/hour or \$25 daily rate per daycare center)
- Up to 10 usages per year (minimum four hours per usage)
- Uses are inter-exchangeable between in-home, center, virtual tutoring, and pet care
  - ✓ Usages can be converted into a voucher for various forms of pet care (e.g., boarding, in-house sitting, drop-in visits)
  - ✓ Child virtual tutoring, including homework help (for students ages 5 through 18). Colleagues may exchange one usage of back-up care for 4 hours of virtual tutoring and pay only \$15 per booking request.

*The Bright Horizon Back-up Care Program provides colleagues with back-up care options at a lower cost than the market rate for similar services, resulting in taxable income to participating colleagues.*

***Please refer to the Imputed Income section for important information on page 16.***

## Care Options

- Center-based Care: Bright Horizons coordinates and confirms care at an in-network approved day care or elder care center
- In-home Care: Bright Horizons coordinates and confirms in-home care with an in-network caregiver at the employee's home
- Out-of-Network Care (OONC): Available only if center-based or in-home care is unavailable. Colleagues must contact Bright Horizons for approval before using out-of-network care. Bright Horizons will reimburse up to \$100 per day for care if approved.

## Eligibility Rules

All colleagues of City National Bank are eligible to participate, regardless of hours worked. Eligibility begins on the first day of the month coincident with or next following your date of hire.

## Back-Up Care Overview

City National Bank has partnered with Bright Horizons Back-Up Care™ to provide access to back-up care for your children, adult, and elder family members during a lapse or breakdown in normal care arrangements.

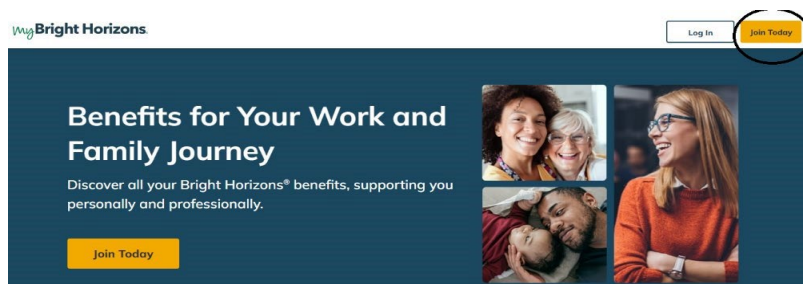
Back-Up Benefit Details	Back-Up Care Helps When
<ul style="list-style-type: none"><li>• Up to 10 days p333er calendar year of back-up care per colleague</li><li>• Center-based care: \$25 per child/day or \$40 per family/day (two or more children)</li><li>• In-home care: \$10 per hour (children and adults)</li></ul>	<ul style="list-style-type: none"><li>• A child's school is closed for a holiday, vacation or inclement weather</li><li>• A regular caregiver is unavailable</li><li>• Transitioning back to work from parental leave</li><li>• An elder loved one needs temporary care in their home anywhere in the U.S.</li></ul>

## Registration and Reservations

Registration is free and can be completed anytime. You can register in advance so that you can access the Bright Horizons care resources when needed. Once registered, reservations can be made as far as 60 days in advance and up to the day that care is needed. Download the “Back-Up Care” app to quickly and easily connect to care.

To access services visit <https://clients.brighthouse.com/cnb>

1. Click “Join Today” and enter credentials to create an account.
2. When using the back-up care mobile app to register for the first time enter the following employer credentials: Employer Username: CNB | Employer Password: Benefits4You
3. 24/7 assist with any questions at 877-BH-CARES (242-2737)



**Download the App:** Search “back-up care” in the [App Store](#) or [Google Play](#)

### How do I register?

You and your family member(s) must be registered for Bright Horizons Back-Up Care before you may make a reservation and use the back-up care services. It is strongly recommend that you register in advance so that you are ready to use the benefit when you need care. There are a few ways to register: online, through the Bright Horizons Back-Up Care mobile app (available from the App Store or Google Play), or by calling the toll free number at 1-877-BH-CARES (242-2737). Care consultants are available 24 hours per day, 7 days a week.

### How do I create a “Care Profile” and what information do I need?

On the home page, click on the blue “Create Your Care Profile” button and follow these steps:

- **Fill out Your Employee Profile:** Provide your relevant contact and employment information.
- **Add Care Recipients:** Enter your relationship, care location(s), and general health information, and download/complete any required care forms.
- **Enable Authorized Contacts:** Add any adults (e.g., spouse/partner, grandparent, friend) as emergency contacts and/or individuals who are authorized to pick up care recipients.
- **Enter Care Locations:** Enter where you typically need care.

### Can I access back-up care from my phone?

Yes — you have back-up care at your fingertips with the Bright Horizons Back-Up Care mobile app. You can download it by searching “back-up care” in the App Store or Google Play. And once you’ve downloaded the app, be sure to register for your back-up care benefit so you can submit reservation requests anytime, anywhere — even when you’re on the go.

### What can I do with the Back-Up Care mobile app?

Once you’ve downloaded the Back-Up Care mobile app, you’ll have the ability to:

- Register for back-up care
- Submit new or duplicate previous back-up care requests
- Request a child care provider you used previously
- Find nearby child care centers and view each location on a map
- Add confirmed reservations to your device’s calendar
- Stay updated with real-time notifications and confirmations - Easily manage your payment methods

**Does the family member who needs care have to be covered under my insurance to receive care?** No. Any care recipient who relies on you as a primary caregiver, or a direct adult relative (i.e. parent, in-law, grandparent) qualifies to receive care through Bright Horizons Back-Up Care when normal care arrangements break down. Eligible care recipients are not required to be covered under your insurance.

**Is my adult family member who needs care required to live with me to be eligible for the services?** No, the adult family member does not have to live with you. Back-up care is available nationwide, so even if the family member lives in a different community or state, you can still take advantage of the benefit provided you are eligible for the Program in accordance with your employer’s eligibility criteria.

### Can spouses or domestic partners register?

Upon registration, Bright Horizons will verify your eligibility by requesting specific information related to your employment. For that reason, you are required to initiate the registration process online or over the phone. Once a username and password has been created for your online account, you can add your spouse or partner as an authorized user so that they can access the account.

### **What information is needed to register my family member?**

Information such as the care recipient's name, birth date, any known allergies, and emergency contact will be required. You can find full details of what's needed online by visiting the back-up care website.

### **Do I have to register every year?**

No. You only have to register once and can do this anytime. However, depending on the care needed, you may need to provide additional information for the unique center or in-home provider you use.

## **Back-Up Care Reservations**

### **Is registering the same as making a reservation?**

No. You and your family member(s) must be registered for Bright Horizons Back-Up Care before you may make a reservation and use the back-up care services. Register online with a few simple steps, use the Bright Horizons Back-Up Care mobile app, or contact Bright Horizons by phone and a knowledgeable care consultant will help you complete registration. Registration is free, so it's strongly recommend that you register in advance so you are ready to use the benefit when you need care.

### **Why do I have to make a reservation?**

Reservations allow the care consultants to secure the type of care you need, on the specific day(s) that you need care, and also alert the care provider to the specific needs of your family so he or she is prepared. You can make reservations for back-up care in advance of the date care is needed. See the back-up care website for details. Reserve care either online via the Bright Horizons benefit website, through the back-up care mobile app, or by calling the Bright Horizons contact center. When you need to make a reservation for back-up care by phone, a care consultant will ask you a few questions to fully understand your needs, such as information about your family member, when you need care, and the location where care is needed. The care consultant will review potential options with you and make the arrangements with the provider on your behalf. You will then receive a confirmation of care email including details of the care arrangements.

### **If I do not use all of my back-up care allotment during the year, does it rollover?**

No. Your annual allowance of back-up care must be used during your allocated use year. Any unused days are forfeited.

### **If I work non-traditional hours, such as evenings and weekends, can I still use the benefit?**

Evening and weekend care (typically in-home) is available and your company's standard benefit details will apply. However, you must be working during the time care is needed.

### **Am I required to use this benefit?**

Bright Horizons Back-Up Care is a service subsidized by City National Bank, designed to assist with temporary care for your family members. You are not required to use this benefit; however, City National will only subsidize care provided through the Bright Horizons Back-Up Care Program.

### **Will City National know that I am using the benefit?**

Yes, Bright Horizons will provide monthly utilization reports to your employer to show who has registered for and used the benefit.

### What is the cancellation policy?

You must cancel by 5:00 p.m. local time at least two (2) business days before the date of care. For example, care requested for a Friday must be canceled by 5:00 p.m. on Wednesday. If care is canceled after 5:00 p.m. local time two (2) business days before the date of care, you will be charged the use against your annual limit and any applicable co-payment will be collected per your employer's benefit parameters.

## Back-Up Care

### What is Bright Horizons Back-Up Care?

Bright Horizons Back-Up Care can be used anytime you need to be at work, but your family member needs assistance or support.

#### Examples of when you can use back-up child care include:

- You have a new baby and need care while you transition back to a normal work schedule.
- Your child's school or center is closed for breaks, teacher in-service days, or inclement weather.
- You are in between child care arrangements.
- You have a change in your work schedule and need in-home child care for evening and weekend hours.
- Your stay-at-home spouse or partner is called in for jury duty or has an appointment.
- Your child is mildly ill and cannot attend his or her regular care program.

#### Examples of when you can use back-up adult and elder care include:

- Your parent's regular in-home care provider is out sick or on vacation.
- Your teenage/adult child is mildly ill and you want someone with him/her while you are at work.
- Your grandparents live out of state and need assistance.
- Your parents live with your sister...and your sister has a temporary conflict and is unable to care for them.
- Your mother-in-law is in the hospital and you would like someone to be with her for support.
- Your spouse or partner (or other adult family member) is recovering from an illness or injury and needs assistance.

### What type of back-up care is available?

Care in high-quality centers for well children, screened in-home caregivers for children, and in-home adult and elder care is available. Care recipients may include infants, toddlers, preschoolers, school-age children, teens, and adult and elderly family members.

### Where is back-up care available?

The benefit gives you access to a nationwide network of high-quality, licensed child care centers, including hundreds of accredited Bright Horizons child care centers across the United States. Chances are high that there are options near your home and your work site. In addition, Bright Horizons has partnerships with 450 in-home care agencies that employ a total of nearly 200,000 experienced caregivers who travel up to 35 miles to provide care in your home or the home of your relative. Care options depend on the availability of these network providers in your area. While care is not guaranteed, Bright Horizons will make every effort to accommodate your reservation request.

### **I do not see a local provider on the Bright Horizons Back-Up Care website. What should I do?**

Bright Horizons will help to determine if there are contracted providers in your local area. The contact center has the most up-to-date information on our contracted network, and they will try to help you find options that will suit your care requirements.

### **Who is considered an adult or elder relative?**

Any adult or elder relative for whom you have care responsibilities is covered. This could be a parent, grandparent, spouse or domestic partner, in-law, adult child, etc.

### **What is the age limit for care recipients?**

For center care, age limits will vary by location. Most centers can serve children from 6 weeks to 6 years of age; some serve children through age 12. For in-home care, there is no age limit.

### **How can I provide feedback regarding my care experience?**

Your feedback is a critical part in helping us manage the quality and experience people have when using this Program. Bright Horizons will email you a link to a survey following the last date of care each time you schedule care. Please take a few minutes to complete this survey and let us know how we're doing. In addition, feedback can be provided through the Back-Up Care site on each reservation for care, in the feedback link within your completed reservation list.

## **In-Home Back-Up Child, Adult, and Elder Care**

### **When can I use in-home care for my child?**

In-home child care can be used when you prefer to have care take place in your home, rather than in a child care center. One in-home caregiver can care for up to three children.

### **When can I use in-home care for my adult and elder family members?**

In-home adult and elder care is available to cover a wide variety of care needs. In-home care is provided to your adult or elder family member in the comfort of his or her own home (or assisted living facility) and is available anywhere in the U.S. within established proximity of our in-home care agency partners. Any adult or elder family member for whom you have caregiving responsibilities is covered. Some reasons you may choose to use in-home care for adult and elder family members include:

- **Respite care** – which is perfect if your adult or elder family member's normal caregiver is not available, or if that primary caregiver needs a day outside the house.
- **Recovery care** – which is a great option if your adult or elder family member has had minor surgery and needs a caregiver for the first few days of recovery at home.

### **How can I be assured the in-home caregivers provide a safe environment?**

In-home care is designed to provide comforting, individualized care for your child, adult, or elder relative in the familiar surroundings of home. When your family member is in need of temporary care or assistance, our qualified caregivers provide in-home support so you can get to work free of worry. There is no age limit for in-home care. In-home caregivers are all employed by Bright Horizons or the agencies Bright Horizons has contracted with and they are professionally trained, screened, and credentialed. Experienced in child or geriatric care, caregivers are carefully selected and meet stringent credentialing requirements, pass extensive background checks and screening processes, and are trained in CPR/First Aid.



As in any situation where third parties have access to your home while you are out, please take reasonable precautions to secure your cash, credit cards, and other valuables or information of a financial nature.

**Can I set up a “meet and greet” with an in-home caregiver prior to needing care?** You may request to set up a “meet and greet” with the caregiver in advance; however, there is no guarantee that the specific caregiver you meet will be available on a day when you actually need back-up care. When a “meet and greet” is scheduled, your employer’s specific policies would apply for the caregiver to come to your house. All applicable care minimums apply. Please note: it is also a requirement for caregivers to contact you prior to care to introduce themselves, discuss your child or adult or elder relative’s care needs, and more.

#### **Who is authorized to greet and release the in-home caregiver?**

When the scheduled care is for a child, an adult (at least 18 years of age) must be present both when the caregiver arrives and departs. The adult must be someone who is willing to take responsibility for the care recipient(s) should the caregiver fail to arrive or otherwise be unable to provide care at the last minute. This can include, but is not limited to, a parent or guardian, a grandparent, an adult sibling, or a friend of the family. The adult, or adults, must be identified at the time care is requested. The parent or guardian must take responsibility for greeting and/or releasing the caregiver in the event that the adult designated is unable to perform that function. Adult care recipients generally do not require a designated greet and release individual.

#### **Can the in-home caregiver do light housekeeping?**

An in-home caregiver can perform light housekeeping as it relates to the care of the care recipient only. Light housekeeping normally includes: cleaning kitchen after meal/snack preparation, straightening up family/living room and child’s room (if the child has played in the room during the day), etc. Light housekeeping does not include the following: vacuuming, laundry, dusting, cleaning of restrooms/bathing areas, etc. The only time a caregiver may provide any of the above services is when the care recipient has created a mess requiring the above services.

#### **Can the in-home caregiver prepare meals?**

An in-home caregiver can prepare meals as it relates to the care of the care recipient only. Meal preparation normally includes: cooking meals and preparing snacks for the care recipient to be eaten during the hours of care. Meal preparation does not include preparing meals for upcoming days/weeks or preparing meals for other family members not using the benefit.

#### **Can the in-home provider administer medication?**

In-home caregivers may not dispense prescription or over-the-counter medication directly to any care recipient in their care. Caregivers may apply non-prescription topical ointments to a care recipient in their care. Caregivers are only allowed to remind the adult/elder care recipient to take his or her pre-measured medication at an assigned time where authorized by the employee. You may make other arrangements for third parties to dispense medications (such as a neighbor), provided the caregiver is notified in advance. In-home care professionals that can dispense medication vary by state regulations, but generally are Registered Nurses (RNs) or Licensed Practical Nurses (LPNs). Medical care must be requested at the time the reservation is placed and an additional fee of \$50 per hour (1 hour minimum) will apply if dispensing of medication and/or certain medical procedures (including wound care) are required for the care provided.

### **Can the in-home caregiver provide transportation?**

Caregivers may not transport any care recipient in a private vehicle. Caregivers are only allowed to accompany a care recipient using public transportation (i.e. taxi, bus, train, or special transit) when required in connection with the care provided and only with the prior authorization of the colleague and notification to Bright Horizons. In the case of adult or elder care, caregivers are allowed to accompany a care recipient when driven in a private vehicle by the care recipient or an acceptable family member or acquaintance of the care recipient.

### **Can the in-home caregiver engage in outdoor activities with my family member?**

Caregivers are required to provide care for care recipients in the homes of the colleague, the adult or elder relative, or other authorized locations. Caregivers may leave the premises only with your prior authorization. Outdoor activities are limited by the transportation policy. Caregivers may not accompany care recipients to any body of water (public or backyard pools, lakes, etc.), other than in connection with a pre-arranged activity that a third party is responsible for (such as a swimming lesson with an instructor), and only with your prior authorization.

### **Are visitors allowed to come to my home while I am using in-home care?**

No visitors are permitted on the premises without your prior authorization. No authorized visitors may be under 18 years of age (unless they reside in the home). Authorized individuals must provide photo identification in order to be given access to the care recipient.

### **If I like a specific in-home caregiver, can I request him or her in the future?**

Yes. Bright Horizons will work to secure care with your preferred in-home caregiver. However, the caregiver may not always be available if he or she is confirmed for another family's back-up care request.

### **If I am traveling for work and need to bring my child, is care available in my hotel room?**

Yes. Care that takes place at a hotel is provided by our in-home agency network. With approval from you, the caregiver and the care recipient(s) are allowed to leave the room during care. Additionally, the caregiver and the care recipient(s) are allowed to leave the grounds of the hotel during care with written consent from you, which must be provided to Bright Horizons prior to care taking place.

## **Center-Based Back-Up Child Care**

### **How can I be assured a center is a safe environment for my child?**

All the child care centers that provide back-up care meet stringent quality requirements and are licensed by the state in which they operate. Each center offers a developmentally appropriate curriculum led by qualified teachers, follows strict health and safety policies, and ensures appropriate teacher-to-child ratios for each age group. These centers are specifically designed to provide a warm, inviting, and engaging environment where children actively explore and participate. Teachers in back-up care settings are specially trained to tune into your child's needs and interests, to help you comfortably transition at drop-off time, and to help your child feel welcome, secure, and at ease in what is usually an unfamiliar and new environment.

### **Can center staff administer medication?**

Each child care center in the back-up care network has its own policies regarding medications based on local and state regulations. Please check with the center you will be using, should the need for medication administration exist or arise at any point during the provision of care.

### **What information will I need to bring to a child care center?**

Once you schedule care, you will need to complete some information and forms to submit to the center. The specific materials required vary based on state and local requirements, but may include birth certificate, immunization records, and primary care physician contact information. The information is required by state licensing for the safety and care of your child and must be completed and given to the center in order to receive back-up care. Care consultants can provide more details on specific requirements.

## **Back-Up Care Payments and Reimbursements**

### **How do I pay for the service?**

Any applicable co-payments are collected by Bright Horizons. Visit <https://clients.brighthorizons.com/cnb> and select "Use It" on the Reserve Back-Up Care tile prior to making a care reservation to learn more about your employer's specific copay policy and collection method.

### **Can I find my own provider to use for back-up care?**

You are required to utilize centers and in-home providers that are contracted with Bright Horizons Back-Up Care.

### **Can I use a flexible spending account (FSA) to pay the copay associated with care?**

If there are copays, they must be paid with a standard payment method. Often, copays may be reimbursable through a Dependent Care FSA program (subject to the terms of your employer's FSA provider). If eligible for reimbursement through your FSA, you must pay Bright Horizons and then submit the proper paperwork to your FSA vendor.

### **If my child becomes sick and has to leave the care facility, will I receive a refund for that day of care?**

No. As with any child care program, if your child becomes sick while at the child care facility, you will need to remove your child to prevent the illness from spreading to other children. There will be no monetary refund or credit to your back-up care allotment.

## Tutoring Overview

Bright Horizons provides access to tutoring for your child, including instant homework help in reading, math, science, social studies, and 3,000+ other subjects. There are additional options available for adult and college-aged learners, including yourself!

Back-Up Benefit Details	Back-Up Care Helps When
<ul style="list-style-type: none"><li>Virtual tutoring: \$15 per 4 hour back-up care exchange</li></ul>	<ul style="list-style-type: none"><li>A child's school is closed for a holiday, vacation or inclement weather</li></ul>

### Get Tutoring Support:

Visit <https://backup.brighthorizons.com>

Search for Tutoring through *Bright Horizons Back-Up Care™*

### Which ages are served by tutoring?

Tutoring is available for adult learners and dependents aged 5 and older.

### Who provides the tutoring?

Tutoring providers are selected based on their quality, learning platform, and breadth of topics. Varsity Tutors® and Sylvan Learning are two nationally recognized tutoring providers and our current partners for this Program. Sylvan focuses on the K-12 learners and Varsity Tutors focuses on all ages and levels. At this time, tutoring for 18+ age groups is available only through Varsity Tutors.

### Which subjects are available?

Tutoring can assist you and your children and teens with reading, math, and more than 3,000 other subjects. Tutoring for learners 17+ also include the following popular subjects:

- College Learning: Calculus, Chemistry, Statistics, Accounting, and Computer Science
- Graduate School Entrance Exams: MCAT, LSAT, and GMAT
- Adult Learning: Spanish, Microsoft Excel, Public Speaking, ESL, Chess
- Professional Certifications: NCLEX, PRAXIS, SIE, CPA, Real Estate License
- Technical: Autocad, Python, PMP, Java, Adobe Illustrator

### How much tutoring is provided per reservation?

You will receive 4 hours of tutoring for each back-up care reservation.

### How much does tutoring cost through back-up care?

Bright Horizons will collect any applicable co-payments at the time of booking your tutoring reservation through the back-up care site. Visit the back-up care website at <https://backup.brighthorizons.com> prior to reserving tutoring to learn about your employer's specific copay method.

### How can I see and access tutoring through my Bright Horizons benefits?

Tutoring can be accessed through the back-up care site (<https://backup.brighthorizons.com>).

### Can tutoring hours be scheduled at different days and times?

Yes. You receive 4 hours of tutoring for each back-up care use, and you can schedule tutoring in 1-hour increments according to your or your child's needs. You can exchange as many uses as you'd like!

### **How long will tutoring hours be available?**

Tutoring hours are available for 90 days from the date when they are credited in your tutoring provider account.

### **Do I need to create a Bright Horizons Back-Up Care account to reserve tutoring?**

Yes, because you will request tutoring through the back-up care site. Log in or create an account at <https://backup.brighthorizons.com> to access this Program.

### **Do tutoring requests count toward my back-up care use bank?**

Yes. Tutoring requests will be deducted from your back-up care use bank.

### **How do I schedule tutoring?**

View this interactive user guide to get a step-by-step overview of the process:

<https://brighthorizons.nickelled.com/copy-tutoring-expansion-to-learners-18->

### **Can I request tutoring through the back-up care mobile app?**

Not at this time. Currently, tutoring requests must be submitted through the back-up care website.

### **When do I select the subject matter for a tutoring session?**

Within one business day of submitting a Bright Horizons Back-Up Care reservation for tutoring, you will receive an email from the tutoring provider with instructions on creating an account on their website. You can find a tutor and select the subject matter directly from that site.

### **Are same-day reservations available?**

Not at this time. Tutoring providers will respond within one business day of a reservation submission through the Bright Horizons Back-Up Care site.

### **Can I reserve the same tutor for multiple tutoring reservations?**

Yes. If you choose the matching option, you can continue to work with the same tutor (based on the tutor's schedule and availability).

### **Can I reserve tutors for myself and multiple children?**

Yes, you can reserve tutoring for yourself and any dependent ages 5 and up.

### **Can I reserve tutors on different subjects?**

Yes. Within one business day of submitting a Bright Horizons Back-Up Care reservation, you will receive an email from the tutoring provider with instructions on creating an account on their website. You can find tutors on the provider site you made the reservation with.

### **How far out can I reserve tutoring?**

Tutoring requests follow existing back-up care reservation policies for your organization, which is generally up to 60 days in advance. However, the exact date and time of tutoring sessions is not bound to that window.

### **What is the cancellation policy for virtual tutoring reservations?**

When you request tutoring through the Bright Horizons Back-Up Care site, you effectively "trade" a use of back-up care for tutoring hours. At that point, the hours are credited to your tutoring account and any adjustments to your tutoring schedule will be managed with the tutoring provider. The virtual tutoring hours are not eligible to be transferred to back-up care benefits. As a result, you will have 90 days to reschedule virtual tutoring in small increments according to your needs.

## Pet Care Overview

Pet Care through *Bright Horizons Back-Up Care™* provides access to pet care support during a lapse or breakdown in normal care arrangements.

### **Benefit Details**

**Register and Reserve Pet Care by visiting:**

**<https://clients.brighthorizons.com/cnb>**

### **What is Pet Care with Bright Horizons Back-Up Care?**

Pet Care is a service available through your Bright Horizons Back-Up Care benefit that allows you to access pet care services for your dog or cat through a partnership with Rover. Rover's services currently include:

- Dog walking
- Cat drop-ins
- Overnight boarding
- Pet sitting

Watch our video to learn more: **<https://bh.social/PetCare>**.

### **How do I register to use Pet Care with Bright Horizons Back-Up Care?**

You must be registered for Bright Horizons Back-Up Care before making a reservation for Pet Care services. We strongly recommend you register in advance to be ready to use the benefit when needed. To register, visit: **<https://backup.brighthorizons.com>**.

### **Who is Rover?**

Rover is an industry leader in Pet Care solutions. The Rover website and application connects dog and cat owners with loving caregivers across the U.S. Rover offers an extensive array of services, including overnight boarding, pet sitting, doggy daycare, dog walking, and cat drop-ins.

### **How do I access Pet Care with Rover through my Bright Horizons Back-Up Care benefit?**

Simply login to the back-up care site (**<https://backup.brighthorizons.com>**). Once on the Bright Horizons Back-Up Care site, you will see a Pet Care button on the homepage. You will be prompted to provide details on which pet requires care including the name of your pet and the service you need. Once details have been provided, a coupon code will be displayed on the site. An email will also be sent to you with instructions on how to use your code.

### **Do I need to create a Bright Horizons Back-Up Care account to access Pet Care?**

Yes, because you will request the Rover coupon code for Pet Care use through the back-up care site. Log in or create an account at **<https://backup.brighthorizons.com>** to access this Program.

### What do I get with the \$150 credit on Rover?

You will exchange a day of back-up care to receive a \$150 credit to use on Rover. The exchange on Rover varies based on service needed. Here's a breakdown for what you can get for your \$150 credit:

<b>Boarding</b>	<b>2.9 days</b>
<b>Dog Walking</b>	<b>6.5 walks</b>
<b>Doggy Daycare</b>	<b>4.3 days</b>
<b>Drop-In</b>	<b>5.0 days</b>
<b>House Sitting</b>	<b>2.3 days</b>

Once your back-up care use has been exchanged and applied to your Rover account, your \$150 credit will be available to use on services until you reach a \$0 balance. You can exchange additional days of back-up care on your Bright Horizons Back-Up Care account. The number of days available for Pet Care exchange varies. Please see your back-up care account details to learn more.

### What does Pet Care cost through back-up care?

You can exchange one back-up care usage for a \$150 credit to use on the Rover site. Tips can be provided to the caregiver at the user's discretion.

### Is the Pet Care benefit considered taxable?

The colleague is taxed on the imputed income for the Pet Care benefit, based on the \$150 credit.

### Can I make an exchange for Pet Care credit through the back-up care mobile app?

No. Unfortunately, exchanges for Pet Care credit can only be submitted through the back-up care website.

### Can coupon codes be applied to reservations made prior to my employer's 2023 benefit launch?

No. Coupon codes cannot be applied to reservations scheduled or booked prior to your employer's benefit launch.

### Does my Rover coupon code expire?

Yes. The code you will receive through the back-up care site will expire 90 days from when the coupon code is converted to the \$150 credit. The expiration date is also available on the homepage of your back-up care account.

### What is the cancellation policy for Pet Care?

When you request Pet Care through the back-up care site, you effectively "trade" a use of back-up care for Pet Care. At that point, the \$150 coupon with Rover is credited and cannot be cancelled. Each sitter has a different cancellation policy. To learn more, visit Rover's sitter cancellation [support page](#).

## Tax Implication & Imputed Income

### Back Up Care Program Tax Implications

The Back-Up Care Program provides colleagues with in-home and child care centers at a cost that is less than the market rate for these services. The difference between the market rate for the in-home and child care centers and the colleagues' cost is treated by the IRS as additional income to the colleague, also known as back-up care imputed income, and is taxable.

The colleague who has used the Back-Up Care program is required to pay taxes on the imputed income corresponding to the hours of care used.

### **Imputed income calculations**

Imputed income = the City National Bank cost of the care minus the colleague's hourly rate or co-payment.

For example: assume the cost of care is \$26.75/hour for in-home care

Colleague's co-payment is charged at a rate of \$10/hour for in-home care

The following example illustrates how the imputed income is calculated if the colleague uses 10 hours of in-home back-up care services:

- City National cost of care =  $\$26.75 \times 10 \text{ hours} = \$267.50$
- Cost of service to employee =  $\$10 \text{ an hour} \times 10 \text{ hours} = \$100$

The imputed income is \$167.50, which is the difference of \$267.50 minus \$100