CHILD AND ELDER CARE

Work & Family Benefits, Inc. Values Package[SM]

For Child Care and Elder Care consultation and referral call:

1-800-328-4071

Monday through Friday
8:00 a.m. – 9:00 p.m. EST

Outside service hours, please leave a message. A counselor will respond the next business day, or, if it is an emergency, immediately.

Work & Family Benefits, Inc.

VALUES℠ PACKAGE℠

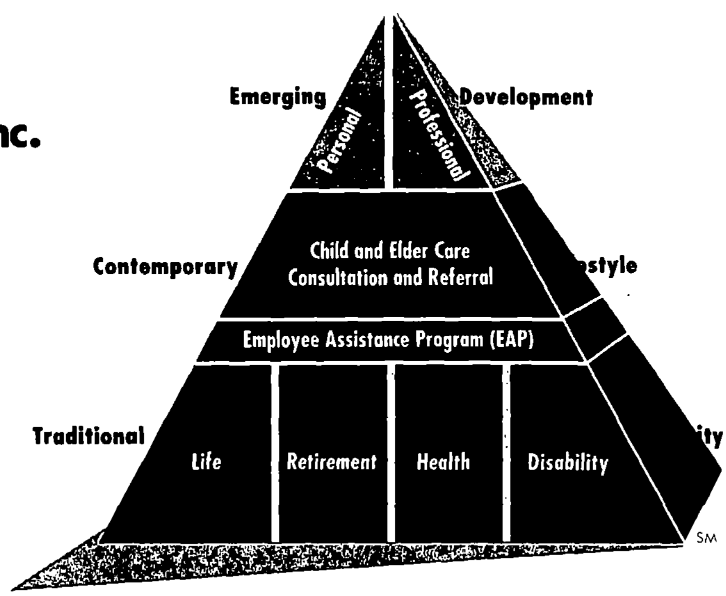
Work & Family Benefits, Inc. Values Package℠

Innovative employee benefits that help employers and employees address work and family needs.

William H. Mulcahy
President

Sharon W. Clark
Executive Vice President

Work & Family Benefits, Inc.
Values Package℠



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When you call:

▲ Please tell the counselor your name and the name of your company or organization.

▲ Outside our service hours, please leave a message with your name, number and name of your company or organization. A counselor will respond the next business day or, if it is an emergency, immediately.

WFB's Values Package includes free educational materials on a broad range of dependent care

Work & Family Benefits, Inc.
VALUES PACKAGE℠

Innovative employee benefits that help employers and employees address work and family needs.

CHILD AND ELDER CARE CONSULTATION AND REFERRAL

Trying to find solutions for your child and elder care needs?

Need some help?

Call us...

How does this employee benefit work?

At Work & Family Benefits, Inc. we are ready and waiting to help you find solutions for your child and elder care needs.

WFB's Values Package gives you convenient access to:

▲ **Our toll-free 800# to reach experienced, expert child and elder care counselors** who know the ins and outs of child and elder care.

▲ Our **proprietary national database of more than 750,000 regulated child and elder care providers** to which our counselors turn to identify available options to meet your family needs.

▲ Our **collection of brief, easy-to-read educational materials** on a broad range of dependent care topics.

You can call *when* you need care, *before* you need care, or *whenever* you have questions!

We know that trying to find appropriate care for your loved ones can often be difficult, frustrating, emotionally draining — and certainly, time-consuming.

Now, *we do the legwork for you*. Simply call:

When you call our 800#, you and our counselor discuss your child or elder care need.

▼

Based on this discussion, our counselor searches our national provider database* of more than 750,000 regulated providers to identify appropriate providers for you.

▼

Our counselor calls each potential provider to confirm the provider's information and to determine whether the provider can indeed provide the care when needed.

▼

Our counselor sends you Provider Profiles on the providers who meet your needs, as well as **educational materials to help you assess the quality of the care and to make a decision.** As you visit with and interview these providers, you may have questions. You can call our counselors at any time for answers.

▼

Our counselor will call you back in two weeks to see whether you have made a decision, need additional referrals, or have any questions. And,

Work & Family Benefits, Inc.'s proprietary national database of more than 750,000 regulated child and elder care providers includes:

Child Care

- ▲ Family child care homes
- ▲ Child care centers
- ▲ School-age child care
- ▲ In-home child care
- ▲ Care for children with special needs
- ▲ Summer camps
- ▲ Emergency/back-up care
- ▲ Sick child care

Elder Care

- ▲ Residential:
  - Skilled nursing homes
  - Continuing care retirement communities
- ▲ Adult day care and senior centers
- ▲ Home health care
- ▲ Nutrition and meal programs
- ▲ Transportation services
- ▲ Financial and legal services
- ▲ Medicare and Medicaid
- ▲ Chore services
- ▲ Caregiver support groups

from Work & Family Benefits, Inc.

We at Work & Family Benefits Inc. are pleased to offer you *WFB Notes* information sheets on the following topics:

CHILD CARE

▲ Starting A Family

Adoption
Baby Makes Three
Dependent Care Tax Credit & the Dependent Care Reimbursement Account
Equipment for Baby Care
The Expectant Father
Family & Medical Leave Act: An Overview

▲ Parenting

Active Parenting
Building Your Child's Self-Esteem: Praise Plus!
The Grandparent as Day-to-Day Parent
The Importance of Family Rituals
Sibling Rivalry
Single Parenting
Time Management
When Your Child Has A Long Term Illness

▲ Health & Safety

Allergies in Children
Children's Sleep
First Aid for Burns
Home Safety: Poison Control
On-Line Computer Safety
Protecting Your Children From Abduction
Protecting Your Children From Sexual Abuse
Sun Sense
Toy Safety
Water Safety
Your Child & Strangers

▲ Child Care

Child Care Planning
Child Care State Regulation Fact Sheets
Making the Transition with a New Caregiver
On-going Communication With Your Child's Caregiver

▲ Infancy

Babysitter's Guide
Bathing Your Baby
Separation Anxiety -- Yours & Your Child's
S.I.D.S. (Sudden Infant Death Syndrome)

▲ Toddlers & Pre-Schoolers

Language Skills & the Toddler
Reading to Your Toddler
Tempering Temper Tantrums
Toddler Aggression: Biting, Scratching & Hitting
Toddlers & Play -- It's More Than Just a Game!
Toilet Training
Traveling with Your Toddler

▲ School-Age Children

Communicating with School-Age Children
Homework Strategies
Keys to Latchkey Safety
Schooltime Routines
The Schoolyard Bully
Selecting a Summer Camp
Sports & Your Child
Summer Care for the School-Age Child
Talking About Alcohol & Drinking
Television & Your Child
Working Together: Your Child's Teacher & You

more →

ELDER CARE

▲ Elder Caregiving

Discussions with Your Elder
Geriatric Care Managers
Help for the Caregiver
Living Arrangement Options Outside the Home for Older Adults
Options for Older Adults Who Choose to Stay at Home
Options for Older Relatives Who are Ready to Relocate
Services for Elders Who Stay at Home

▲ Financial / Insurance / Legal

Health Care Power of Attorney & Living Wills
Long Term Care Insurance
Managing Important Personal, Financial & Legal Records
Medicaid: An Overview
Medicare: An Overview
Medicare Hospital Insurance & Your Rights Upon Discharge
Medicare Managed Care Coverage
Medi-Gap Insurance
Power of Attorney
Social Security Benefits: An Overview
Supplemental Security Income: An Overview
Understanding Medicare Benefit Notices

▲ Elder Health & Safety

Body Tempurature & Older Adults
Dental Care & Older Adults
Depression in Elders
Driving & Older Adults
Foot Care & Older Adults
Hearing & Ear Care for Elders
Home Safety Checklist for Seniors
Managing Medications
Nutrition & the Older Adult
Sex, Sexuality & Aging
Skin Care for Elders
Smoking, Alcohol & the Elderly
Vision & Eye Care for the Older Adult

Work & Family Benefits, Inc. SM

▲

We welcome any suggestions you may have for future WFB Notes topics

▲

**Free copies of WFB Notes can be requested by calling:
(800) 328-4071
or faxing this form to 973-267-0404**

Please send me:

1.______________________________

2.______________________________

3.______________________________

Name__________________ Company __________________

Address______________________________

City __________________ State ________ Zip________

Please limit individual orders to no more than three topics.

printed on recycled paper

The Dependent Care Tax Credit & Dependent Care Reimbursement Account

Paying for child and elder care can have a major financial impact on your own family. Recognizing this, the Internal Revenue Service has established two ways to help offset those costs. They are:

▲ *Dependent Care Tax Credit*
A credit you may take on your federal income tax return for certain dependent care expenses that permit you or your spouse to **continue to work.**

▲ *Dependent Care Reimbursement Account*
A benefit program offered by an employer which permits you to set aside *before-tax funds* for reimbursement of eligible dependent care expenses that permit you or your spouse to **continue to work.**

It is important to note the following:

▲ You cannot be reimbursed through a Dependent Care Reimbursement Account for an expense and then claim a tax credit for that same expense on your income tax return.

▲ Any contributions you make to a Dependent Care Reimbursement Account reduce -- dollar for dollar -- the amount of the federal tax credit you can use.

This *WFB Notes* will provide general information on Dependent Care Reimbursement Accounts and the federal tax credit. If you have a reimbursement account at work, you should request information from Human Resources. If such an account is available, you will have to determine what works best for you between that account and the tax credit.

Important Terms to Know

Certain terms apply to both the reimbursement account and the tax credit and have specific meanings with which you should be familiar:

"Dependent"

▲ your dependent child under age 13;

▲ your physically or mentally disabled spouse; or

▲ any other person living with you who qualifies as your dependent for federal income tax purposes and who is physically or mentally incapable of self-care.

"Eligible Dependent Care Expenses"

▲ wages and salary provided to a care provider (whether care is provided inside or outside your home) who is not your dependent or your child under age 19;

▲ expenses for household services related to the care of an eligible dependent;

▲ FICA or other taxes you pay on behalf of the care provider;

▲ nursery schools, kindergartens and day care centers that meet local regulations, provide care for more than six non-resident people and receive fees for services provided.

"Ineligible Dependent Care Expenses"

Keep in mind that both programs are based on recognizing expenses that result so that you and your spouse are able to **continue to work.** Therefore, certain expenses are *not* eligible:

▲ general baby-sitting during non-work hours;

▲ care and services provided by your children under age 19 and anyone you could legally claim as a dependent on your federal income tax return; and

▲ a summer or day camp providing overnight stays.

(more)

The Dependent Care Tax Credit & Dependent Care Reimbursement Account (2)

Dependent Care Tax Credit

This tax credit results in a reduction of your federal income tax if it is for eligible expenses that permit you and your spouse to continue to work.

The annual maximum amount of expenses for which you can apply the tax credit is $2,400 if you have one eligible dependent and $4,800 if you have two or more eligible dependents.

Remember that you *cannot* use the tax credit *and* claim reimbursement under a Dependent Care Reimbursement Account for the same expense. Any amount you contribute to a reimbursement account also reduces the amount you can claim as a tax credit.

The amount of the federal tax credit is a percentage of your eligible dependent care expenses. Check the tax schedule to determine this amount for your family.

Dependent Care Reimbursement Account

These accounts have a $300 annual minimum and $5,000 maximum contribution. You must incur these expenses while you are an eligible participant as defined by your employer.

The law requires that any amount remaining in the account at the end of the claim-filing period is forfeited. This is often called the "use it or lose it" provision. As a result, it is important that you carefully consider what your expenses will be so that you will be able to use what you put in the account. You cannot change your account unless you have what is spelled out in the regulations as a "change in family status."

Only you can determine what makes sense for your family. If you have questions, you should consult a tax advisor or discuss the reimbursement plan with your Human Resources representative.

Reading to Your Toddler

Daily reading to your child can be a cherished activity for you and your child. It also serves several important functions:

▲ The stories provide an opportunity for the child to let his or her imagination expand by seeing images of the characters and the events in the story.
▲ It is a quiet, shared activity that creates an opportunity for special moments between parent and child.
▲ Reading aloud to your child and interacting with your child as you do reinforces language and listening skills.
▲ Reading aloud introduces to your child the connection between words and text.

Reading Time
Try to read to your child as often as time will permit, but do your best to establish at least one particular time of day as "reading time." During this time, only read. Do not have the TV or radio on. Do not answer the telephone. Set a time limit, if necessary, but show that this ritual is important to you. A quiet reading time can serve as a good transition from the activities of the day. Bedtime is often a good reading time. Generally, bedtime presents fewer distractions than other times of the day.

Some Tips for Reading Time
Enjoy your special reading time with your child. It may provide one of the few moments of peace, relaxation and togetherness you have with him all day.

Be patient. Don't discourage her comments or her questions, no matter how many times she may ask the same thing. Such "interruptions" show that she is listening and involved in the story and letting her imagination go.

Encourage your child to participate in the story. Pause before turning the page and ask your child to point out characters and items you have just read about. He will be proud of his ability to be part of the reading process and be pleased to show you that he understands what is going on.

Don't limit reading to books alone. Read grocery labels, street signs, billboards, traffic signs. Gradually, your child will make the connection between letters, sounds, and words. This association takes time, but is a vital step toward reading readiness.

Participate in parent/child programs offered at your library. Most public libraries hold story hours for even the youngest future readers and their parents. If your child is too young to participate in library programs, be sure to take her with you occasionally when you go to the library. Let her see you select a special book and use your library card. When the day comes when she is able to get a card of her own, celebrate!

When relatives ask for gift suggestions, be sure books are on the list. If they give a book, encourage them to be the first to read it to your child. Suggest that, in addition to simply reading the words, they point out and discuss the illustrations. Involving the child in the story will help keep the child's attention, especially if the story is long or unfamiliar.

Before you can imagine, and much sooner than you would like, your little one will be off reading on his or her own. But, if you have taught your child the joy of reading, you will have given your child skills and memories that will last a life time.

Selecting a Summer Camp

Summer offers the opportunity for relaxation, recreation and new learning experiences. Much to the delight of children and parents, summer camp provides all of these. Whether it is an overnight or day camp, the "camping experience" is one which generally is recalled with great fondness well into adulthood.

There are several types of camps available to meet the interests and needs of most prospective campers and their families:

Overnight camp

Often referred to as "sleep-away" camp, this camping experience provides children a taste of independence as they live away from home for periods ranging from one to six weeks. Programs may be general or geared to a specific sport or activity. These camps may be single-sex or co-ed. Generally speaking, these camps serve children between the ages of 8-16.

Day camp

Often provides the answer to "What will the children do all summer?" Day camp programs are offered for either full or half days. The camp may allow children to participate on a full- or part-time basis for one week or the entire summer. Campers may range from pre-school through early teens. Often the local "Y" or recreation department sponsors camps in town parks or buildings.

Specialty camp

Focusses on a particular activity: tennis, drama, soccer, weight management, hockey, scouting, religion, etc.

What to Look For in a Summer Camp

It is important that you carefully review the program, philosophy and reputation of any camp you may be considering for your child before you make any financial commitment. Above all, be sure to involve your child in the selection of the camp.

In addition to providing the "main course" (hiking, canoeing, study of a foreign language, etc.) numerous other activities are offered during the course of a camping day. When selecting a camp, be sure to review the weekly schedule of activities. If you find that a large portion of time is devoted to an activity or program that does not interest your child, continue your search. With a multitude of camps offering everything from acrobatics to zoology, there is sure to be a program that will meet the needs and interests of your child.

Once a budget and individual preferences have been determined, you will want to know if the camp provides...

- ▲ a supervised environment (staff-to-camper ratio);
- ▲ quality equipment and clean, attractive physical surroundings;
- ▲ trained, professional medical personnel on staff;
- ▲ appropriate activities for your child's interests, age and abilities;
- ▲ opportunities for physical and emotional;
- ▲ an emphasis on fun;
- ▲ high standards for meals.

(more)

Check it out!

A personal recommendation from a "happy camper" is often the best way to determine if a camping experience will offer all it portrays in an advertisement or brochure. When contacting the camp, be sure to ask for several references, then check them out thoroughly. While individual campers may or may not have enjoyed certain activities, you will want to find generally favorable responses to questions regarding the cleanliness of the camp, the friendliness of the counselors and staff, and the quality of food and the variety of activities available. Finally, ask whether the camper would return to the camp again.

Be sure to contact the director of the camp to discuss with him or her several important considerations. Among them are:

▲ What is the philosophy of the camp?

▲ What are the backgrounds and training of the counselors and director?

▲ What emergency medical procedures are in place? What is the distance to the nearest hospital and is it accessible in case of emergency?

▲ What is the ratio of counselors to campers?

▲ What is the percentage of counselors and campers who return from one summer to the next?

▲ What is included in the general fee? What extra costs can be expected?

▲ What is the refund policy should a camper decide to leave during a session?

If possible, visit the camp facility to see the surroundings for yourself. With yopur having done proper and thorough research, your child can look forward to the opportunity for a delightful and memorable summer experience.

Options for Older Relatives Who are Ready to Relocate

Is it time for your older relative to move? Is it time for a smaller apartment with more services and conveniences or some other living arrangement? Does your elder need more personal or medical care on a regular basis?

If now's the time for your elder to relocate or if you think that time is not too far on the horizon, you are welcome to discuss your elder's needs with our Work & Family Benefits, Inc. counselors. Here are some options you might want to consider.

Senior Housing

This kind of housing is designed for older adults who are still relatively independent but who need support services or want more conveniences than living at home provides. Senior housing options include senior citizens apartment complexes and retirement homes. Complexes or developments of this kind are located across the country. Options may include *apartments, townhouses, single family homes, or trailer parks designed specifically for older adults.* Often these homes feature easy access. Such senior housing may offer additional services, such as recreation, linen service, security, maintenance and housekeeping. Financial arrangements vary: some apartments require only a monthly rent; others involve an initial investment, as well as monthly fees.
Note: Popular retirement communities often have waiting lists.

Life Care & Continuing Care Facilities

This is a growing category of retirement housing. Typically, a resident starts out living in an independent living apartment; the facility only provides care when needed. As your older relative's needs increase, so do the facility's care services. When your elder needs laundry services, housekeeping and meals, these services are added to the range of services provided. Should your elder's health diminish, he or she can move to the adjoining assisted living or nursing care facility. To guarantee lifetime use of the facilities and specified coverage for health care services generally involves a substantial fee upon entrance plus monthly charges.

Congregate Living Facility

Adults who function fairly independently but who want security and housekeeping support may want to consider this option. Residents usually live in small suites or studio apartments. They gather for meals in a group dining room. Housekeeping, linen service, recreation, and transportation may be available; personal care generally is not. Rents and fees for this option can be relatively expensive. Some subsidized units may be available.

Assisted Living Programs & Personal Care Homes

Need more care? Consider this option. Assisted living and personal care facilities supply a room, meals, housekeeping, laundry, and limited personal care services, such as assistance with bathing or supervision of prescribed medications. Low-income older adults may be eligible for financial assistance.

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Institutional or Nursing Home Care

This is the *most* supportive type of housing for elders who are unable to live independently. Nursing homes offer several levels of care:

▲ *Custodial or residential care* -- This first and lowest level of care is for older adults who require 24-hour supervision and/or personal care, but *not* nursing care.
▲ *Intermediate care* -- These facilities provide nursing care, rehabilitation, social services and personal care services for functionally impaired people who need health-related care supervised by licensed personnel.
▲ *Skilled nursing facility* (SNF) -- These facilities are for people who require 24-hour-a-day supervision and treatment by a registered nurse or skilled therapist under the direction of a physician.

Subsidized Housing

Lower-income seniors may look into this option. Subsidized housing can include *apartments* in public housing facilities designed especially for elders or *rent vouchers* given by the US Department of Housing and Urban Development. Older adults who qualify for subsidized housing pay a fixed percentage of their income or a fixed percentage of the fair market rent in the area. The government pays the rest.
Note: Expect a waiting list for this kind of housing.

Domiciliary Care or Adult Foster Care

Older adults who are eligible for supplemental security income and who cannot live independently but who do not require 24-hour institutional care may benefit from this option. Older adults live with host families or in small group homes. In return for a monthly payment, these homes provide room, board and help with some daily living activities.
Note: To qualify for this option, your elder *must* be eligible for Supplemental Security Income.

Change is not easy for many people, regardless of age. Sometimes older adults are reluctant to accept help or to make changes, even though they know they are needed. As a caregiver, you might want to inquire whether your elder can in some way "try out" a particular housing option for a trial period. At the end of that time, you both can consider, "Is it working?" If it's not, don't hesitate to change course and alter the plan. As much as possible, though, work *with* your elder, rather than make the decisions *for* him or her.

For further information, request our WFB brochure, *Selecting Care for the Older Adult.*

WFB notes
from Work & Family Benefits, Inc.

Medicare Managed Care Coverage

You may be familiar with "managed care" through your existing health plan. Individuals covered under Medicare can chose to receive their Medicare coverage under a traditional fee-for-service arrangement or through managed care plans that contract with Medicare. These plans are known as "Health Maintenance Organizations" or HMOs. HMOs operate somewhat like a combination of an insurance company and a health care provider. Like an insurance company, they cover health care costs in return for a monthly premium. Like a health care provider, for example a doctor or hospital, they provide health care services.

How do Medicare HMOs work?

A Medicare HMO must provide all of the services which Medicare covers. These services are provided through the HMO's own network of doctors, hospitals, skilled nursing facilities, labs, and other health care professionals. If you have decided to receive your Medicare benefits through a Medicare HMO, *you must use the HMO's network for all health services.* At the time of enrollment, you select a Primary Care Physician (PCP). This physician is responsible for managing your medical care, admitting you to a hospital when needed, and referring you to specialists. *If you see a doctor who is not affiliated with the HMO, or if you are admitted to the hospital without the HMO's permission, you will be responsible for all the medical expenses you incur.*

There are two exceptions where the HMO may consider payment for care received outside the HMO network:

- ▲ emergency services for serious injuries or the onset of a life-threatening medical condition. You must notify your HMO within 48 hours or as soon as medically reasonable to inform them that you received these emergency services.
- ▲ urgent care services provided outside the HMO service area. These urgent services must be necessary to prevent the worsening of a medical condition.

The HMO will review the circumstances and, if they agree that you needed emergency or urgent care services, will fully cover the cost of these services.

Medicare HMOs also cover the Medicare deductible and co-payments. The HMO may also provide services not covered by traditional fee-for-service Medicare. Typically these include preventative care, transportation to the HMO, and prescription drugs.

Medicare HMO Cost

As a member of a Medicare HMO, you continue to pay your monthly Part B premium to Medicare. In turn, Medicare pays the HMO for providing health care services to you. If the HMO offers additional services, they often charge a small co-payment each time you receive a service.

Medicare HMO Enrollment

Most Medicare beneficiaries are eligible to enroll in a managed care plan if you:

- ▲ live in the HMO's service area;
- ▲ have Medicare Part B coverage;
- ▲ do not have permanent kidney failure; and
- ▲ have not elected the Medicare hospice benefit.

All Medicare HMOs must have an *open enrollment* period of at least 30 days once a year. HMOs cannot deny membership because of poor health or disability and must enroll eligible applicants in the order of application.

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You may choose to have coverage begin either the first day of the month after the enrollment application is received or up to three months later. You can and should continue to use your traditional Medicare providers until you are told, in writing, the effective date of your HMO coverage. *The HMO must provide both the notice of the effective date of coverage and information explaining your coverage in writing.* Review this information carefully to understand both your benefits and your rights.

Medicare HMO Disenrollment

You can decide to leave an HMO *at any time* and return to traditional Medicare coverage at any time. You do not have to provide any explanation for making this change. To make this change, you can either:

▲ notify the HMO *in writing* of your intention to disenroll; or

▲ complete a form (HCFA Form 566) at your local Social Security office.

Once the HMO receives your disenrollment request, it must disenroll you so that your coverage under traditional Medicare will begin the first day of the following month.

If you want to change from one HMO to another, simply enroll in the "new" Medicare HMO. You will be automatically disenrolled from your present HMO.

Medicare HMO Complaints and Appeals

HMOs are required to have an internal complaint procedure and must provide a written explanation of the procedure. If you believe your HMO wrongly denied services or coverage, you have a right to appeal. You can file an appeal if your HMO:

▲ refuses to pay for Medicare-covered services;

▲ denies your request for a referral to a specialist;

▲ refuses to provide the services you request;

▲ does not pay for care you received outside the HMO network because the HMO decided it was not emergency or urgent care.

Medicare Managed Care Coverage (3)

from Work & Family Benefits, Inc.

BENEFIT	MEDICARE FEE-FOR-SERVICE	MANAGED MEDICARE
Premium	Medicare Part B premium	Medicare Part B premium
Deductible	Annual deductible for both Medicare Part A and Medicare Part B must be met before Medicare coverage begins.	No deductibles for any services.
Co-payments	Must pay 20% of Medicare-approved amount for all covered services.	Small co-payment for any services provided by the HMO.
Choice of providers	Free to choose all health care providers	Must use ONLY providers in the HMO network except in emergency or urgent care situations.
Claim forms	Yes	No
Services provided	Medicare-covered services only	May provide services in addition to what is covered under Medicare, for example, prescription drugs, vision and hearing, and preventative care.
Access to Specialists	Can choose specialist	Must have referral from HMO primary care physician to a specialist in the HMO network.
Medi-Gap insurance	Usually needed to fill in the "gaps" in Medicare coverage	Typically not needed.

This benefit gives employees solutions to their child and elder care needs through convenient access to:

▲ Our **toll-free 800# to reach our experienced, expert counselors** who know the ins and outs of child and elder care. (Employees can call *when* they need care, *before* they need care, *whenever* they have questions.)

▲ Our **national database of more than 750,000 child and elder care providers** to which our counselors turn to identify available options to meet *each* employee's family needs.

▲ Our collection of brief, easy-to-read **educational materials** that cover a broad range of dependent care topics.

Each year, **10-20% of your employees will turn** to us to find solutions to their child and elder care needs. And you'll be glad they did. Why? Because the more employees use this benefit, the more your company will save.

This is an **investment** that will benefit your company, as well as your employees.

Why invest in this employee benefit?

It's good business.

Typically, companies look upon employee benefits as a necessary expense of doing business. Not *this* employee benefit. This is an investment in your company's productivity.

Your company will realize a $3-13 return on every $1 invested in this benefit. The more employees use this benefit, the more your company saves. How? By reducing the "hidden costs" of employees trying to balance their work and family responsibilities:

- unplanned absences;
- turnover and retraining;
- extended caregiver leave;
- workday interruptions.

These "hidden costs" can add up to between 5-12% of your company's payroll.

It's needed.

▲ **Employees ranked child care as the third most valued benefit after medical and retirement benefits, even *before* life and disability insurance.** (Employee Benefit Research Institute, May 1996)

▲ In a highly respected survey of corporations, **an overwhelming number of survey participants (86%) agreed that they could not remain competitive in the '90s without addressing work/life balance and diversity issues.** (Mercer Work/Life and Diversity Initiatives Benchmarking Survey, 1996)

▲ Demographic research makes clear that the enormous challenge of balancing work/life responsibilities is here to stay. **One in four workers have elder care responsibilities today.** (University of Bridgeport Corporate Elder Care Project, 1987) Child care responsibilities will continue, and many workers are part of the "sandwich generation" who handle *both* child and elder care.

It's a benefits bargain.

▲ **This new employee benefit delivers the best return on your benefits dollar.**

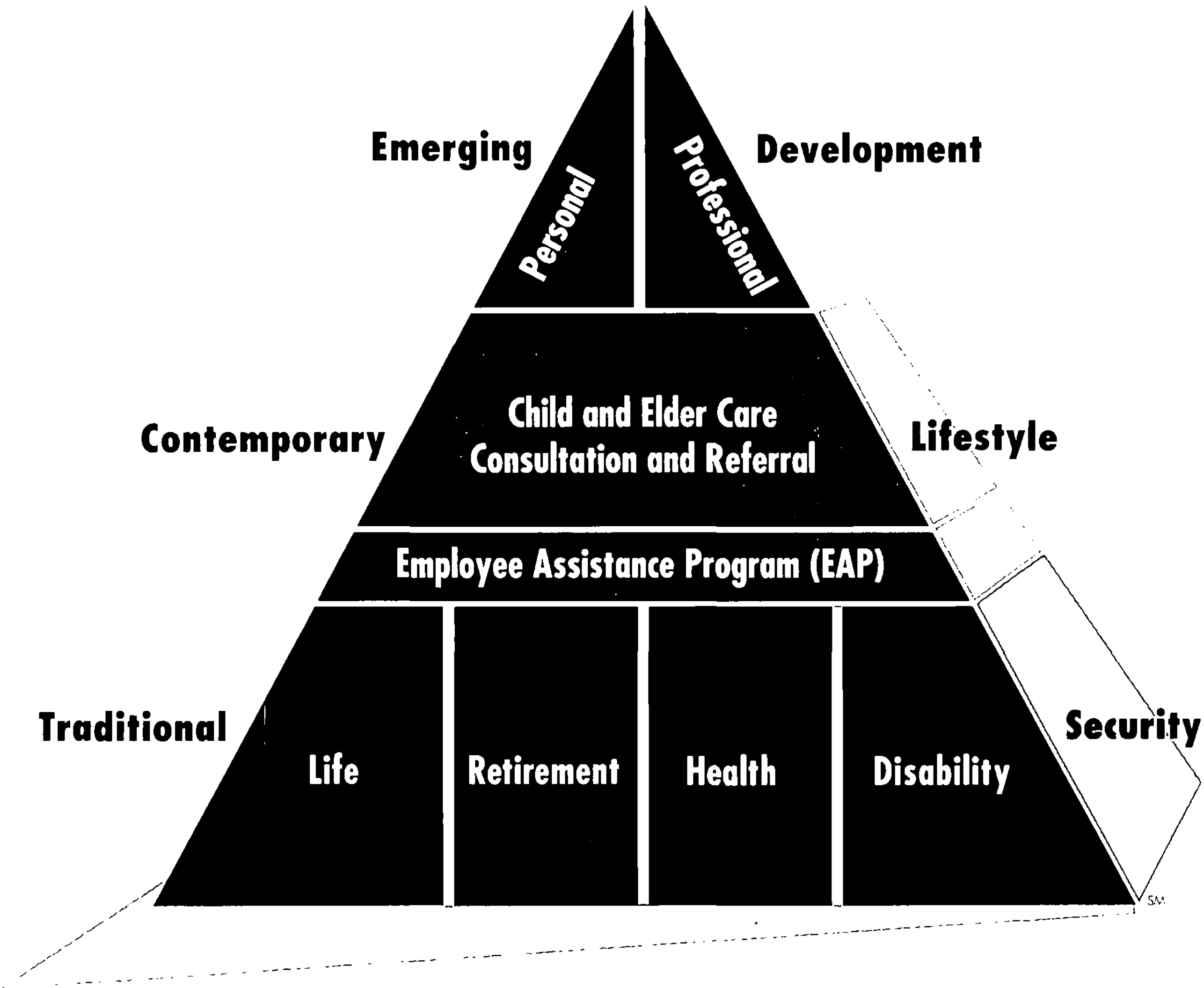
▲ Remember, ***10-20%*** **of employees will use this benefit each year!** During the course of their work career, *65-75%* of your employees will use it. **Compare that to how frequently employees use any other benefit.**

▲ **This is an all-around "good news" benefit. Unlike other benefits, employees don't have to die, become disabled, grow old or get sick to take advantage of it. Plus, they can use this benefit over and over again at no extra cost to them or your company.**

Work & Family Benefits, Inc. Values Package℠

INVEST NOW.

Work & Family Benefits, Inc. Values Package℠



We're a benefits company with a different view of employee benefits. We see the whole picture.

We have transformed employee benefits from an expense into an ***investment*** that makes companies more ***competitive***. How? By delivering benefits that respond to the needs of today's workforce.

We deliver this difference through the Work & Family Benefits, Inc. Values Package℠. Traditional benefits meet the security needs of the traditional workforce. But the workforce has changed.

Employees today need help balancing their work and family responsibilities. Our contemporary and emerging benefits provide real solutions so employees can focus on the job. That's good news for employees and greater value for employers.

In short, an investment in WFB's Values Package is an investment in people, productivity and competitiveness.

INVEST NOW!

WILLIAM H. MULCAHY

President

William H. Mulcahy formed Work & Family Benefits, Inc. in 1992 to help transform traditional employee benefit programs into more appropriate and responsive benefit packages for today's changing workforce.

From 1991-1992, Bill was senior vice president of American Business Insurance (ABI) Northeast, the nation's 17th largest insurance brokerage firm. From 1987-1991, he was a principal with CPI Insurance Group and President of CPI Benefits, located in Morristown, NJ. CPI Benefits provided clients with strategic plan design, pricing, administration, communication and funding of group qualified and non-qualified benefits. Under Bill's leadership, CPI Benefits became one of the premier brokerage and consulting firms in the New York metropolitan area, serving clients from small businesses to Fortune 500 companies.

Bill enjoyed an outstanding career with UNUM Life Insurance company of Portland, ME, from 1975-1987. Representing the nation's leading provider of disability insurance, Bill was a major force in the development of UNUM's highly regarded field organization. He was Northeast Regional Marketing Director for Individual Products from 1984-1987. As Southwest Regional Marketing Director for Employee Benefit Products from 1982–1984, Bill expanded UNUM's presence in the Southwest. Bill's field leadership responsibilities included extensive experience in sales selection and management, marketing, administration, product development and distribution. Prior to joining UNUM's management team, Bill was consistently one of UNUM's employee benefit sales leaders.

Bill graduated from Seton Hall University (NJ) in 1975 and remains an active alumnus. Elected to the Morris School District Board of Education in 1995, he is also a board member of the Morris Educational Foundation. He is married, has a son and daughter, and is active in professional and community organizations in the New York metropolitan area.

SHARON W. CLARK

Executive Vice President

Sharon W. Clark brings more than 20 years of Human Resources leadership to Work & Family Benefits, Inc. As both a manager and executive with Exxon Corporation, she mastered all aspects of human resources and took Human Resources in new directions.

From 1986 through 1992, Sharon created and subsequently led a multi-million dollar internal Human Resources organization that provided the full range of human resources services to all Exxon affiliates in the New York metropolitan area and to all $US-paid employees around the world. She has extensive experience in benefit plan design, including development of a corporate-wide special separation program, annuity trust asset reversion, and design and administration of a $34 million self-insured medical plan. Her human resources expertise also includes performance development programs, field sales compensation and incentive reward systems, diversity, human resources information systems and organizational planning.

Sharon championed corporate work-family initiatives on a national level with the launch of the American Business Collaboration for Quality Dependent Care in 1992. Sharon, along with executives from AT&T and Johnson & Johnson, led the New Jersey effort. The local initiative involved 18 major employers in the state.

Prior to joining Work & Family Benefits, Inc. in 1994, Sharon created a human resources consulting firm, Woods & Associates. The firm emphasized policy and human resources infrastructure development in small- and mid-sized companies. Consulting projects included design of a comprehensive job evaluation process, a performance measurement and compensation system, and a compendium of human resources policy statements.

She holds an MBA from Pace University (NY) and did her undergraduate work at Rosemont College (PA). She is married and has two sons. Sharon is an officer of the Youth Services Board in Summit, NJ, and is active in community, church and professional organizations in the area.

Work & Family Benefits, Inc.
Values Package℠

Did we help you? That's the basic question we have about our Work & Family Benefits, Inc. (WFB) child and elder care services. We want to provide the best service possible, and we need ***your*** help to do that. So please take a few minutes to answer these questions and tell us what we're doing well and where we could do better. All responses are confidential — we will not share them with anyone.

William H. Mulcahy
Sharon W. Clark

William H. Mulcahy
President

Sharon W. Clark
Executive Vice President

Please indicate whether you called for: ____ Child Care ____ Elder Care

Please check the answer which best describes your opinion:	Excellent	Very Good	Good	Fair	Poor
WFB's Counselors:					
▲ Are knowledgeable about child/elder care					
▲ Were able to understand my care needs					
▲ Spent as much time as I felt was needed to discuss my needs					
WFB's Provider Profiles:					
▲ Provided the type of information that helped me understand the provider's services					
▲ Were useful in helping me locate the care I needed					
▲ Were sent to me in a timely manner					
WFB's Child or Elder Care Guidebook:					
▲ Contained information that helped me evaluate the quality of the providers					
▲ Was easy to read and organized so I could find the information I needed quickly					
Overall:					
▲ I found Work & Family Benefits, Inc. service to be:					

Please check the answer which best describes your opinion:	Strongly Agree	Agree	Neither Agree or Disagree	Disagree	Strongly Disagree
▲ Using the service saved me time in researching care options and providers					
▲ I would recommend this service to co-workers					
▲ I would use the service again					

(over)

Please complete these thoughts:

The most useful part of this service is: ______________________________

____

____

To make the service even more useful, you should: ______________________________

____

____

____

____

For *our* records only, please tell us:

Name: ______________________________

Company: ______________________________

____

▲ **Thanks for taking the time to help us improve our service!**

▲ **Please fold, staple or tape together, and return to us.**

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Work & Family Benefits, Inc.
100 East Hanover Avenue
Cedar Knolls, New Jersey 07927-2012

PROVIDER PROFILE
from Work & Family Benefits, Inc

CHILD CARE PROVIDER PROFILE

Date: July 15, 1997

Name: Carolyn Cook
Address: 903 Summer Trail
City: Flower Mound **State:** TX **Zip:** 75028

Nearest Major Intersection: Garden Ridge Road and Main Street.

Contact: Carolyn Cook **Tele.#** 972-539-0837

Hours of care: 7:15 am to 5:30 pm.
Capacity/Ratio: Can provide care for up to 12 children but accepts no more than 6 children.
COMMENTS: 17 years experience in Family Child Care. Provider has 2 children of her own who are in high school and college. This provider uses the "Cuddle Bugs" program through "High Reach" learning. She targets her program to the first 3 years, stresses socialization and will only work within a set and consistent schedule. Provider does not want to provide care to sick children.
Provider anticipates openings after August 15, 1997.
Fee listed below is per hour for part time care. Please note, for full time care the cost is currently $135.00/week or $30/day.

AGE	ACCEPTS	COST	OPENINGS
Earliest Age	6 weeks		
6-18 Months	Yes	$6.00/hour	mid-August
18-24 Months	Yes		
2-3 Years	Yes		

CREDENTIALS & OTHER RELEVANT INFORMATION	
Registered	Yes
CPR/First Aid	Yes
Meals Provided	Yes, breakfast, lunch snack and juices.
Smoke Free	Yes
Pets	No
Other	Provides wipes, bedding and everything else the child will use. Parent must provide diapers and change of clothes. Please note, each child has their own crib or mat for naps and bedding is washed each day.

ADMISSION REQUIREMENTS	
Medical Examination	Yes, with a note from the doctor that child is in good health
Completed Medical History	Yes
Immunization Record	Yes
Family Interview/Site Visit	Yes
Appointment Required	Yes
Enrollment Fee	Yes, $50.00 which is non refundable unless the provider is not able to deliver the agreed upon care
Deposit	First week must be paid in advance. This payment along with the enrollment fee acts as a deposit.

PROVIDER
PROFILE
from Work & Family Benefits, Inc

ELDER CARE PROVIDER PROFILE

NURSING HOME

DATE: August 13, 1997

NAME: Memorial Center for Women at Green Hill
ADDRESS: 102 Pleasant Valley Way
CITY/STATE/ZIP: West Orange, NJ 07052
CONTACT: Joseph Caporaso, Marketing Director
TELEPHONE: 973-731-2300

OPENINGS: Yes
INSURANCE: Accepts Medicaid & private insurance depending on insurance policy.
COMMENTS: $ 18,000. Entrance fee. Visiting hrs. are 10:00am to 8:00pm

Description	
Type of Facility:	Skilled Care, Residential Care
Location:	Up a hill bordering Verona and across from a golf course.
Setting:	Suburban
Number of Beds:	100
Number of Floors:	Two story

Daily Cost per room based on private pay		
Care Level	**Skilled**	**Custodial**
Private:	$ 226.	$ 226.
Semi-Private:	$ 180.	$ 180.

Requires the following prior to admission	
Current Financials:	X
Current Medical Evaluation:	X
Medical History:	X
Interview:/transfer form	X

Special Considerations
• Female only facility.
• Facility is non-denominational.
• Visitors can eat meat meals with residents.

Support Services	
Service	**Availability**
Physician	On Staff
Physical Therapist	On Staff
Occupational Therapist	Available
Speech Therapist	Available
Recreational Therapist	On Staff
Social Worker	On Staff
Nurse	On Staff
Activities Coordinator	On Staff

Recreation, Activities & Facilities Available		
Activities Room	Greenhouse/Garden	Pet Therapy
Arts & Crafts	Group Exercise	Reading Group
Barber/Beauty Shop	Intergenerational Programs	Shopping
Cards	Laundry Room	Support Groups
Crafts Room	Library	TV/Lounge/Day Room
Dances/Socials	Outings	
Dining Room	Patio/Yard	

Virginia

from Work & Family Benefits, Inc.

How many family and group child care homes exist in Virginia?

1,413 voluntarily registered family child care homes exist.
1,477 licensed large family child care homes exist.
645 family child care homes approved through 4 licensed systems exist.
1,300 city/county regulated (provider/parents receive federal assistance) homes exist.

What requirements are associated with these regulated programs?

▲ Voluntary registration is available for homes caring for fewer than 6 children.
▲ Licensing required for homes service 6-12 children exclusive of the provider's own.
▲ Some cities and counties register or certify homes through separate ordinances.

What additional regulations are specific to Virginia group care homes?

▲ Space requirements:
Each child shall have an adequate amount of space to allow free movement and active play indoors and outdoors.
▲ In determining the need for an assistant, the following fixed adult to child ratios shall be maintained:
1:4 children from birth through 15 months of age;
1:5 children from 16 months through 23 months of age;
1:8 children from 2 through 4 years of age;
1:16 children from 5 years through 9 years of age;
Children 10 years of age and older shall not count in determining the adult-child ratio.

Is there an unannounced inspection policy in Virginia?

LCCH are inspected prior to issuance of license and at least twice a year thereafter; one of these visits is unannounced. Complaint investigations may also be unannounced.

What is the complaint procedure process for Virginia?

Complaints may be made by calling the regional licensing offices or the Licensing Information Line (1-800-KIDS-LIL).

What important staff-related issues should I be familiar with?

▲ Provider must be at least 18 years of age and be able to read, speak and write English.
▲ TB testing is required.
▲ Criminal records check is required.
▲ Licensed providers shall obtain first aid certification within 6 months of Licensure.

What are the child immunization and documentation policies in this state?

Children must be immunized with the exception of religious beliefs.

Has my state set up a policy regarding smoking in a certified child care home?

A smoke-free environment must be provided in rooms accessible to children while children are in care.

(more)

Are there different regulations under which an "infants only" home must be run?
No separate regulations exist.

What are the special circumstances regulations in Virginia?
▲ *Overnight care?* None.
▲ *School age care?* None.
▲ *Sick child care?* A child shall be excluded from a provider's home if the child has evidence of an oral body temperature of 101 degree F or greater, recurrent vomiting or diarrhea, or symptoms of a communicable disease as delineated in the current Communicable Disease Chart.
▲ *Care for children with disabilities?* Providers must comply with the guidelines of the ADA.

For inquiries or complaints concerning a provider call:
Division of Licensing Programs
Department of Social Services
phone - (804) 692-1772

Virginia

from Work & Family Benefits, Inc.

How many child day care programs exist in Virginia?
2141 centers exist. This figure includes day care centers, nursery/preschools and hospital operated centers. Religiously affiliated centers are exempt unless under license.

What requirements are associated with these regulated programs?
A 3 year renewable license is required. Pre approval is required. Fire safety inspections are required annually. Asbestos inspections required initially.

What additional regulations are specific to Virginia?
▲ Space requirement (per child):
Indoor - 25 sq. ft.
Outdoor 75 sq. ft.
▲ Staff / child ratio:
Infants - 1:4;
Young toddlers - 1:5;
2 and 3 year olds - 1:10;
School age - 1:20;
Mixed age groups - ratio for youngest child applies.
Therapeutic child development centers have stricter ratios.

Is there an unannounced inspection policy in Virginia?
At least one announced and one unannounced inspection occur per year.

What is the complaint procedure process for Virginia?
Complaints against a center are responded to. No process for notifying resource and referral agencies when a center is closed. Hotline established: 1-800-KIDS-LIL is a complaint and information line.

What important staff-related issues should I be familiar with?
▲ Minimum age requirement for center program director is 21 years.
▲ Program director is required to possess a graduate degree in a child related field.
▲ Staff required to be prescreen with criminal records background check.
▲ One person on staff must successfully complete a first aid course from the American Red Cross or National Safety Council.
▲ CPR is not required.

What are the child immunization and documentation policies in this state?
Enrolled children must be immunized (including HIB) and have a file at the center.

Has my state set up a policy regarding smoking in a certified child care center?
Smoking is prohibited except in specially designated and certified areas.

Are there different regulations under which an "infants only" center must be run?
One center provides care to "infants only" under special regulations.

What are the special circumstances regulations in Virginia?
▲ *Overnight care?* None.
▲ *School age care?* Separate regulations exist.
▲ *Sick child care?* None.
▲ *Care for children with disabilities?* Separate regulations exist.

For inquiries or complaints concerning a provider call:
Division of Licensing Programs
Department of Social Services
phone - (804) 692-1787

A PARENT'S GUIDE TO SELECTING CHILD CARE

Work & Family Benefits, Inc.

At Work & Family Benefits, Inc., we are committed to supporting working parents like you. You need to select child care to meet your family needs. We offer you our support. This support includes:

A staff of experts who know the in's and out's of child care. They work with you to understand your family needs. And they provide support to you in assessing the quality of care that best meets your needs.

A national database of child care providers and services. Our experts use this database to present to you the most current and specific information on child care providers. This initial research saves you time so you can focus on a few, well-targeted options.

A broad range of educational and informational materials that address family topics, including this guidebook on evaluating and selecting child care providers.

SELECTING CARE FOR THE OLDER ADULT

Work & Family Benefits, Inc.

At Work & Family Benefits, Inc., we are committed to supporting working caregivers like you. You need to select elder care to meet your family needs. We offer you our support. This support includes:

- A staff of experts who know the in's and out's of elder care. They work with you to understand your family needs. And they provide support to you in assessing the quality of care that best meets your needs.

- A national database of elder care providers and services. Our experts use this database to present to you the most current and specific information on elder care providers. This initial research saves you time so you can focus on a few, well-targeted options.

- A broad range of educational and informational materials that address family topics, including this guidebook on evaluating and selecting elder care providers.

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WORK & FAMILY BENEFITS, INC. NATIONAL DATABASE

WFB's proprietary database includes more than 750,000 ***regulated*** providers. Regulated providers meet the licensing, certification or registration requirements in the state of operation.

CHILD CARE
Family child care homes
Child care centers
School-age child care programs: Before-school; After-school; School holiday
Care for children with special needs
Summer camps: Day camp; sleep-away; special interest (sports, music, computer)
Emergency care/back-up care
Sick child care
In-home care: nanny; au pair
Adoption
Nanny agencies
SCHOOLS: Preschool; Nursery; Public; Private; Special needs; Kindergarten; Enrichment; Colleges and Universities; Trade and Vocational

ELDER CARE
Residential: Skilled nursing homes; Intermediate care facilities; Continuing Care Retirement Communities; Other housing options: Shared Housing, ECHO housing, Domicilliary Care, Foster Home, Small Group Home, Senior Congregate Housing, Personal Care/Boarding Home
Adult Day Care
Senior Centers
Home Health Care
Nutrition and Meal Programs
Transportation services
Respite care
Financial and Legal services, including Elder Law attorneys
Long Term Care Insurance
Geriatric Case Management
Elderhostels
Caregiver support groups
Medicare and Medicaid
Hospice - in-home support and residential
Chore services
Emergency response
Social Support/Monitoring

WFB'S PROPRIETARY NATIONAL DATABASE

Regulated providers

All referrals are to **regulated** providers. This means providers of care who are licensed, registered or certified based on the requirements in the state of operation.

The following information is from the annual licensing study by The Children's Foundation, Washington, D.C., 1996:

- There are more than 93,000 regulated child day care centers in the United States. All are licensed, i.e., granted formal permission to operate as a child care facility. Licensing typically includes meeting standards in these areas: staff/child ratios, health and safety, periodic inspections, and specialized training and/or experience for staff.

- There are just under 299,000 regulated family child care homes in the United States. States use a variety of approaches to regulate family child care. These include licensing, registration (required or voluntary), certification and self-certification. Standards cover the same areas as noted for child care centers. Some states do not require a provider to be regulated if the provider is caring for less than a certain number of children, often three. This does not mean that the care is illegal, but that there is no regulatory requirement.

Elder care services cover a broad spectrum of different types of providers. Similar to child care, state regulations apply with respect to licensing, certification and registration. Elder care services are provider through a range of organizations -- private organizations, not-for-profit, government agencies on the federal, state, county and local level, and community organizations.

In all cases, WFB's referrals are only regulated providers. All written materials, including the individual Provider Profiles, have this statement:

*This service provides **referrals**, not recommendations. Only you can select care that best meets your family's needs. It's always **your** decision. Our counselors, however, will guide and support you along the way as you make these important family decisions.*

SM

Work & Family Benefits, Inc.

100 East Hanover Avenue
Cedar Knolls, New Jersey 07927-2012

1-800-644-BENE (2363)