

Adoption Assistance Plan Frequently Asked Questions

1. **How do I enroll in the Plan?**

Faculty and staff eligible for Full, Mid-level or Core benefits are automatically eligible. No enrollment action is required in the UCPATH system.

2. **Do I have to pay a monthly premium to participate in the Plan?**

There is no cost for employees to participate. All expenses for the Plan are paid by the University.

3. **Will I see my enrollment in the Adoption Assistance Plan in the UCPATH system?**

No. You will not see the Adoption Assistance Plan listed as a benefit plan in the UCPATH system. If you are eligible to participate your information has already been sent to WEX Health, UC's Claims Administrator.

4. **How do I submit a claim for reimbursement?**

To receive reimbursement benefits under the Plan, you must first complete the UC Adoption Assistance Plan Verification Form, and submit it to WEX Health, UC's Claims Administrator. WEX will email you a confirmation statement which includes instructions for setting up an online account in their system. Once your account is established, complete the UC Adoption Assistance Plan Claim Form and send it WEX along with required supporting documentation. WEX processes claims within three (3) business days if complete information is received.

5. **I adopted a child before July 1, 2021. Am I eligible for reimbursement of my expenses?**

No. Only adoptions finalized on or after July 1, 2021, when the plan was established, qualify for reimbursement.

6. **A child has been placed in my home for purposes of adoption. Can I submit claims for reimbursement now?**

Qualified expenses incurred during the adoption process are eligible for reimbursement after the adoption is legally finalized and the child is permanently placed in the participant's home. Do not submit claims for reimbursement until the adoption is legally finalized.

7. **Do foster children, grandchildren and step-grandchildren qualify?**

Adoption of a foster child, grandchild or step-grandchild under age 18, or over 18 and physically or mentally unable to care for themselves, qualifies for this benefit.

8. **Are adoptions from overseas eligible?**

The Plan covers both domestic and international adoptions.

9. **I plan to adopt two siblings. What is the maximum benefit?**

If two children are adopted simultaneously, they will be treated as separate adoptions. Each adoption will be eligible for the maximum benefit of \$5,000.

10. I incurred expenses for a planned adoption, but it was never finalized. Am I eligible for reimbursement of my costs?

Reimbursements may be made only for adoptions that are legally finalized. Expenses related to adoption attempts that are not finalized are not eligible for reimbursement.

11. My Spouse/Domestic Partner and I are both UC employees, can we each receive \$5,000 in reimbursements?

The maximum reimbursement for the adoption of a child is limited to \$5,000, even if both parents work for UC and are eligible for the Plan.

12. Are there annual limits on the benefits provided?

Benefits in the Plan are based on lifetime limits, not annual limits like most other benefit plans. Participants are eligible for a maximum of two (2) adoptions, with each adoption qualifying for reimbursement of up to \$5,000. Once the limits are reached no additional benefits will be available at any time during the participant's employment with UC.

13. How do I contact WEX Health?

You can contact WEX Health by phone at 844-561-1338.

14. When is the deadline to submit claims for reimbursement?

Participants have 6 months from the date the adoption is legally finalized to submit claims for reimbursement.

15. Why are expenses for the adoption of a spouse or domestic partner's child not eligible for reimbursement?

The Internal Revenue Code prohibits employer-sponsored Adoption Plans from providing reimbursement of expenses relating to the adoption of a spouse or registered domestic partner's child.

16. Are benefits paid from the Plan considered taxable income?

Generally, benefits are not subject to federal income tax withholding. However, they are subject to Social Security, Medicare and federal unemployment taxes, and may be subject to state and/or local taxes. Consult your tax advisor for complete information. No taxes or withholdings will be taken from reimbursement payments issued by WEX. However, UC is required to withhold Social Security and Medicare taxes and will take withholdings from the recipient's UC payroll after WEX pays benefits. Amounts paid by the Plan will be shown on an employee's year-end UC W-2 form. Any income tax liability for benefits paid is the sole responsibility of the benefit recipient — they are obligated to report amounts reimbursed by the Plan to the IRS and state and local taxing authorities.

17. Can I make pretax contributions to the plan to pay for expenses in excess of the \$5,000 employer benefit?

Internal Revenue Code regulations do not allow employees to make contributions to an employer-sponsored Adoption Plan.

18. What are my leave options if I adopt a child?

Visit the [Adopting a Child Roadmap](#) on UCnet for information about taking time off work, enrolling your new child in health and welfare benefits (medical, vision, dental, etc.), and resources UC offers to help you take care of the newest member of your family.