

## **Adoption Benefit**

The benefit is available to all employees who are eligible for the College's health insurance program and who have a desire to have children through the adoption process.

The Plan covers adoption expenses associated with the adoption of a minor, non-relative under the age of thirteen (13) up to the average cost of a normal pregnancy or the actual cost of the adoption, whichever is less. If two or more children are adopted at the same time, the benefit is limited to 1.5 times the cost of a normal pregnancy or the cost of the adoption, whichever is less.

For purposes of reimbursement, "adoption" is defined as the process of adopting. This process begins with application procedures with an agency or agencies, including submission of application fees and the scheduling of a home study. A process ends with the adoption of a child or children, or, should no children be adopted, by official termination with all agencies involved. A new process must be separated from an unsuccessful process by a one-year period to be identified as a separate adoption process.

Expenses can be reimbursed as they occur by submitting proof of payment to the Human Resources Office. Under new federal rules, qualified adoption expenses up to \$10,000 may be eligible for income exclusion. Please check with your tax advisor.

### **Benefit Amount**

The amount of maximum benefit is the average cost for a normal delivery as determined by Priority Health Plan HMO at the time the benefit was adopted on January 1, 1984. Benefit amounts are updated every July 1 to reflect medical inflation as determined by the U.S. Department of Labor Consumer Price Index for the previous twelve-month period ending June 30. Please contact the Human Resource Office for the latest benefit amount.