

## Other Benefits for Foxwoods Team Members

[Click here to download and print this entire section.](#)

In addition to health care, Flexible Spending Accounts (FSAs), Disability, Life insurance and 401(k) Plan benefits, employees of Foxwoods have access to other benefits, including the following:

- Childcare Reimbursement
- Tuition Reimbursement

## Childcare Reimbursement Program

If you are employed by Foxwoods, you may be eligible for the Childcare Reimbursement Program, which can assist you with your childcare expenses.

### How the Program Works

The Childcare Reimbursement Program works with your Dependent Care Flexible Spending Account to assist you in paying for your childcare expenses, including things like day care and nursery school, provided you meet the eligibility requirements. (See “Eligibility” on the following page for more information.) If you have children in day care, Foxwoods will match up to \$100 per month (\$1200 per year) in a tax-free subsidy for each eligible child. Foxwoods will contribute this money directly into your Dependent Care Flexible Spending Account each month. You must enroll in the Dependent Care Flexible Spending Account to be eligible for the Childcare Reimbursement. (See section on Flexible Spending Accounts for more information). The combined employer and employee contributions cannot exceed \$5,000 per year in accordance with the rules under the Dependent Care Flexible Spending Account Program. Generally, you do not have to pay taxes on Foxwoods’ contribution.

### Grandfathered Team Members

If you were enrolled in the Childcare Reimbursement Program on Dec. 31, 2010, and continue to enroll under the terms of enrollment, you will not be required to participate in the Dependent Care Flexible Spending Account in order to receive reimbursement. However, annual re-enrollment is still required each year for the Childcare Reimbursement. If you have a break in participation, you will be subject to the Childcare Reimbursement Program rules and procedures contained in the MPTN Summary Plan Description in effect on January 1, 2025.

### Eligibility

You are eligible for the Childcare Reimbursement Program subsidy if you are a team member of Foxwoods and:

- you are a regular full-time team member actively at work.
- you are a regular part-time team member actively at work.
- you have been employed continuously for 90 days.

If your regularly scheduled work week or your average hours worked per week changes, your eligibility to participate in MPTN benefits may change. The plan does not include coverage for temporary or seasonal team members, nor does it cover team members who work less than the required minimum hours per week.

If you are not eligible for benefits but later change to an eligible status — for example, if you change from a seasonal to a full-time team member — you must be employed continuously for 90 days in the new status before you become eligible for benefits. If you enroll for benefits, in most cases coverage begins on the first of the month following the day you complete 90 days of service in the new status.

### Enrolling

Each year you must formally enroll to participate in the Childcare Reimbursement Program even if you are enrolled one year, you must re-enroll to continue your participation the next year.

### When First Eligible

If you want to enroll in the Childcare Reimbursement Program, you will need to complete the enrollment form, which is included in your enrollment kit, and return it to Human Resources before your 90th day of employment. (Generally, you become eligible

[This Plan Document and SPD supersedes all earlier descriptions of the plans, as of January 1, 2025.](#)

[Because the benefits and other programs described in this Plan Document and SPD may change, MPTN will provide updated information as necessary and as required by tribal, federal or other applicable law.](#)

after you have been employed by MPGE for 90 days.) If you are absent from work due to illness or injury on the date your participation would normally begin, your participation will begin on the date you return to active employment.

In most cases, if you do not meet this 90-day deadline, you will not have an opportunity to enroll to participate in the Childcare Reimbursement Program until the next annual enrollment period, unless:

- you have a qualified change in status, as explained in “After Qualified Changes in Status” below, or
- you waive participation because you have access to other employer provided childcare subsidy coverage and you lose that other coverage.

### **During Annual Enrollment**

Each year, MPTN holds an annual enrollment period. During this period, you have the opportunity to make a Childcare Reimbursement Program election for the coming year.

### **After Qualified Changes in Status**

The Childcare Reimbursement Program enrollment choice you make when you first become eligible or during annual enrollment is usually in effect for the entire year in which you enroll.

However, because your needs for benefits typically change when you experience certain family events — such as getting married or having a baby — the Childcare Reimbursement Program, in keeping with federal rules, allows you to make changes in some situations, as long as you make your change within 30 days after the event.

Various events may qualify you to enroll in or make certain changes to your participation. Generally, the events must affect:

- your family member’s eligibility to participate in a childcare reimbursement subsidy under an employer plan (including plans of other employers),
- expense eligibility for you or your eligible family members, or
- the cost of dependent care.

Examples of qualified changes in status include the following:

- A change in your legal marital status, such as your marriage, divorce or legal separation.
- A change in the number of your eligible dependents, including:
  - The birth or adoption of a child, or
  - The death of your spouse or child.
- A change in your spouse’s employment status (such as starting a new job, terminating employment, etc.).
- A change in eligibility for coverage (for example, a dependent child reaches the age 13 eligibility limit for dependent care expenses).
- Your eligible dependent’s loss of coverage from another source.

You have 30 days from the date of a qualified change in status to change your participation or enroll for the program. Provided you meet this 30-day deadline, the change in participation will generally be effective on the first of the month following 30 days from the qualified event. For example, if you have a child on August 20 and you enroll to participate in the Childcare Reimbursement Program within 30 days of your child’s birth, the \$100 weekly contributions to your account will begin on the first day of October.

To make a change, you must notify Human Resources.

Keep in mind that any changes you make must be consistent with the change in your status.

### **After Losing Other Coverage**

Some eligible team members may choose not to enroll in the Foxwoods Childcare Reimbursement Program because they have a childcare subsidy available from another source, for example, from a spouse’s employer’s plan.

### **Questions About Your Account?**

If you have questions about your Childcare Reimbursement Program account, contact Human Resources at **1-888-287-4369**.

If you limit your participation in the Foxwoods Childcare Reimbursement Program because your expenses are covered under another employer's childcare subsidy program, and if that other childcare subsidy program participation ends, you may change your Foxwoods Childcare Reimbursement Program election at any time during the 30-day period after your other childcare subsidy program participation ends. Your new Foxwoods Childcare Reimbursement Program election takes effect on the first of the month following the 30-day period.

If you do not enroll within this 30-day period, you must wait until the next annual enrollment to participate in the Foxwoods Childcare Reimbursement Program.

## How Benefits Are Paid

While you are participating in the Childcare Reimbursement Program, you must continue to pay your childcare provider(s) directly. You must save your receipts for this care and submit them, along with your claim form, for reimbursement of your childcare expenses.

As you submit your childcare expenses, you will be reimbursed up to the balance in your Dependent Care Flexible Spending Account at that time. If your account does not have enough funds to pay the full claim, you'll be reimbursed when additional contributions to cover the claim are made.

## Filing a Claim

You need to file a claim to be reimbursed for your eligible childcare expenses. Claim forms are available from Human Resources. You must include proof of payment with your claim. You will not be reimbursed without proper documentation.

You have until March 31 of the following year to file claims for expenses incurred during the year. For example, you can submit claims for 2024 expenses until March 31, 2025.

If a person — either a relative or a non-relative — provides day care in your home or in their own home, you will need to submit a claim form with the following information:

- Total dependent care expenses,
- Dependents cared for,
- Provider's name,
- Provider's address,
- Social Security number or tax ID number,
- Date(s) of service, and
- Provider's signature

Claim forms must be submitted to the administrator at the address on the form. The claims administrator reviews your claim and reimburses all eligible expenses. If you submit an ineligible claim, you will be notified. Otherwise, reimbursement checks are issued on the 15th and the 30th of each month and mailed to you at home.

Each time you receive a reimbursement check, you will receive a statement showing your balance and any payments made from your account. This will help you manage your expenses and reimbursements for the remainder of the year.

If you are not satisfied with the outcome of a benefits claim you have submitted, you can ask that the claim be reviewed. See "Claims Review and Appeals Procedures" in the *Rules and Regulations* section for information.

## Claim Forms

Reimbursement claim forms are available from Human Resources.

## Tuition Reimbursement Program

Foxwoods provides the opportunity to enroll in the Tuition Reimbursement Program, which offers team members the opportunity to be reimbursed for their career-related tuition expenses.

### Eligibility

You are eligible for tuition reimbursement if you are a team member of Foxwoods and:

- you are a regular full-time team member actively at work
- you are a regular part-time team member actively at work.
- you have been employed continuously for 90 days.

### For Additional Tuition Help

Consider the Connecticut Higher Education Trust (CHET) savings program.

- Visit [www.aboutchet.com](http://www.aboutchet.com)
- Call 1-888-799-CHET (1-888-799-2438)

The education for which you are receiving reimbursement must begin on or after your 91st day of employment.

### Enrolling

To enroll in the Tuition Reimbursement Program, you must complete and submit an Application for Tuition Reimbursement. This application is available from Human Resources.

### How the Program Works

If you are eligible to receive tuition reimbursement from Foxwoods, you can be reimbursed for up to two courses per year.

The amount you can be reimbursed depends on your work status:

- Full-time team members can receive up to \$2,000 per year.
- Regular part-time team members can receive up to \$1,000 per year.

To be eligible for reimbursement, your tuition expenses must be for career-related courses offered at accredited institutions that begin on or after your 91st day of employment. Team members must obtain pre-approval for all courses prior to enrollment. Pre-approval can be obtained through Human Resources.

### The Application Process

You must fill out your application form and return it to Human Resources.

Human Resources will notify you as to whether your application has been approved or denied. Please note you may need to provide additional information.

If you are denied, you may reapply for tuition reimbursement.

### Receiving Your Reimbursement

In order to be reimbursed for your tuition expenses, the courses you take must be pre-approved and taken at an accredited institution.

Reimbursement is given according to the following guidelines:

- If you receive a grade of A, B or C, you will receive 100% reimbursement, up to an annual maximum.
- If you receive a grade below C, you will not receive any reimbursement for your tuition expenses.

### Filing a Claim

Once you receive your grade(s), you can begin the reimbursement process.

You must submit a copy of your grades, along with the original paid receipts for your tuition, to Human Resources. You should be sure to retain a copy of your grades and receipts for your records.