

# Backup Care

Flexible care for the whole family

Backup Care offers a high quality, subsidized solution when your regular care is unavailable. School closed? Caregiver sick? Senior recovering from a fall? Our flexible care options let you find the right care, using your own preferred caregiver.



## **Using Personal Network is easy.**



Find and book care that works for your family.

2

Submit your
Personal Network
Reimbursement Form
for processing.

3

Get reimbursed for the care.



## 90% would recommend Backup Care

to a coworker



## **Backup Care**

### **Frequently Asked Questions**

#### What is Personal Network?

Personal Network allows you to use a care provider/service of your choice and be easily reimbursed for a portion of the costs that exceed your co-pay. You are fully responsible for all vetting of the care provider/service and must arrange the details, timing, and payment directly with the provider. Care that qualifies to be reimbursed is work-related Backup Care and cannot include your family's regular care expenses.

#### **How does Personal Network work?**

- 1. You privately arrange care with your preferred caregiver or service provider.
- 2. On the date of care, you will pay your provider directly, and then submit a reimbursement claim to requestbackupcare@care.com within 30 days of when the care took place.
- 3. When approved, your Backup Care day utilization count will be deducted from your annual allotment and you will be reimbursed within 4–6 weeks.

## What kind of information do I need to provide to submit a claim?

Download and fill out a Personal Network Reimbursement form that includes the following information:

- · Date and time of care
- Employee name
- Employer name
- Invoice for care that took place (for incenter care only)
- · The amount you paid for care
- Direct deposit information

## Do I need to let you know in advance that I'm using Personal Network?

No. You have 30 days after the care takes place to submit the claim.

### How much will I be reimbursed for Personal Network?

For in-home or in-center care, you will be reimbursed up to the equivalent of \$125 per day. You are still responsible for your co-pay.

## What happens if my care costs more than my co-pay plus my maximum reimbursement?

Any costs over the maximum reimbursement rate will be an out-of-pocket expense for you. For example:

- Your carer charges 25CAD/hour and you are using them for 8 hours
- · Your co-pay is 5CAD/hour
- You would pay the carer 200CAD for the day and file a claim for the following:
- 25CAD/hour x 8 hours = 200CAD
- Your co-pay 5CAD/hour x 8 hours = 40CAD
- Reimbursement would be 142CAD and the 18CAD difference is an out-ofpocket expense.

