

# Back-Up Care Advantage Program<sup>®</sup> FAQs



June 2015

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## REFERENCE INFORMATION

### Washington University in St. Louis

#### Program Website

[www.brighthouse.com/advantage](http://www.brighthouse.com/advantage)

**Back-Up Username** **WUBACKUP**

**Back-Up Password** **BACKUP**

#### Program Parameters

**Annual Visits** 15 days per family per year

Center-Based Care:

\$20/child/day

\$30/family/day

**Service Copays**

In-Home Care: \$7 per hour

4-hour minimum

Collected by Bright Horizons

#### Program Support

Contact us at **877-242-2737** (BH-CARES) 24/7

## FAQS

### OVERVIEW

#### What is the Back-Up Care Advantage Program®?

Your employer has partnered with **Bright Horizons®** to provide you with temporary resources to help care for your family. This program provides access to back-up care for both your children and adult/elder family members during a lapse or breakdown in normal care arrangements through the *Back-Up Care Advantage Program®*.

### BACK-UP CHILD AND ADULT/ELDER CARE

#### What is the Back-Up Care Advantage Program?

The *Back-Up Care Advantage Program* can be used anytime you need to be at work, but your family member needs assistance or support.

#### **Examples of when you can use back-up child care include:**

- You have a new baby and need care while you transition back to a normal work schedule.
- Your child's school or center is closed for breaks, teacher in-service days or inclement weather.
- You are in between child care arrangements.
- Your child is mildly ill and cannot attend their regular care program.
- You have a change in your work schedule and need in-home child care for evening and weekend hours.
- Your stay-at-home spouse is called in for jury duty or has an appointment.

#### **Examples of when you can use back-up adult care include:**

- Your parents have a regular in-home care provider who is out sick or on vacation.
- Your teenage/adult child is mildly ill and you want someone with him/her while you are at work.
- Your grandparents live out of state and need assistance, or just companion care.
- Your parents live with your sister and your sister needs a break.
- Your mother-in-law is in the hospital and you would like someone to be with her for support.
- Your spouse (or other adult family member) is recovering from an illness or injury and needs assistance.

### What type of back-up care is available?

Center-based child care for well children, in-home child care for well or mildly ill children, and in-home adult/elder care is available. Care recipients may include infants, toddlers, preschoolers, school-age children, teens, adults and elderly family members.

### Where is back-up care available?

The program gives you access to a nationwide network of high-quality, licensed child care centers, including hundreds of accredited Bright Horizons child care centers across the country, so chances are good there are options near your home and your work site. In addition, we have partnerships with approximately 900 in-home care agencies that employ almost 200,000 experienced caregivers between them who travel up to 35 miles to provide care in your home or the home of your dependent. Care options depend on the availability of these network providers in your area and on any given day.

### I do not see a local provider on my *Back-Up Care Advantage Program* website. What should I do?

You should contact the Bright Horizons Contact Center at 1-877-BH-CARES (1-877-242-2737) to determine if there are contracted providers in your local area. The contact center has the most up-to-date access on our contracted network, and they will try to help you find options that will suits your care requirements.

### Who is considered an adult/elder relative?

It is any adult relative for whom you have care responsibilities. This could be a parent, grandparent, spouse/domestic partner, in-law, adult child, etc.

### Up to what age can a care recipient use the program?

For center care, age limits will vary by location. Most centers can serve children from 6 weeks to 6 years of age; some serve children through age 12. For in-home care, there is no age limit.

### How can I provide feedback regarding my care experience?

Our goal is to make the process of scheduling care as easy as possible for you. We will email you a link to a survey following the last date of care each time you schedule care with us. Please take a few minutes to complete this survey and let us know how we're doing.

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## Center-Based Back-Up Child Care

### **How can I be assured a center is a safe environment for my child?**

All the child care centers in our network — Bright Horizons' centers as well as those we invite to join our provider network — meet stringent quality requirements and are licensed by the state in which they operate. Each center offers a developmentally-appropriate curriculum led by qualified teachers, follows strict health and safety policies, and ensures appropriate teacher-to-child ratios for each age group.

These centers are specifically designed to provide a warm, inviting, and engaging environment where children actively explore and participate. Teachers in back-up care settings are specially trained to tune into your child's needs and interests, to help you comfortably transition at drop-off time, and to help your child feel welcome, secure, and at ease in what is usually an unfamiliar and new environment.

### **Can center staff administer medication?**

Each child care center in the back-up care network has their own policies regarding medications based on local and state regulation. Please check with the center you will be using should the need for medication administration exist or arise at any point during the provision of care.

### **Are there child care centers that accommodate sick children?**

While we have several centers in our network specifically designed to accommodate and care for sick children, the vast majority of centers welcome well children only. In the event your child becomes ill during the course of the day in a center, the center staff will contact you and will keep your child comfortable in a quiet area until you arrive to take your child home. Mildly ill child care is accommodated primarily through the in-home care option.

### **What information will I need to bring to a child care center?**

Once you schedule care, you will need to complete an enrollment packet and submit this to the center. The specific materials required vary based on state and local requirements, but may include birth certificate, immunization records, and primary care physician contact information. The enrollment packet is required by state licensing for the safety and care of your child and must be completed and given to the center in order to receive back-up care. Our Care Consultants can provide more details on specific requirements.

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## In-Home Back-Up Child and Adult/Elder Care

### When would I use in-home care for my children?

In-home child care can be used when your child is mildly ill or when you prefer to have care take place in your home rather than a center-based setting.

A mild illness is defined as temporary and non-progressive in nature. For example, the child feels too ill to engage in normal everyday activities; however, does not feel so ill that they need to stay in bed, and may need short rest periods until feeling better. They may have low grade fever controlled by Tylenol or Ibuprofen and able to tolerate food and fluids. Typically, a child is considered mildly ill if they cannot attend school or their normal child care arrangement.

In-home care can also be used when a child is well. One in-home caregiver can care for up to three children.

### When would I use in-home care for my adult family members?

In-home adult care is available to cover a wide-variety of care needs. In-home care is provided to your adult family member in the comfort of their own home (or assisted living facility) and is available anywhere in the U.S. within established proximity of our in-home care agency partners. Any adult that you have care responsibilities for (relative or non-relative) is covered. Some reasons you may choose to use in-home care for adult/elder family members include:

- Companion care can be used when you have an adult family member that lives out of town and you simply want a caregiver to provide companionship to them
- Respite care is perfect if your adult family member's normal caregiver is not available, or if your adult relative's primary caregiver needs a day outside the house
- In-home care is a great option if your adult family member has had minor surgery and needs someone to be with them for the first few days after they arrive home during recovery

### How can I be assured the in-home caregivers provide a safe environment?

In-home care is designed to provide comforting, individualized care for your child or adult/elder relative in the familiar surroundings of home. Whether your family member is recovering from a mild illness or is in need of temporary care or assistance, our qualified caregivers provide in-home support so you can get to work free of worry.

There is no age limit for in-home care. In-home caregivers are all employed by the agencies Bright Horizons has contracted with and they are professionally trained, screened, and credentialed. Experienced in child or geriatric care, caregivers are carefully selected and meet stringent credentialing requirements, pass extensive background checks and screening processes, and are trained in CPR/First Aid.

As in any situation where third parties have access to your home while you are out, please take reasonable precautions to secure your cash, credit cards and other valuables or information of a financial nature.

## What is the definition of “mild illness”?

Mildly ill care is defined as temporary and non-progressive in nature. For example, the care recipient feels too ill to engage in normal everyday activities however, does not feel so ill that they need to stay in bed, and may need short rest periods until feeling better. The family member may have a low grade fever controlled by Tylenol\* or Ibuprofen and is able to tolerate food and fluids.

*\* Please note that caregivers in the Back-Up Care Advantage Program are not allowed to dispense medication, however they can remind your adult/elder dependent when it is time for them to take their own medication.*

## Can I set up a “meet and greet” with an in-home caregiver prior to needing care?

You may request to set up a “meet and greet” to meet the caregiver in advance however, we cannot guarantee that the caregiver you meet will be available on a day when you actually need back-up care. When a “meet and greet” is scheduled, your employer’s specific program policies would apply for the caregiver to come to your house (see [Reference Information](#)). All applicable care minimums apply. Please note it is also a requirement for the caregiver to contact you prior to care to introduce themselves, discuss your child and care needs, etc.

## Who is authorized to greet and release the in-home caregiver?

When the scheduled care is for a child, an adult (at least 18 years of age) must be present both when the caregiver arrives and departs. The adult must be someone who is willing to take responsibility for the care recipient(s) should the caregiver fail to arrive or otherwise be unable to provide care at the last minute. (This can include, but is not limited to, a parent or guardian, a grandparent, an adult sibling, or a friend of the family). The adult, or adults, must be identified at the time care is requested.

The parent or guardian must take responsibility for greeting and/or releasing the caregiver in the event that the adult designated is unable to perform that function. Adult care recipients generally do not require a designated greet and release individual.

## Can the in-home caregiver do light housekeeping?

An in-home caregiver can perform light housekeeping as it relates to the care of the care recipient only. Light housekeeping normally includes: cleaning kitchen after meals/snack preparation, straightening up family/living room and children’s room (if the child has played in the room during the day), etc. Light housekeeping does not include the following: vacuuming, laundry, dusting, cleaning of restrooms/bathing areas, etc. (The only time a caregiver may provide any of the above services is when the care recipient has created a mess requiring the above services).

## Can the in-home caregiver prepare meals?

An in-home caregiver can prepare meals as it relates to the care of the care recipient only. Meal preparation normally includes: cooking meals and preparing snacks for the care recipient to be eaten during the hours of care. Meal preparation does not include preparing meals for upcoming days/weeks or preparing meals for other family members not using the benefit.

### Can the in-home provider administer medication?

In-home caregivers may not dispense prescription or over-the-counter medication directly to any care recipient in their care. Caregivers may apply non-prescription topical ointments to a care recipient in their care. Caregivers are only allowed to remind the care recipient to take his or her pre-measured medication at an assigned time where authorized by the employee. You may make other arrangements for third parties to dispense medications (such as a neighbor), provided the caregiver is notified in advance.

In-home care professionals that can dispense medication vary by state regulations, but generally are Registered Nurses (RNs) or Licensed Practical Nurses (LPNs). Medical care must be requested at the time the reservation is placed and an additional fee of \$50 per hour (1 hour minimum) will apply if dispensing of medication and/or certain medical procedures (including wound care) are required for the care provided.

### Can the in-home caregiver provide transportation?

Caregivers may not transport any care recipient in a private vehicle. Caregivers are only allowed to accompany a care recipient using public transportation (i.e. taxi, bus, train, or special transit) when required in connection with the care provided and only with the prior authorization of the employee and notification of Bright Horizons. In the case of adult care, caregivers are allowed to accompany a care recipient when driven in a private vehicle by the care recipient or an acceptable family member or acquaintance of the care recipient.

### Can the in-home caregiver engage in outdoor activities with my family member?

Caregivers are required to provide care for care recipients in the homes of employees, the adult relative, or other authorized locations. Caregivers may leave the premises only with your prior authorization. Outdoor activities are limited by the transportation policy.

Caregivers may not accompany care recipients to any body of water (public or backyard pools, lakes, etc.) other than in connection with a pre-arranged activity with a third party responsible for the activity (such as a swimming lesson with an instructor) and only with your prior authorization.

### Are visitors allowed to come to my home while I am using in-home care?

No visitors are permitted on the premises without your prior authorization. No authorized visitors may be under 18 years of age (not residing in the home). Authorized individuals must provide photo identification in order to be given access to the care recipient.

### If I like a specific in-home caregiver, can I request them in the future?

Yes. Bright Horizons will work to secure care with your preferred in-home caregiver. However, the caregiver may not always be available if they are confirmed for another family's back-up care request.

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### If I am traveling for work and need to bring my child, is care available in my hotel room?

Yes. Care that takes place at a hotel is provided by our in-home agency network. With approval from you, the caregiver and the care recipient(s) are allowed to leave the room during care. Additionally, the caregiver and the care recipient(s) are allowed to leave the grounds of the hotel during care with written consent from you, which must be provided to Bright Horizons prior to care taking place.

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## [Back-Up Care Payments and Reimbursements](#)

### What does it cost to use back-up care?

In most cases, your employer is subsidizing the cost of care (see [Reference Information](#)).

### How do I pay for the service?

Any applicable copayments are either collected by Bright Horizons (payable by credit card, debit card, or Electronic Fund Transfer / EFT) or by your employer, typically through payroll deduction. You will need to provide payment information in order to place a reservation request and credit/debit cards will be pre-authorized, as applicable. If copays are collected by Bright Horizons, charges will be processed daily after the services are provided. For your employer's specific policy, please see [Reference Information](#).

### Can I use payroll deduction?

Only if this is the policy implemented by your employer (see [Reference Information](#)).

### Can I use my current child care and get the discounted price?

You are required to utilize centers and in-home providers that are contracted with the *Back-Up Care Advantage Program*. Back-up care provided outside of this program will not be subsidized by your employer.

### If my child becomes sick and has to leave the care facility, will I receive a refund for that day of care?

As with any child care program, if your child becomes sick while at the child care provider then you will need to remove your child to prevent sickness from spreading to other children. There will be no monetary refund or credit to your number of days used with the *Back-Up Care Advantage Program*.

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## Back-Up Care Eligibility and Registration

### Who is eligible to participate?

Washington University in St. Louis participates in the Back-Up Care Advantage Program to assist eligible individuals in balancing the competing demands of work and life. Eligible individuals may use the back-up child care services when they need to be at work and regular child care arrangements are unavailable.

Individuals at Washington University who are eligible for this program include benefits eligible faculty and staff (faculty working at least 50% of the required full-time workload, staff regularly scheduled to work 20 or more hours per week), clinical fellows, and post-docs, as well as full-time professional and graduate students. Eligible dependents include any child for whom an eligible individual (or eligible individual's spouse/partner) is legally responsible or has primary care responsibilities.

Care recipients include children, spouses, domestic partners and adult/elder relatives, such as parents, in-laws and grandparents. Employee self care is also an option.

### How do I register?

You and your family member(s) must be registered for the *Back-Up Care Advantage Program* before you may make a reservation and use the back-up care services. We strongly recommend that you register in advance so that you are ready to use the *Back-Up Care Advantage Program* when you need care. There are two ways to register: Online (see [Reference Information](#) for the website and access details) or by calling the toll-free number at 1-877-BH-CARES (1-877-242-2737). Care Consultants are available 24 hours per day, 7 days a week.

### Can I still use the service if I'm on FMLA or on lay-off?

<Provide description>

### Does the family member who needs care have to be covered under my insurance to receive care?

No. Any care recipient who relies on you as a primary caregiver, or a direct adult relative (i.e. parent, in-law, grandparent) qualifies to receive care through the *Back-Up Care Advantage Program* when normal care arrangements break down. Those eligible care recipients are not required to be covered under your insurance.

### Does my adult family member needing care have to live with me?

No, the adult family member does not have to live with you. Back-up care is available nationwide, so even if the family member lives in a different community or state, you can still take advantage of the program.

### Can spouses/domestic partners register?

Upon registration, Bright Horizons will verify your eligibility by requesting specific information related to your employment. For that reason, you are required to initiate the registration process online or over the

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telephone. Once a username and password has been created for your online account, your spouse/partner could complete the registration on your behalf.

### What information is needed to register my family member?

Information such as the care recipient name, birth date, any known allergies and emergency contact will be required. When you contact Bright Horizons, a Care Consultant will help you understand the specific registration materials needed.

### Do I have to register every year?

No. You only have to register once and can do this anytime. However, depending on the care needed, you may need to provide additional information for the unique center or in-home provider you use.

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## Back-Up Care Reservations

### Is registering the same as making a reservation?

No. You and your family member(s) must be registered for the *Back-Up Care Advantage Program* before you may make a reservation and use the back-up care services. When you contact the *Back-Up Care Advantage Program*, a knowledgeable Care Consultant will help you complete registration. Registration is free, so we strongly recommend that you register in advance so you are ready to use the program when you need care.

### Why do I have to make a reservation?

Reservations allow our Care Consultants to secure the type of care you need, on specific day(s) that you need care and also alert the care provider to the specific needs of your family so they are prepared for the day of back-up care. You can make reservations for back-up care services up to 30 days in advance of the date care is needed – either online at your program website (see [Reference Information](#)) or by calling 1-877-BH-CARES (1-877-242-2737). When you need to make a reservation for back-up care by phone, a Care Consultant will ask you a few questions to fully understand your needs, such as information about your family member, when you need care, and the location where care is needed. The Care Consultant will review potential options with you and make the arrangements with the provider on your behalf.

### How many times can I use the service?

Your employer offers a specific number of back-up visits annually – please refer to [Reference Information](#) for your program parameters.

### Am I able to use my allotted days of care consecutively?

Yes. There is no limit to the number of consecutive days that you can reserve care – up to the maximum annual visits offered by your employer.

### If I do not use all of my allotted days during the year, do they rollover?

No. Your annual allowance of back-up care days must be used during your allocated use year. Any unused days are forfeited.

### What if I've used all my days and need additional back-up care?

Additional days beyond the annual allotment are not allowed.

### Both my spouse/domestic partner and I work for the same employer. Do we both receive back-up care?

In the event eligible employees are members of the same family or household, use of the services will be limited to no more than fifteen per family or household. Each use by a child in a child care center will constitute as a use regardless of the number of hours used. For example, two children in a child care center on the same day = two uses out of the family's 15 use limit; three children in a center on the same day = three

uses out of the family's 15 use limit. A day of use is defined by each center's operating hours and a partial day of care counts as a full use.

### If I work non-traditional hours, such as evenings and weekends, can I still use the program?

Evening and weekend care (typically in-home) is available and there are no additional charges. However, you must be working during the time care is needed.

### Am I required to use this program?

The *Back-Up Care Advantage Program* is a service, subsidized by your employer to assist with temporary care for your family members. You are not required to use this program; however, your employer will only subsidize care if it is provided through the *Back-Up Care Advantage Program*.

### Will my employer know that I am using the program?

Yes, Bright Horizons will provide monthly utilization reports to your employer to show who is registered and has used the program.

### What is the cancellation policy?

You must cancel by 5:00 p.m. local time on the business day prior to the day of care. If care is cancelled after 5:00 p.m. local time on the business day prior to the day of care, you are charged the use against your annual limit and any applicable copayment will be collected per your employer's program parameters (see [Reference Information](#)).

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### RESOURCES

Visit the [Family Matters Resource Room](#) to get valuable information for parents and caregivers on a variety of work, life, family, and educational topics.

The *Family Matters Webinar Series* brings **Bright Horizons**<sup>®</sup> families and educators together to learn from expert guest and internal speakers on a variety of parenting, education, and family life topics. From infant to elder care, the webinars serve all families types, at all stages, with various care needs, providing relevant, valuable information about being a parent and caring for children.

Visit the Family Matters Resource Room to register for upcoming events and access recorded versions of the 2015 series:

- January: Integrating Work and Life
- March: School Readiness
- May: Socially Responsible Children and Families
- July: The Caregiving Generation
- September: Parent/Teacher Relationships
- November: Modern Family Lifestyles

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