Backup Child Care with Care.com - FAQs

Overview

What is Care.com?

Care.com is the world's largest online community for finding and managing backup childcare.

What is the difference between backup childcare and the Care.com membership?

Backup childcare is to be used when your regular childcare is not available (see above examples). You will be limited on the preferences you want in the backup caregiver. Caltech subsidizes only backup childcare.

The Care.com membership is free and allows you to access additional caregivers for adults, pets, home and/or when you need assistance finding a long-term caregiver. Caltech does not subsidize these services.

What is the difference between in-home backup childcare and in-center backup childcare?

When you use in-home Backup Care a vetted caregiver will come to your house and provide the Backup Care at the subsidized rate of \$6/hour. If you choose to use In-Center Backup Care you would select from a list of pre-vetted childcare centers in your area and bring your child to the selected child care center on the day you need Backup Care. In-Center Backup Care is \$10/child/day.

Who is eligible for backup childcare?

Non-visiting faculty, postdoctoral scholars, benefit eligible staff employees, and graduate students are eligible for backup childcare.

Is there an age limit for backup childcare?

Backup childcare is for infants to 16 years old and children older than 16 with special needs.

What is backup childcare and what are some examples of when I might need it?

You can use back up childcare when your regular childcare is not available. Backup childcare should not be used for laundry, errands, or household chores. Below are some common situations when you might request backup childcare:

- Your babysitter or nanny is unavailable
- You need to work late
- Your regular daycare center is closed
- Your child's school is closed
- You are working from home and need someone to watch the kids
- Your child is mildly ill and cannot attend their regular care program
- You have a new baby and need care while you transition back to a normal work/school schedule

How often can I use backup childcare?

You have 10 days of backup childcare available per calendar year. A day of backup childcare is a minimum of 4 hours and a maximum of 10 hours.

How much does backup childcare cost?

Backup childcare is subsidized by Caltech so you will only pay a \$6 per hour copayment for inhome backup childcare and \$10 per child per day for in-center backup childcare. However, you will be taxed for the fair market value of the subsidized portion of the benefit.

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How do I pay for the copayment?

Care.com will collect the copayment for backup childcare at the end of the service day using the credit card you put on file when you booked the backup childcare.

What is the IRS requirement regarding taxation of subsidized backup childcare?

The value of any subsidy provided by Caltech to assist eligible participants with backup childcare must be treated as taxable income.

The subsidy is considered as taxable income. The amount of income you receive that is associated with Care.com backup childcare is the difference between the fair market value of the service provided and your copayment.

The subsidized amount you receive toward backup childcare will be included as imputed income on your paycheck and will be subject to tax withholding. It will also be reflected in your year-end W2 [Box 1]. If you do not receive a paycheck but receive a fellowship, the imputed income will be reported on a 1099-MISC.

When will I see the taxation?

Taxation will be posted to your paycheck as taxable income within the following two months of utilizing subsidized backup childcare and in your W-2 the following calendar year. You will receive a 1099 the following calendar year.

What is the Fair Market Value (FMV)?

The FMV is subject to change and reviewed on an annual basis. The current 2024 FMV rate for in-home backup childcare is \$22.75 an hour and \$103.75 per day per child at an in-center backup childcare in California. The FMV may be different in other states and is subject to change.

How does the imputed income affect my paycheck?

The amount of tax you will pay on subsidized backup childcare will be dependent on your tax bracket.

Who do I contact with questions about taxation?

If you receive a W2 from Caltech, please contact <u>Caltech Payroll Department</u>. If you receive a 1099, please contact a tax professional or the IRS directly.

What other perks do I get with Care.com?

Along with backup childcare, you will also enjoy a free premium membership to Care.com where you can find local caregivers for adults, pets, and your home. Any additional services booked through your premium Care.com membership is **not subsided** by Caltech. You will be responsible for full payment to caregivers hired through the Care.com marketplace.

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Requesting Backup Childcare

What is the website for Care.com?

Caltech.Care.com

How do I request backup childcare?

Register at Caltech.Care.com, create an account, and search for backup childcare providers. Once registered, you can also download the mobile app 'Care.com' or call 855-781-1303 which is available 24 hours a day.

Are the backup childcare providers vaccinated for COVID 19?

Yes, you can request to see proof of vaccination from any backup childcare provider. Care.com will provide vaccinated caregivers for Caltech and you will be responsible to validate vaccination status. Click here to learn more about Care.com COVID resources for parents and caregivers.

Does Care.com provide background checks?

Yes, all backup childcare caregivers are required to annually complete Care.com's background check, called CareCheck. Click here to learn more about CareCheck.

All individuals performing in-home backup childcare are required to complete a backup childcare services orientation and screening process that includes:

- Criminal Background Check
- Social Security Number Trace
- National Sex Offender Public Website Check
- Identity Verification
- Reference Checks

Care.com vets each in-center Backup Care provider before they become a part of our network. All Child Care Centers must be state licensed and perform the following screening processes on all staff that they employ:

- National Sex Offender Registry Check
- Central Abuse and Neglect Registry Check
- Confirmed Eligibility to work in the U.S.

Can I talk to the backup childcare caregiver beforehand?

Yes, this is encouraged. The in-home backup childcare caregiver will call prior to providing care to make an introduction.

How far in advance can I book backup childcare?

In-home backup childcare can be booked with as little as 2 hours' notice or up to 90 days in advance. In-center backup childcare can be booked with as little as 2 hours' notice, or up to 30 days in advance.

What is the cancellation fee?

Your credit card on file will be charged a \$30 cancellation fee if a backup childcare request is cancelled within 48 hours of the reservation start time and a provider has already been reserved to fulfill your request. Additionally, if the cancellation occurs within 24 hours of the reservation start time, one (1) day will also be deducted from your backup childcare allotment.

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Can the backup childcare caregiver do light housekeeping?

A backup childcare caregiver can perform light housekeeping as it relates to the care of the child(ren) such as cleaning up after meal/snack and straightening up after playtime.

Can the backup childcare caregiver prepare meals?

Backup childcare caregivers can prepare meals as it relates to the care of the child(ren) only. This includes cooking meals and preparing snacks for the child(ren) to eat 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 backup childcare caregiver administer medication?

Backup childcare caregivers may not dispense prescription or over-the-counter medication directly to any child(ren) in their care.

Can the backup childcare caregiver transport my child(ren)?

Backup childcare caregivers may not transport any child(ren) in a private vehicle.

Can the in-home backup childcare caregiver engage in outdoor activities with my child?

Backup childcare caregivers may leave the premises (for example to take the child to a playground) only with your prior authorization.

Backup childcare caregivers may not take any child(ren) to any body of water (public or backyard pools, lakes, ocean, etc.), unless the outing is a pre-arranged activity, such as a swimming lesson with an instructor, and only with your prior authorization. The backup childcare caregiver must stay within the limitations of the transportation policy which prohibits caregivers from driving and transporting any child in their care.

Are visitors allowed to come to my home while I am using in-home backup childcare?

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

If I would like a specific in-home backup childcare caregiver, can I request him or her in the future?

Yes. Care.com will attempt to secure your preferred backup childcare caregiver.

Can I submit a claim for backup childcare to my Dependent Day Care Flexible Spending Account (DCFSA)?

Yes. Once you pay your copay to Care.com, you can submit a claim for reimbursement to HealthEquity, Caltech's DCFSA administrator. HealthEquity considers backup childcare as an eligible expense, but if your DCFSA is not through Caltech and HealthEquity, you should contact them directly for confirmation.

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

No.

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Can my spouse or partner register and request backup childcare services?

Upon registration, Care.com 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 phone. Once a username and password has been created for your online account, your spouse or partner can complete the registration on your behalf.

What happens if I am no longer eligible for this benefit through Caltech?

If you are no longer eligible for this benefit through Caltech you cannot book backup childcare and your premium Care.com account will switch to a basic Care.com account. If you wish to continue with a premium Care.com account, you can pay out of pocket to continue with the premium Care.com services.

I have a question not covered above, what should I do?

Visit <u>help.care.com/families/s</u> for additional FAQs or contact Care.com via phone 855-781-1303 anytime, 24 hrs. a day