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Dependent care issues

*Balancing work-life
with backup care*

By Amara Lang



Benefits administrators are all too familiar with work-life balance, and they know how important it is for both the employer and the employee. Happy employees are productive employees. So what happens when child care falls through, or an employee's child is too sick to go to regular day care? An employee who otherwise had been sailing

along suddenly finds herself without a plan B and is scrambling for care. Employees who care for elderly parents find themselves in the care struggle as well.



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The greatest cause of absenteeism

Research shows that employees with dependent care responsibilities (both children and elders) miss an average of eight to nine days of work each year. In fact, there is no greater cause of absenteeism.

For an employee, the cost of child care is a big expense. Employees weigh the pros and cons of working and using child care vs. becoming a stay-at-home parent. Child care costs have nearly doubled in the last quarter century while the percentage of families who pay for child care has declined, according to the U.S. Census Bureau report “Who’s Minding the Kids? Child Care Arrangements: Spring 2011,” released April 2013.

“Perhaps the most critical decision parents make in balancing their work and home life is choosing the type of care to provide for their children while they work,” said report author Lynda Laughlin, a family demographer in the

Census Bureau’s Fertility and Family Statistics Branch.

Life is full of surprises and things can happen that affect your

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employees’ ability to come to work and stay at work. No one understands this as much as the nearly 20 percent of your workforce that deals with caregiving situations for children and/or aging or dependent loved ones. One valuable benefit, especially for employ-

ees with younger children, is the inclusion of a backup/drop-in child care plan in their benefit package. Sometimes called drop-in care, this plan provides working parents with peace of

mind knowing that you care enough about your employees to offer this valuable benefit and that their children or dependent older adults will be cared for when regular plans fall through.

Backup/drop-in care

There are several programs that offer backup child care. One such program is called “Just in Time Care.” It is available to employees on a number of occasions when regular care providers are sick, on vacation, resign, go out of business, or when schools are closed for snow days or holidays. It’s also used when children are too sick to go to day care or when a parent is in the temporary process of seeking child care. Backup child care is an optional flexible benefit that can be customized to the employer’s specifications. Some of these care programs are part of a larger network that can provide

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a wide range of backup care solutions nationwide for both children and older adults. Some such programs provide care around the clock, 365 days a year.

In the case of sick children, the network will find providers that specialize in sick care on a drop-in basis. These providers often run “mini-hospitals,” keeping sick children separated from healthy ones. Often, places that offer backup/drop-in child care require parents to register in advance to complete paperwork and general information so the care provider has it on record and doesn’t have to worry about it on the day care is needed, when parents are already stressed. Some companies have partnered with a child care center in their area to offer employees this type of care if the need arises, and those employees receive priority.

When your child is sick

Unfortunately, most family day care homes and/or child care centers no longer take in children for sick care and have enacted strict policies in order to prevent the spread of sickness and disease. Additionally, most states don’t allow sick children to attend regular child care programs, especially if the illness is highly contagious (e.g., chicken pox, head lice, fever, flu, pinkeye, contagious diarrhea). These common illnesses require at least several days for a sick child to recover. When a parent can’t afford to miss work for that length of time, backup child care is a viable solution. If parents preregister with a child care center, they are likely to be able to obtain care for these circumstances using the network of sick-care providers. Other alternatives for an employee include:

- Asking a relative or friend to care for a sick child
- Checking to see if any area hospitals provide care for sick children
- Seeking in-home care or visiting nurse services
- Staying home with the child
- Switching off with a spouse or partner to stay home with the sick child



Full-time working parents typically spend an average of \$10,000 per year or more for child care for one child.

If an employer chooses to offer backup care as part of their cafeteria plan of benefits, the employee typically receives an enrollment packet with the

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usual paperwork to complete. In the example of “Just-in-Time Care,” once enrolled, those employees can access their “Just-in-Time Care” account online or via a toll-free number available 24 hours a day, 365 days a year. Benefit specialists help employees develop backup care plans, identify viable options, and facilitate enrollment and payment processing. If contracting with an outside source, that company usually handles the payment and enrollment process, removing this extra step from the benefit administrator’s plate.

Using dependent care FSA dollars

In addition to a medical expense flexible spending account (FSA), a dependent care FSA can be established to pay for certain expenses to care for dependents who live with someone while that person is at work. While this typically means care for children under the age of 13, it can also be used for children of any age who are physically or mentally incapable of self-care, as well as adult day care for senior citizen dependents, such as parents or grandparents. The person or persons on whom the dependent care funds are spent must be able to be claimed as a dependent on the employee’s federal tax return.

The dependent care FSA is federally capped at \$5,000 per year per household. Married spouses can each elect an FSA, but their total combined elections cannot exceed \$5,000. At tax time, all withdrawals in excess of \$5,000 are taxed. While many families establish a dependent care flexible spending account with their

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employer and use those pretax funds to cover the cost of dependent care, it’s always a good idea for the employee to check with human resources to make sure their dependent care funds are available for backup care as well.

Caring for children and/or an elderly parent tends to be costly. Costs vary by city, state, provider, and facility type. Full-time working parents typically spend an average of \$10,000 per year or more for child care for one child, with infant and toddler care being the most expensive. Backup/drop-in care tends to be more costly than the average daily rate of a contracted child care provider. Using dependent care FSA dollars does help to cut costs a bit. Having a backup plan, especially one offered through an employer, helps to keep employees productive and focused on their job. ❏

Amara Lang is a work-life specialist who researches and gathers referrals for FEI Behavioral’s clients.

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