

FREQUENTLY ASKED QUESTIONS

Bright Horizons Back-Up Care



FAQs: Overview

Bright Horizons Back-Up Care

Your employer has partnered with **Bright Horizons**[®] to help you better manage your many work, family, and personal responsibilities.

Bright Horizons Back-Up Care[™] provides access to back-up care for your children, adult, and elder family members during a lapse or breakdown in normal care arrangements.

Benefit Details

Register at no cost. Access your benefit by visiting:

<https://backup.brighthouse.com>

Employer Username: assurant | **Password:** Assurant123

Download the back-up care app: Search "back-up care" on the App Store or Google Play.
Questions? Call 877-BHCares (877-242-2737)

Back-Up Care

What is Bright Horizons Back-Up Care?

Bright Horizons Back-Up Care 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.
- You have a change in your work schedule and need in-home child care for evening and weekend hours.
- Your stay-at-home spouse or partner is called in for jury duty or has an appointment.
- Your child is mildly ill and cannot attend his or her regular care program.

Examples of when you can use back-up adult and elder care include:

- Your parent's regular in-home care provider 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.
- Your parents live with your sister...and your sister has a temporary conflict and is unable to care for them.
- Your mother-in-law is in the hospital and you would like someone to be with her for support.
- Your spouse or partner (or other adult family member) is recovering from an illness or injury and needs assistance.

What type of back-up care is available?

Care in high-quality centers for well children, screened in-home caregivers for well or mildly ill children, and in-home adult and elder care is available. Care recipients may include infants, toddlers, preschoolers, school-age children, teens, and adult and elderly family members.

Where is back-up care available?

The benefit 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 United States. Chances are high that there are options near your home and your work site. In addition, we have partnerships with 650 in-home care agencies that employ a total of nearly 200,000 experienced caregivers who travel up to 35 miles to provide care in your home or the home of your relative. Care options depend on the availability of these network providers in your area. While care is not guaranteed, Bright Horizons will make every effort to accommodate your reservation request.

I do not see a local provider on the Bright Horizons Back-Up Care website. What should I do?

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

Who is considered an adult or elder relative?

Any adult or elder relative for whom you have care responsibilities is covered. This could be a parent, grandparent, spouse or domestic partner, in-law, adult child, etc.

What is the age limit for care recipients?

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?

Your feedback is a critical part in helping us manage the quality and experience people have when using this program. 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. In addition, you can reach out to us by phone 24/7 at 877-BH-CARES (242-2737).

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 that provide back-up care 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 its own policies regarding medications based on local and state regulations. 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?

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.

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

Once you schedule care, you will need to complete some information and forms to submit 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 information 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.

In-Home Back-Up Child, Adult, and Elder Care

When can I use in-home care for my child?

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 in a child care center.

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 he or she needs to stay in bed, and may need short rest periods until feeling better. The child may have a low grade fever controlled by Tylenol or Ibuprofen and is able to tolerate food and fluids. Typically, a child is considered mildly ill if he or she cannot attend school or the 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 can I use in-home care for my adult and elder family members?

In-home adult and elder care is available to cover a wide variety of care needs. In-home care is provided to your adult or elder family member in the comfort of his or her 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 or elder for whom you have care-giving responsibilities is

covered. Some reasons you may choose to use in-home care for adult and elder family members include:

- **Respite care** – which is perfect if your adult or elder family member’s normal caregiver is not available, or if that primary caregiver needs a day outside the house.
- **Recovery care** – which is a great option if your adult or elder family member has had minor surgery and needs a caregiver for the first few days of recovery at home.

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, adult, or 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 Bright Horizons or 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 he or she needs 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 are not allowed to dispense medication. However, they can remind your adult or elder dependent when it is time to take his or her 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” with the caregiver in advance; however, we cannot guarantee that the specific 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 policies would apply for the caregiver to come to your house. All applicable care minimums apply. Please note: it is also a requirement for caregivers to contact you prior to care to introduce themselves, discuss your child or adult or elder relative’s care needs, and more.

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 meal/snack preparation, straightening up family/living room and child’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 adult/elder 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 or elder 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 or elder 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 that a third party is responsible for (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 (unless they reside 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 him or her 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 he or she is confirmed for another family's back-up care request.

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.

Back-Up Care Payments and Reimbursements

How do I pay for the service?

Any applicable copayments are either collected by Bright Horizons or by your employer. Visit the back-up care website at backup.brighthorizons.com prior to making a care reservation to learn more about your employer's specific copay policy and collection method.

Can I find my own provider to use for back-up care?

You are required to utilize centers and in-home providers that are contracted with Bright Horizons Back-Up Care.

Can I use a flexible spending account (FSA) to pay the copay associated with care?

If there are copays, they must be paid with a standard payment method. Often, copays may be reimbursable through your FSA program (subject to the terms of your employer's FSA provider). In order to get reimbursed, you must submit the proper paperwork to your FSA vendor.

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 facility, you will need to remove your child to prevent the illness from spreading to other children. There will be no monetary refund or credit to your back-up care allotment.

Back-Up Care Eligibility and Registration

How do I register?

You and your family member(s) must be registered for Bright Horizons Back-Up Care 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 benefit when you need care. There are a few ways to register: online, through the Bright Horizons Back-Up Care mobile app (available from the App Store or Google Play), or by calling the toll-free number at 1-877-BH-CARES (242-2737). Care consultants are available 24 hours per day, 7 days a week.

How do I create a “Care Profile” and what information do I need?

On the home page, click on the blue “Create Your Care Profile” button and follow these steps:

- **Fill Out Your Employee Profile:** Provide your relevant contact and employment information.
- **Add Care Recipients:** Enter your relationship, care location(s), and health information, and download/complete any required care forms.
- **Enable Authorized Contacts:** Add any adults (e.g., spouse/partner, grandparent, friend) as emergency contacts and/or individuals who are authorized to pick up care recipients.
- **Enter Care Locations:** Let us know where you will typically need care.

Can I access back-up care from my phone?

Yes — you have back-up care at your fingertips with the Bright Horizons Back-Up Care mobile app. You can download it by searching “back-up care” in the App Store or Google Play. And once you’ve downloaded the app, be sure to register for your back-up care benefit so you can submit reservation requests anytime, anywhere — even when you’re on the go.

What can I do with the Back-Up Care mobile app?

Once you've downloaded the Back-Up Care mobile app, you'll have the ability to:

- Register for back-up care
- Submit new or duplicate previous back-up care requests
- Request a child care provider you used previously
- Find nearby child care centers and view each location on a map
- Add confirmed reservations to your device's calendar
- Stay updated with real-time notifications and confirmations
- Easily manage your payment methods

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 Bright Horizons Back-Up Care when normal care arrangements break down. Those eligible care recipients are not required to be covered under your insurance.

Is my adult family member who needs care required to live with me to be eligible for the services?

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 benefit.

Can spouses or 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 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 information is needed to register my family member?

Information such as the care recipient's 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.

Back-Up Care Reservations

Is registering the same as making a reservation?

No. You and your family member(s) must be registered for Bright Horizons Back-Up Care before you may make a reservation and use the back-up care services. Register online with a few simple steps or contact us by phone and 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 benefit 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 the specific day(s) that you need care, and also alert the care provider to the specific needs of your family so he or she is prepared. You can make reservations for back-up care in advance of the date care is needed. See the back-up care website for details. Reserve care either online via your benefit website, through the back-up care mobile app, or by calling 1-877-BH-CARES (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. You will then receive a confirmation of care email including details of the care arrangements.

If I do not use all of my back-up care allotment during the year, does it rollover?

Your annual allowance of back-up care must be used during your allocated use year. Any unused days are forfeited.

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

Evening and weekend care (typically in-home) is available and your company's standard benefit details will apply. However, you must be working during the time care is needed.

Am I required to use this benefit?

Bright Horizons Back-Up Care is a service, subsidized by your employer, designed to assist with temporary care for your family members. You are not required to use this benefit; however, your employer will only subsidize care provided through Bright Horizons Back-Up Care.

Will my employer know that I am using the benefit?

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

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 will be charged the use against your annual limit and any applicable copayment will be collected per your employer's benefit parameters.