

BUSY BEES BENEFITS



Parent Information Pack
Childcare Vouchers

Introduction

This booklet aims to give you all the information you need about Childcare Vouchers – how the scheme works and how Childcare Vouchers can benefit you!

Childcare Vouchers are non-taxable (up to a limit of **£243** per parent, per month or **£55** p. p. p. week) and do not attract either employer or employee National Insurance (NI) contributions. This saving can help significantly towards your childcare costs.

Childcare Vouchers can be used for all forms of registered childcare for children up to the age of 16. As part of a salary sacrifice scheme each parent may save up to **£1,196*** per year.

If you have any questions after reading the booklet, please do not hesitate to email us at parentinfo@busybeesbenefits.com.

*Subject to individual circumstances





Busy Bees Group

Busy Bees Group, the UK's largest nursery operator, was founded in 1983 by parents looking for quality childcare for their own children. In addition to providing a Childcare Voucher service, Busy Bees operates over **120** childcare centres throughout the UK, catering for more than **14,000** parents.

Busy Bees Benefits

Busy Bees Benefits was launched with the aim of delivering a world class service to all our customers. Our Childcare Voucher team has a wealth of experience in helping employers to establish, develop and maintain their schemes.

Childcare Vouchers

As part of a salary sacrifice scheme, you simply exchange a part of your salary for the same amount of Childcare Vouchers and use them to pay the childcare provider of your choice.




How much can I save?

The amount of money you can save by joining the Childcare Voucher scheme depends on how much you earn, and the value of the vouchers you order.

Each parent can request up to **£243** a month – or **£55** a week - in Childcare Vouchers.

The savings outlined below are available as at 6th April 2010

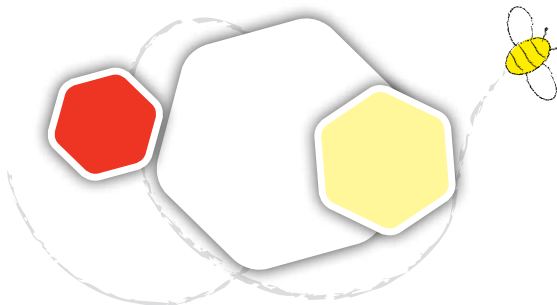


Annual savings based on monthly childcare costs of...

		£50	£100	£150	£200	£243
Annual Salary	£44K	£246	£492	£738	£984	£1,196
	£10K - £43K	£186	£372	£558	£744	£904

For use as general guidance only

Visit www.busybeesbenefits.com to calculate your savings.



*You will be able to use your Childcare Vouchers to pay for a wide range of childcare for children up to the age of **16!***

Where can I use Childcare Vouchers?

All registered carers can accept Childcare Vouchers as a method of payment; it is easy, free, and they receive the full value of the Childcare Voucher directly into their bank account. You may find that your chosen carer is already accepting them.

Carers willing to accept Childcare Vouchers must be registered with Ofsted**.

They will also need to register with us (at no cost) in order to receive payment.

Registered childcare includes:

- Nurseries
- Childminders
- Crèches
- Playgroups
- Au pairs
- Nannies
- Before and after school clubs
- Holiday schemes
- Activity camps



** Carers in **England** need to register with Ofsted. Carers in **Wales** need to register with The Care and Social Services Inspectorate for Wales. Carers in **Scotland** need to register with The Care Commission. Carers in **Northern Ireland** need to register with a local Health and Social Services Trust.

Don't forget!

Many parents do not realise that Childcare Vouchers are flexible and can be used until your child turns **16**.

This means that as your childcare requirements change, for each stage of your child's life, you will be able to benefit by using Childcare Vouchers.

For example, that could be a nursery or crèche for your 0-5 year old, a childminder when they're at primary school, an after-school club or an activity holiday camp in their early teens.

Remember!

Both parents can qualify for the savings.

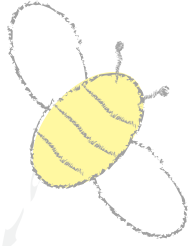
Log on to www.busybeesbenefits.com where you can send us your partner's details and we will help you double your savings.

Also!

Busy Bees Vouchers are not just available to those parents using a Busy Bees Nursery but you can get an additional saving if you do!

For details visit: www.busybees.com





Can my carer accept Childcare Vouchers?

Yes, if your carer is registered with Ofsted**. Thousands of carers accept Childcare Vouchers as a method of payment, so chances are your carer is already aware of how the scheme works.

What does my carer need to do to accept Busy Bees Vouchers?

In order to accept Childcare Vouchers – and therefore get paid – your carer will need to be registered with us. We are required to check that your chosen carer is also registered with Ofsted**. Your carer will need to provide us with a copy of their registration certificate when signing up with us via www.busybeesbenefits.com.

Does it cost them anything?

Absolutely nothing!

It is free and simple for your carer to register with us and there are no on-going costs to accept our Childcare Vouchers.



Important Information

The following pages contain important details that you need to be aware of when considering joining the Childcare Voucher scheme. If you have any other questions, please contact us and we will be pleased to help!

Statutory Maternity Pay (SMP)

Statutory maternity pay is calculated during weeks 17 to 25 of your pregnancy. You should check with your employer to determine how you may be affected.

Minimum Wage

If you join a salary sacrifice scheme, the total cash salary you receive will be reduced. As the minimum wage is calculated on this cash amount, it is crucial that the total value of Childcare Vouchers you receive does not reduce your hourly rate to below the national minimum wage limit.

The minimum wage salary calculator can be found on our website www.busybeesbenefits.com.

Pensions

Provided you pay the minimum requirement for NI payments, taking Childcare Vouchers should not affect your basic state pension. However, it may have some effect on your second state pension, and you should check with your employer or pension provider concerning personal or work related pension schemes.



Working Tax Credits (WTC) and Child Tax Credits (CTC)

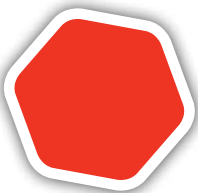
Taking Childcare Vouchers as part of a salary sacrifice arrangement may effect the childcare element of your Working Tax Credit or your Child Tax Credit entitlement.

If you enter into a “salary sacrifice” arrangement then it is the reduced cash salary or wage that is paid to you that is to be used when calculating your entitlement to WTC or CTC. The value of the Childcare Vouchers you receive are ignored for the purposes of the calculation.

HMRC provide advice on their website;

www.hmrc.gov.uk/childcare

This will assist you with your individual entitlement calculations.





Registration & Payments

The following pages detail some of the most frequently asked questions. If you require any further information, please do not hesitate to contact us!

Q. If I want Childcare Vouchers, what do I need to do?

A. It is easier to register online using the unique web link that will be provided to you directly by your employer.

This link clearly identifies your employer and payroll details and ensures that your order is processed in the most efficient way.

Once online you will be prompted to...

- Complete the Agreement which will include information about your Childcare Voucher order, your child and your carer details
- Register for your secure online account and receive an email explaining your login details

- Read the terms and conditions of the scheme and agree to appropriately vary your Terms and Conditions of Employment.

If you prefer, you can contact our Customer Service Team on **0330 333 9100** who will assist the registration process over the phone. We will then email confirmation of your order, a copy of our terms and conditions and details of how to access your online account.

Whichever registration method you choose, please have a recent payslip to hand as you will be required to enter details from it.



Q. What payment methods are available?

A. All parents will be given access to their own secure online account.

There are four payment options available within their account and they can utilise all or any combination of these options dependant on their personal circumstances -

- **Regular Payments** – for parents who pay a set amount to their carer at specified regular intervals. Payments can be made on a monthly, weekly, fortnightly or four-weekly basis and can be defined as a number of payments or as an ongoing arrangement
- **One-off payments** – for parents who have irregular childcare arrangements.
 - Payments can be set up in advance to be paid to the carer on a one-off date in the future. This is ideal if the parent is on holiday when their payment is due or if they receive their childcare bill and do not have to settle it immediately
 - Payments can also be made on an adhoc basis

by parents logging into their account and requesting their carer be paid straight away

- **Print their own paper vouchers** – for parents whose carer prefers to be handed a paper voucher as their method of payment. Vouchers can be printed in any denomination provided there are sufficient funds in their account
- **Mobile phone application** - this enables parents to access their account on the move; perfect for checking their Childcare Voucher balance or paying their carer.

Each pay period, upon receipt of payment from you the employer, Busy Bees will credit the employee's online account with the value of the Childcare Vouchers they have requested.

Automatic payments will only be made to the carer provided there are sufficient funds in the account. Busy Bees will notify parents by email to advise them that their payment has been successful. If we are unable to make the payment for any reason we will also advise them of this.

Options other than online are available.



FAQs

Q. Once I've signed up to receive Childcare Vouchers, am I committed to being paid this way?

A. Your employer will decide the changes you can make to your ordering pattern. Busy Bees works with your employer to accommodate your organisation's specific requirements.

Q. How many Childcare Vouchers can I have?

A. As many as you require however, each parent can receive up to a total of **£243** of Childcare Vouchers a month, or **£55** a week. This value is non-taxable and exempt from National Insurance contributions.

Q. Does using Childcare Vouchers mean I need to change my carer?

A. No. Any appropriately registered child carer in the UK can accept Childcare Vouchers. They need to register with Busy Bees which doesn't cost them anything, and provide their bank details so that we can make timely payments.

Q. I have more than one child. Can I receive Childcare Vouchers for each of them?

A. You can allocate your Childcare Vouchers to as many children as you wish. However, the maximum total you can sacrifice and therefore receive in the form of a Childcare Voucher is **£243** per month, per parent.



Q. I use a different carer for each of my children. Can I split the value of my Childcare Vouchers to pay both carers?

A. Yes. As long as all of your carers are registered with Ofsted** and us. You can tell us how much you'd like to pay each carer and we'll make out the Childcare Voucher to them.

Q. Can I use Childcare Vouchers for any child?

A. You must be the parent or legal guardian of the child you want to request Childcare Vouchers for. This includes foster children and legally adopted children.

Q. Do I have to use a Busy Bees Group nursery to qualify for the saving?

A. No, but there are additional discounts available when you use your vouchers to pay for childcare at a Busy Bees Group Nursery.

Q. What do I do if I no longer want to receive Childcare Vouchers?

A. You need to advise your employer and Busy Bees Benefits that you wish to leave the scheme.



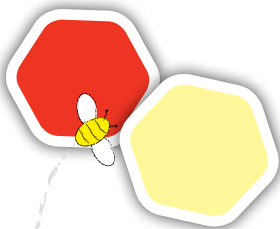


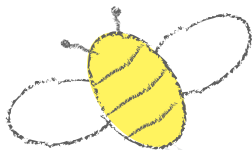
Key Benefits



Additional benefits of dealing with Busy Bees include:

- **Nursery fee discount** – if you use your Busy Bees Voucher at any participating Busy Bees Group nursery, you will benefit from a further five per cent discount on the value of your Voucher when paying your nursery fees
- An innovative **mobile phone application** which enables you to access your account at any time; perfect for checking your Childcare Voucher balance or paying your carers
- **Easy to join** and use our Childcare Voucher scheme
- **Quality service** - all the time, every time
- We're open, **honest** and a pleasure to do business with
- All funds received are held in a trust account until they are paid to the appropriate carer, therefore **your money is always protected**.





Useful Contacts

Busy Bees Group

www.busybees.com

HMRC

www.hmrc.gov.uk/childcare

Childcare Link

www.childcarelink.gov.uk

Sure Start

www.surestart.gov.uk

The Daycare Trust

www.daycaretrust.org.uk

Working Families

www.workingfamilies.org.uk

National Childminding Association

www.ncma.org.uk

Department for Schools and Children

www.dcsf.gov.uk

National Day Nurseries Association (NDNA)

www.ndna.org.uk

Ofsted

www.ofsted.gov.uk

The Care Commission

www.carecommission.com

Local Health & Social Services Trust

www.dhsspsni.gov.uk

Care & Social Services Inspectorate Wales

www.csiw.wales.gov.uk

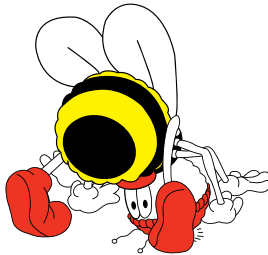


***B**usy Bees passion is to deliver a world class service by:*

***E**ncouraging a team approach involving employers, employees, carers, suppliers and our own staff*

***E**mbracing quality and success as a provider and an employer*

***S**triving to get it right first time, with a strong commitment to continuous improvement*



Contact
Busy Bees
Benefits:

Visit: www.busybeesbenefits.com

Email: parentinfo@busybeesbenefits.com

Tel: 0330 333 9100

Head office address

Latchford House, Shenstone Business Park
Lynn Lane, Shenstone, Staffordshire, WS14 0SB