



**Manitoba Child Care  
Association**

## **Group Benefits Plan for Licensed Family Child Care Providers**

### **About the group benefits plan:**

To learn about the group benefits plan coverage, carefully read the HealthSource Plus group benefits plan brochure. The full plan coverage booklet is available on MCCA's website:

<http://mccahouse.org/membership-information/group-benefits/>

Options for family child care providers:

Basic coverage: includes life insurance, accidental death and dismemberment, and long term disability for the family child care provider.

Single coverage: includes life insurance, accidental death and dismemberment, long term disability, health, dental, and vision care for the family child care provider.

Family coverage: includes life insurance, accidental death and dismemberment, long term disability for the family child care provider, and also health, dental, and vision care for the family child care provider and their spouse and children. Note that you must choose family coverage if your spouse and children are not covered under any other group benefits plan.

### **Who is eligible for the group benefits plan?**

You must have a current license as a family child care provider and provide child care for at least 20 hours a week. You must be a current member of the Manitoba Child Care Association. Each licensee in a group family child care home must have their own personal family child care membership and provide care for at least 20 hours a week to be eligible for group benefits.

### **When to apply for group benefits?**

There is a six month waiting period before group benefits can begin. Your waiting period begins on the date you are licensed and have your MCCA membership. For example if you are licensed and pay for your MCCA membership on June 15 you must submit your group benefits application forms to MCCA at least 30 days prior to December 15.

If you apply after the six month waiting period, you will be considered a late applicant and will have to provide evidence of medical insurability for all family members.

### **How much does the group benefits cost?**

The cost is based on the kind of coverage you choose – basic coverage, or single coverage, or family coverage – and on your insurable earnings as a family child care provider.

Calculate your insurable earnings by completing the Family Child Care Provider Income Calculation Form for Group Benefits. Your income from parent fees and the operating grant (if received) are used in this calculation. You may deduct 15% for business expenses.

If you are a group family child care home, each licensee will require their own MCCA membership and must enroll individually in the group benefits plan. Your life, AD&D and long term disability benefits will be based on your portion of earnings from the group family child care home. You may be asked to provide evidence of insurability when claiming benefits.

The monthly premiums by type of coverage are on the group benefits premium listing. Be certain you can afford the monthly premiums for the coverage you choose before submitting your application.

Group benefit plan premiums typically increase annually by 2 – 5%. The amount of the increase depends on utilization by plan members and the cost to the insurer of providing services.

### **When are group benefit premiums paid?**

Group benefit premiums will be automatically deducted from your bank account on the 20<sup>th</sup> of each month or the first work day after. The funds to pay for your group benefits must be in your bank account on the day they are to be deducted. There is a \$25.00 charge for each NSF payment. You will be notified in advance of the effective date of the first payment. Once you are enrolled in the plan, coverage and premium payments continue until you notify MCCA in writing of any changes.

### **To apply for group benefits:**

1. Complete the Group Benefits Enrolment and Change Form – new applicants complete sections 2, 4, 5, 6, 7, and sign at 8. Return the completed form to MCCA 30 days prior to the end of the six month waiting period.
2. Complete and return to MCCA the form authorizing the electronic funds transfer for the monthly premium payments along with a blank cheque marked VOID.
3. Complete and return to MCCA the Family Child Care Provider Income Declaration Form.

### **Termination of group benefits\*:**

Group benefits coverage and premium payments will terminate when:

- you stop providing licensed family child care
- you terminate your MCCA membership
- monthly premiums owing are not paid
- you reach the age limit specified in the plan booklet, Schedule of Benefits

To report a planned termination of group benefits, you must submit the Group Enrollment and Change Form to MCCA at least 30 days prior to the effective date. You can download the form at [www.mccahouse.org](http://www.mccahouse.org), click on Membership Information, then on Family Child Care.