

Your Family Child Care Provider Group Benefits



As the largest provincial child care association in Canada, the Manitoba Child Care Association (MCCA), in partnership with Canada Life and HUB International, is pleased to offer family child care providers access to an exclusive group benefits plan. Participation in the plan allows family child care providers to offset their financial risk by pooling together with a much larger group. Our policy size allows us to negotiate long-term premium stability, as well as the lowest administration fees in the industry. This structure ultimately leads to material savings and provides financial protection for members.

Eligibility

Employee eligibility:

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.

Waiting period:

There is a six month waiting period before group benefits can begin. Your waiting period begins 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, when your waiting period ends.



Coverage

To best serve member needs, the MCCA plan offers 2 coverage types:

Single coverage includes Life Insurance, Accidental Death and Dismemberment, Long Term Disability, Health, Travel, Dental, and Vision care for the family child care provider.

Family coverage includes Life Insurance, Accidental Death and Dismemberment, and Long Term Disability for the family child care provider, in addition to Health, Travel, Dental, and Vision care for the family child care provider and their dependents. If your dependents are not covered under any other plan, they will be automatically covered under your plan at the family rate.

Please note—if you are already enrolled in a spouse’s plan with similar coverage and decide to waive Health and Dental benefits, you must still be enrolled in pooled benefits which includes Life Insurance, Accidental Death and Dismemberment, and Long Term Disability.

Family Child Care Providers - Monthly Cost by Salary as of Oct 1, 2023

The cost is based on the kind of coverage you choose single 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.

Salary	Life Benefit Amount	AD&D Benefit Amount	LTD Benefit Amount	Total Cost if Health & Dental coverage is *waived (incl. Life, AD&D, LTD)	Total Cost Single Coverage (incl. Health, Dental, Travel)	Total Cost Family Coverage (incl. Health, Dental, Travel)
\$15,000	\$30,000	\$30,000	\$750	\$32.48	\$116.42	\$243.45
\$20,000	\$40,000	\$40,000	\$1,000	\$42.45	\$126.39	\$253.42
\$25,000	\$50,000	\$50,000	\$1,250	\$52.42	\$136.36	\$263.39
\$30,000	\$60,000	\$60,000	\$1,500	\$62.39	\$146.33	\$273.36
\$35,000	\$70,000	\$70,000	\$1,750	\$72.36	\$156.30	\$283.33
\$40,000	\$80,000	\$80,000	\$2,000	\$82.33	\$166.27	\$293.30
\$45,000	\$90,000	\$90,000	\$2,250	\$92.30	\$176.24	\$303.27
\$50,000	\$100,000	\$100,000	\$2,500	\$102.27	\$186.21	\$313.24
\$55,000	\$110,000	\$110,000	\$2,750	\$112.24	\$196.18	\$323.21
\$60,000	\$120,000	\$120,000	\$2,000	\$122.21	\$206.15	\$333.18
\$65,000	\$130,000	\$130,000	\$3,250	\$132.18	\$216.12	\$343.15
\$70,000	\$140,000	\$140,000	\$3,500	\$142.15	\$226.09	\$353.12
\$75,000	\$150,000	\$150,000	\$3,750	\$152.12	\$236.06	\$363.09
\$80,000	\$160,000	\$160,000	\$4,000	\$162.09	\$246.03	\$373.06
\$85,000	\$170,000	\$170,000	\$4,250	\$172.06	\$256.00	\$383.03

** An additional \$3.39/month will be added for administrative services performed by the MCCA.*

** Health & Dental coverage can only be waived if you are already covered for Health & Dental benefits under a spouse's plan*

Benefit Premiums



Group benefit premiums will be automatically deducted from your bank account on the 20th of each month or the first work day after.

Once you are enrolled in the plan, coverage and premium payments continue until you notify MCCA in writing of any changes.

Please be advised that there will be a \$25.00 charge for each NSF payment.

Unique Features of the MCCA Plan

- Family child care providers working 20+ hours per week are eligible for full coverage.
- Pharmacy network value plan - when purchased at Costco, eligible drugs are reimbursed at a higher percentage.
- Continuation of health care benefits to dependents for 2 years after an employee's death.
- Full Out of Country Coverage.
- Extension of benefits while on maternity leave or leave of absence (upon approval).
- **Access to a Retiree plan** with great features and benefits.
- Ongoing support through our dedicated client service team at HUB International.

Value Added Programs

Employee and Family Assistance Plan



TELUS Health EAP provides you and your family with immediate and confidential help for work, health or life concerns. Available anytime and anywhere.

The program is a confidential and voluntary support service that can help you take the first step toward change. Help to find solutions to the challenges you face at any age and stage of life.

HUB Digital Marketplace



The HUB Digital Marketplace is your exclusive online portal with access to:

- HUB SmartCoverage - a full suite of insurance products for your most valuable assets with access to rates not available to the general public
- Deals, cash-back rewards and free shipping on clothing, hotels, car rentals, gyms, pet care and more

Canada Life Advantage



Canada Life is one of the largest insurance carriers in Canada, and one of the most recognizable names worldwide.

Canada Life leads the industry with group benefit solutions designed for real life, like Member Self Service Enrolment, Members eClaims and Health Connected - a fun and interactive Health & Wellness platform, with in-depth and reliable health information.

Termination

Group benefits coverage and premium payments will terminate when you reach the plan age limit, or:

- You stop providing licensed family child care.
- You terminate your MCCA membership.
- Monthly premiums owing are not paid.

To report a planned termination of group benefits, you must submit the Group Coverage Change Form to MCCA at least 30 days prior to the effective date.

You can download the form at www.mccahouse.org, click on Membership Information, then Family Child Care.

MCCA Membership

The Manitoba Child Care Association (MCCA) is proud to be the voice of child care in Manitoba, the largest provincial child care association in Canada.

“Our members join MCCA to support our work on their behalf, to become better informed about issues, to gain access to services such as our insurance programs, for great networking and professional development opportunities. An MCCA membership includes a joint membership with the Canadian Child Care Federation.”



MCCA Makes Choosing a Group Benefits Plan Easy!



Group benefits is a complex topic and one that most family child care providers know little about. There are many choices, and even knowing the important questions to ask is unfamiliar territory for most ECEs. MCCA has a child care benefits committee made up of plan members and administrators, with expertise in group benefits to oversee the plan, receive and review quarterly reports from plan agents, and monitor the plan.

We are very proud of our Group Benefits Program, and we will continue to actively manage our plan design and premium structure to ensure they are always maintained at appropriate levels.

Additional Resources

To apply for group benefits, return the following completed forms to MCCA at least 30 days prior to the end of the six month waiting period:

1. **Group Benefits Enrolment form**
2. **Family Child Care Provider Income Calculation Form**
3. **Electronic Fund Transfer Authorization form**



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Contact

For additional information or questions about MCCA membership:

Direct Line: (204) 586-8587
Email: info@mccahouse.org

Completed forms can be sent via email to info@mccahouse.org or mailed to:

Manitoba Child Care Association
2nd Floor, Royal Bank Building 2350 McPhillips St.
Winnipeg, MB R2V 4J6



Manitoba Child Care Association