

# FAQ for Home Childcare Providers

## Q1. Must the residence of the Home Childcare Provider meet the following criteria:

- Separate access
- Visible sign
- Foot traffic observed

A1. No, these criteria are not considered acceptance requirements.

## Q2. How do you determine the right occupational category of a Home Childcare Provider?

A2. You can establish the occupational category of a Home Childcare Provider by asking the following questions:

- Are the services of the Home Childcare Provider **subsidized** by the Coordinating Office?
- Has the Home Childcare Provider offering services that **are not subsidized** by the Coordinating Office, obtained their college diploma in Early Childhood Education? A copy of the diploma will be required when submitting the insurance application.

If the answer is **YES** to one of these two questions, choose **category 2A**.

**IMPORTANT NOTE:** Home Childcare Providers **subsidized by the Coordinating Office** are a part of category 2A at all times.

If the answer is **NO** to these two questions, choose **category A**.

To find out the rules and conditions for each of these occupational categories, refer to the table of Standards for self-employed workers and salaried employees working from home.

## Q3. If the Home Childcare Provider is disabled as a result of an accident or illness, but continues to receive the subsidy granted by the Coordinating Office as well as the parents' contribution because the daycare remains open, will they be entitled to disability benefits?

A3. Yes, they will be entitled to disability benefits and they can use them to cover their current expenses, both professional and personal (bills, health care, salary of the occasional replacement, etc.).

An endorsement has been drafted to this effect. This must be duly signed by the person to be insured and must be attached to the insurance application.

## Q4. Can we offer the Overhead Expenses benefit to the Home Childcare Provider?

A4. Yes, the expenses and costs stipulated in the contract related to the operation of the daycare service or the place of business prorated to the space used to run the business are eligible expenses.

Please note that the salary of the occasional replacement hired to fill in for the Home Childcare Provider is not covered by the Overhead Expenses benefit.