



Wellthy Backup Care

Program Detail and FAQs for The City of Philadelphia

City of Philadelphia Program Details

Who can use this benefit?

Backup Care is available to all City of Philadelphia employees. Individuals employed by the First Judicial District of Pennsylvania, temps, vendors, and contractors are not eligible to participate in this benefit.

You will need your Payroll number to activate your Wellthy account. Contact your HR representative for assistance with obtaining your Payroll number. You can also search for your Payroll number on your OnePhilly account.

What's included in this benefit?

Offering	<p>Eligible employees are able to use up to 8 backup care days annually.</p> <ul style="list-style-type: none"> ● The number of days is per employee, per year—meaning you have 8 backup care days to use whether you are caring for a child, an aging loved one, or both. ● These days can be used for either a full or partial day of care ● Unused backup care days do not roll over to the next year
Costs and Coverage	<p>The City of Philadelphia covers the cost of a backup care day up to \$225 per day for any providers within Wellthy's Care Network and \$125 for providers in your personal network</p> <ul style="list-style-type: none"> ● When using a backup care day, employees will need to pay a \$15 copay regardless of the provider or care type they are accessing



	<ul style="list-style-type: none"> You are responsible for any costs that go beyond the subsidized amount the City of Philadelphia provides
Provider Payment	<p>Payment options can be as flexible as you need—Wellthy can handle the payment for you or you can pay a provider directly and get reimbursed.</p> <ul style="list-style-type: none"> Wellthy can book and pay providers directly when backup care is requested with 24 hours’ notice. Wellthy can help source care <u>within 24 hours</u> but will not pay upfront for these care requests. You will need to pay for this out-of-pocket and submit for reimbursement. In order to request a reimbursement after you’ve paid a provider, you will be <u>required</u> to submit proof of payment

Who can this benefit be used for?

Backup care can be used for eligible dependents or adult loved ones.

The City of Philadelphia defines an eligible dependent as:

- Biological birth child through age 25
- Biological birth child of a life partner through age 25
- Adopted child through age 25
- Stepchild through age 25
- Legal court ordered child through age 25
- Noncustodial child for whom the CAP has received a Qualified Medical Child Support Order
- Disabled child over age 26 - as certified by the medical Insurance Administrator

To secure backup care for an eligible dependent, you are required to provide specific documentation to validate the relationship of an eligible dependent. Accepted forms of documentation include birth certificates, adoption records, or any legal documentation verifying you as the legal guardian.



Getting Started

Activate your Wellthy Account

1. Visit wellthy.com/member/phila to activate your Wellthy account. You can sign up with your work or personal email address and create a password of your choice.
2. Verify that you are a City of Philadelphia employee with your Payroll number.
3. If you have an eligible dependent, upload appropriate documentation for dependent verification. You are required to do so in order to secure Backup Care. Birth certificates, adoption records, or any legal documentation that verifies you are the legal guardian are acceptable.

Tips for signing up

- Have your payroll number on hand — you can find it on OnePhilly.
- If you think you'll use this benefit at some point, register in advance to save time when you actually need care. Get ahead of emergencies and proactively:
 - Search Wellthy's Care Network for providers in your area, or
 - Ask a Backup Care Specialist to search for you, or
 - Add your personal network in the system to have on speed dial

How do I get in touch with Wellthy?

The Wellthy team is ready to support you!

- Our digital platform is available 24 hours, 7 days/week
- For Backup Care requests, Backup Care Specialists are available Monday-Friday from 5am-11pm ET and Saturday & Sunday from 5pm-11pm ET
- For technical support, our Member Support team is available Monday-Friday 8am-10pm ET via phone (877) 588 3917 or via email (support@wellthy.com)



Dependent Verification

Why do I need to submit dependent eligibility information? Per the City of Philadelphia's guidelines, you are required to provide specific documentation to Wellthy to validate the relationship of an eligible dependent in order to secure Backup Care.

What do I need to submit to verify my dependent status, and how? Birth certificate, adoption record, or any legal documentation that verifies you are the legal guardian can be submitted during the intake process for Wellthy to review.

Can I book care without dependent verification? To use Backup Care for an eligible dependent, you'll need to please submit documentation verifying the eligible dependent information as defined by the City of Philadelphia.

Wellthy Care Network and Providers

What kinds of providers will I find in Wellthy's Care Network?

- In-Center Care: Safe and vetted childcare centers
- Community-Based Programs: Trusted programs located in your neighborhood
- In-Home Providers: Professional caregivers who come to your home

Will I have options, or will I have to use a certain provider?

You will never be required to use a particular provider for Backup Care. Wellthy has created a Care Network of different types of vetted options for you to choose from and our Backup Care Specialists are here to help you find the best-fit provider with availability. You can also use your family, friends or even neighbors (who are not your regular caregivers) for Backup Care. Please note that proof of payment and documentation that care took place will be required in order to receive coverage.

How do I know that the providers in Wellthy's Care Network are high-quality, safe, and reliable?

Wellthy's Care Network of backup care options are vetted providers that go through a rigorous screening process.

- **In-Center Care:** Wellthy verifies state and federal licensing, considers online reviews across multiple platforms and calls providers to confirm best fit.



- **Community-Based Programs:** Similar to the above, Wellthy assesses online reviews, contacts providers to ensure good fit, and checks licensing where applicable.
- **In-Home Providers:** Thorough review of past experience and comprehensive background checks (criminal, sex offender, SSN trace, global watchlist).

Please note: Wellthy does not directly employ or oversee any provider in the Care Network or within an individual's personal network. Wellthy does not take responsibility for the final selection, whether they are sourced by Wellthy, the family, or through other means.

If employees use a caregiver or center from their personal network, they are fully responsible for all vetting and verifying.

Costs and Payments

How much is Backup Care?

The City of Philadelphia largely subsidized the cost of a backup care day up to \$225 per day, for any providers in Wellthy's Care Network, and \$125 for your personal network. You are responsible for a \$15 copay per backup care day, and any amount beyond what is covered by the City of Philadelphia.

What am I responsible for?

You are responsible for a \$15 copay per backup care day, and any amount beyond what is covered by the City of Philadelphia. When securing care, you will be prompted to input some form of payment for the copay — whether a personal credit/debit card, dependent care FSA account or paycard.

How does the care get paid for?

Wellthy can pay providers directly when they source and book care on your behalf (Please note, in order for Wellthy to pay a provider directly, care must be reserved more than 24 hours in advance from when the time of care starts.) However, if you pay the provider directly, you can request a reimbursement and submit appropriate evidence to receive reimbursement. Here are a few examples of the various scenarios:



<p>Wellthy reserves an in-home provider for 9 hours, \$25/hour</p>	<ul style="list-style-type: none"> ● Wellthy will pay the provider \$225 for the full day ● You will be charged for \$15 for the copay, 1 Backup Care Day use
<p>Wellthy reserves care at a community childcare center for the full day at \$250/day</p>	<ul style="list-style-type: none"> ● Wellthy will pay for community childcare center \$250 for the full day ● You will be charged \$15 for the copay, \$25 for overage, and 1 Backup Care Day use
<p>Wellthy books 3 days of adult in-home care for \$300/day</p>	<ul style="list-style-type: none"> ● Wellthy will pay provider \$900 total ● You will be charged \$45 for the copay, \$225 for overage, and 3 Backup Care days
<p>I secure my neighbor for 5 hours, \$20/hour</p>	<ul style="list-style-type: none"> ● You pay your neighbor \$100, save proof of payment for reimbursement ● You will be charged \$15 for the copay, 1 Backup Care Day use ● You submit proof of payment and complete a reimbursement form for approval

Can I schedule Backup Care on my own and get reimbursed?

Yes, you can reserve the care on your own, pay the provider, collect a receipt for the payment, and request a reimbursement on the Wellthy platform by completing a reimbursement form. Reimbursement will occur back to your form of payment you have uploaded after a Backup Care Specialist has verified the documentation.

How long will it take to get my reimbursement?

Once the appropriate documentation is submitted, a Backup Care Specialist will review within 1 business day, and the funds will be reimbursed within 5-7 business days.

How long do I have to submit for reimbursement?

You have 30 days from the date you received backup care to claim and submit your reimbursement request. Please make sure to allow enough time for your request to be reviewed, approved, and processed before the deadline.



Backup Care Allowance

What if I use up all of my Backup Care days for the year and I need more?

You can continue to use Wellthy’s Care Network to find and book care on your own without the help of our Backup Care specialists. Once you use up your allotted Backup Care days, you will be responsible for the total cost of care out-of-pocket.

If I have Backup Care days left over at the end of the year, can I roll them over to the next year?

No, you cannot roll over any unused days. You can only use the number of Backup Care your employer provides.

What if my spouse/partner and I work for the same company?

You and your partner are both eligible for your individual allowance. Each employee would need to set up their profile within the Wellthy platform.

I have multiple children, and care for my parents; how can I use my days across multiple loved ones?

Employee with one eligible dependent and one aging adult	<ul style="list-style-type: none"> • Care for their dependent child = one backup care day • Care for their aging loved one = one backup care day • Care for their dependent child and aging loved one on same day = two backup care days (one backup care use per individual recipient)
Employee has two eligible dependent children	<ul style="list-style-type: none"> • In-home care for two children with one caregiver = one backup care day (in-home providers charge by the hour, not per child) • In-center care at the same care facility for both children = two backup care days (care facilities charges per child)



	<ul style="list-style-type: none">● In-center care for two children at two different centers = two backup care days● Care only for one child = counted as one backup care use
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Cancellation Policy

Note: Cancellation policies vary per provider. Wellthy will provide clear expectations around each of the providers cancellation policies when booking care so you know in advance.

If you need to cancel care more than 24 hours notice before the scheduled care start time:

As long as the cancellation occurs within the provider's cancellation policy, you can ask your Backup Care Specialist to cancel or contact the provider directly to cancel.

- You will not be charged a Backup Care day use
- You will be refunded for your copay if already charged
- In some cases, providers may request payment in advance of care to hold the spot. Wellthy will provide clear expectations around each of the providers cancellation policies when booking care so you know in advance.
- Backup Care Specialists will request a refund from the provider; however it is not guaranteed.

If you need to cancel care less than 24 hours before the scheduled care start time:

You can ask your Backup Care Specialist to cancel or contact the provider directly to cancel.

- You will be charged a Backup Care day use
- You will be charged your copay and you will not be eligible to receive a refund
- In some cases, providers may request payment in advance of care to hold the spot. Wellthy will provide clear expectations around each of the providers cancellation policies when booking care so you know in advance.



What if the provider cancels my confirmed reservation?

Your Backup Care Specialist will make every effort to secure care for you promptly. In these situations, we encourage you to leverage your own personal network for added support.

- If care was not secured after the cancellation:
 - You will not be charged a Backup Care day use
 - You will not be charged your copay
 - All payments will be refunded back according to the type of payment made

FAQs

Can Wellthy's Backup Care Specialists find and schedule backup care for me? Yes!

Backup Care Specialists are here to help you find and secure care when you need care. They can also proactively help you build a list of potential options for when the time comes — this is called building your Backup Care Circle. Backup Care Specialists are available Monday - Friday from 5am to 11pm ET and Saturdays and Sundays from 5pm to 11pm ET.

What's a Backup Care Circle?

A Backup Care Circle is like a 'speed dial' of your family, friends, preferred and vetted providers. It's a great planning tool you can turn to when you have to schedule an urgent or planned backup care need.

How do I build a Backup Care Circle?

On your dashboard, click "Build your Backup Care Circle". There you will be given options to add your own providers (family, friend, neighbor, babysitter, etc) or choose from the Wellthy's Care Network.

What happens if I don't have a Backup Care Circle when I need to schedule care?

You can either explore Wellthy's Care Network by clicking, "Find Providers" button and schedule care on your own or enlist the help of a Backup Care Specialist by clicking the "Schedule Care" button, answer a few questions and schedule care on your own or connect with a Backup Care Specialist and they will help you find safe and reliable providers in your area.



Can I provide feedback about my care experience using Wellthy's Backup Care? Once the care event is completed, connect with your Backup Care Specialist for any immediate feedback you would like to share. You will also receive a Wellthy survey by email.

Is backup care only for when I am at work?

Yes, backup care helps you cover unexpected gaps in your regular care, allowing you to come to work without needing to use your sick leave or vacation time.

Can I utilize backup care for my dependent or my aging loved one who has different abilities (eg. neurodivergent, physical limitations, Alzheimer's, etc)? Yes, Wellthy can help locate appropriate options for children and adults with diverse needs.

If my child is sick, can I use backup care? Yes, you can use backup care when your child is sick, but there are a few things to keep in mind.

- Most group care settings, like daycare centers, programs, camps, and clinics, won't accept children who are minorly ill or have an injury (eg. fever below 100°F, a mild cold, cough, sniffles, or a minor injury)
- In-Home care can be a great option as long as the caregiver understands your child is mildly ill and is comfortable with their condition.

In these moments, family, friends, and neighbors in your personal network are also great options. We encourage families to tap into your personal network and proactively build their Backup Care Circle when possible. Don't forget, Backup Care Specialists are here to help you build a reliable backup care plan for your family!