



Employee's Guide to Salary Sacrifice (Scheme Rules) Salary Sacrifice Childcare Voucher Scheme

PLEASE READ CAREFULLY AND RETAIN FOR FUTURE REFERENCE

The Education and Library Boards (ELB), in conjunction with Employers For Childcare Vouchers has introduced a scheme whereby you can sacrifice part of your salary in exchange for Childcare Vouchers.

The following is an outline of the Childcare Voucher scheme. The information is provided in a question and answer format, and explains various topics you need to consider before opting into a salary sacrifice Childcare Voucher scheme.

If, after reading this document, you have any queries, or would like to opt into the scheme, please contact:

Email: business@employersforchildcare.org
Tel: 0800 028 3008

You should also fully consider ELB policy in relation to Childcare Vouchers before opting into the Scheme. This Policy is available at:

www.seelb.org.uk
www.neelb.org.uk
www.belb.org.uk
www.selb.org
www.welbni.org

NOTE: Employers for Childcare Vouchers recommends that employees who are in receipt of tax credits notify Her Majesty's Revenue and Customs (HMRC) when they register for Childcare Vouchers. You may also wish to contact our Family Benefits Advisors on Freephone helpline **0800 028 6538**.

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GENERAL

Q. What are Childcare Vouchers?

- A. Childcare Vouchers are a method of paying for registered childcare. Childcare Vouchers up to a maximum of £243 per month (£55 per week) are exempt from tax and National Insurance Contributions (NICs), therefore offering savings for working parents who use registered childcare.

Q. What does the term 'salary sacrifice' mean?

- A. A 'salary sacrifice' occurs when an employee gives up part of their cash element of pay due under their contract of employment.

Under the Childcare Voucher scheme employees may 'sacrifice' part of their pay in exchange for Childcare Vouchers, with the potential to save money on tax and National Insurance Contributions. For further information, see 'Salary Sacrifice Questions and Answers' on the HMRC website at:

<http://www.hmrc.gov.uk/specialist/sal-sac-question-and-answers.htm>.

Q. What are E-vouchers?

- A. E-vouchers are an online virtual Childcare Voucher system that employees have access to. This account holds their Childcare Voucher amount. Employees instruct Employers For Childcare Vouchers to transfer payments to their chosen childcare provider via the online account. This system works in a similar way to online banking.

Q. Can I receive Childcare Vouchers for any child?

- A. Childcare Vouchers can be received to pay for registered childcare for a qualifying child. As per HMRC guidelines, the child will qualify:
- Until 1 September following his/her 15th birthday, or
 - Until 1 September following his/her 16th birthday, if he/she is registered disabled

Your employer or voucher provider may ask you for the child's date of birth or birth certificate, or whether the child is disabled.

The child must be:

- Your child
- Your stepchild, or
- A child who lives with you and for whom you have parental responsibility.

Parental responsibility means that you have the same legal rights, duties, powers, responsibilities and authority as a parent for the child and the child's property. If you are not the parent, your employer may ask you what your relationship is to the child.

Q. Am I restricted to the type of childcare I choose by using Childcare Vouchers?

- A. Childcare Vouchers can be used to pay for all forms of registered childcare. Registered childcare means that the childcare provider is registered with the appropriate registering body and meets the requirements of the relevant National Standards. This includes registered childminders, day nurseries, crèches, play-groups, afterschool and breakfast clubs and holiday schemes.

Childcare Vouchers can be used to pay for more than one form of registered childcare, e.g. if you use more than one type of childcare for one child, and/or if you use different childcare providers for a number of children.

Q. Will my childcare provider accept Childcare Vouchers as payment?

- A.** Most childcare providers are happy to accept Childcare Vouchers although it is your responsibility to contact your childcare provider to check.

If they have any queries about the scheme, they can contact Employers For Childcare Vouchers' Freephone helpline on **0800 028 3008**.

Q. Is there a limit to the amount of Childcare Vouchers I can purchase?

- A.** The amount you can purchase is dependent on your tax band. You may be able to purchase up to a maximum of £243 per month (£55 per week) which will be free from tax and NIC. The maximum exemption is per employee, therefore both parents can purchase Childcare Vouchers and potentially make a double saving.

For some employees, the amount of vouchers you are able to purchase may be limited to ensure your gross monthly salary does not fall below £787 per month (Income Tax allowance for 2013/14 and the National Minimum wage). Alternatively, you may be restricted in the amount of vouchers you can take due to the Income Tax band you fall into. All employees who join the scheme are subject to a basic earnings assessment which will determine the level at which they can sacrifice. See <http://www.hmrc.gov.uk/thelibrary/esc-qa.htm> for more information.

	Tax 20%	Tax 40%	Tax 45%
Max amount that can be sacrificed	£243	£124	£110

Q. What if I change my childcare provider?

- A.** If you change your childcare provider you must notify Employers For Childcare Vouchers who will then update the details on your account, or you can change this yourself online.

POTENTIAL SAVINGS

Q. How much could I save under the scheme?

- A. Employees participating in the Childcare Voucher scheme are exempt from tax and National Insurance Contributions on the value of the vouchers purchased, therefore the savings you make will depend on your salary and the National Insurance Contribution (NIC) rates you pay:

MAXIMUM MONTHLY SAVINGS		
	Max amount that can be sacrificed per month	Total Monthly Saving
Tax 20% NIC 12%	£243	£77.76
Tax 40% NIC 2%	£124	£52.08
Tax 45% NIC 2%	£110	£51.70

Q. If an employee joined the scheme before 6 April 2011, are there any restrictions if they want to opt out and then join again at a later date sacrificing up to the full amount (£243) each month?

- A. Before 6 April 2011 all employees could sacrifice up to £243 per month. After this date each new joiner's salary sacrifice eligibility depends on their tax bracket. All basic rate tax payers (20%) can sacrifice up to £243 per month, higher rate tax payers (40%) can sacrifice up to £124 per month.

Higher rate tax payers who joined the Childcare Voucher scheme before 6 April 2011 are still able to sacrifice up to a maximum of £243 per month. Employees who fall into this category can opt out of the scheme for up to one year and can rejoin again sacrificing up to £243 per month. Higher rate tax payers who joined pre 6 April 2011 and opt out of the scheme for more than one year transfer to the new rules upon re-joining the scheme and will only be eligible to sacrifice up to £124 per month.

Q. Am I able to get any unused vouchers refunded?

- A.** A reimbursement can be made up to the value of vouchers in your account, subject to certain rules. Neither Employers For Childcare Vouchers nor your employer can reimburse vouchers already redeemed.

Please note that this is a contractual agreement and reimbursement is entirely at your employer's discretion. Reimbursement can only occur in exceptional circumstances. To receive a reimbursement, employees should either request this online or complete a 'Reimbursement Request Form' and return it to your **HR or Payroll department**. If there are exceptional circumstances for the reimbursement, your employer will then forward it to Employers For Childcare Vouchers, and a refund will be issued. The refund will be made payable to your employer, and payment will be made to you through payroll to ensure that your current rate of tax and NI is applied.

Exceptional Circumstances include:

- Redundancy or Loss of Job
- Death of Child
- Refusal of Childcare provider (who previously accepted vouchers) to accept them in the future and where you choose to remain with the childcare provider.

Please discuss this with your payroll/HR department.

EMPLOYEES SHOULD REFER TO YOUR EMPLOYER'S POLICY ON REIMBURSEMENTS

PENSION, STATUTORY SICK PAY (SSP) & STATUTORY MATERNITY PAY (SMP)

Q. Will my pension be affected?

- A.** Your pension may be affected.

State Pensions

The basic state pension is calculated on the number of **years** NICs are paid, not the amount, therefore as long as contributions do not fall below the minimum amount (Lower Earnings Limit) while buying Childcare Vouchers, the state pension will not be affected.

An individual's State Second Pension/Additional State Pension may be affected as the amount of national insurance contributions will be reduced..

Occupational Pension Scheme

EMPLOYEES SHOULD REFER TO YOUR EMPLOYER'S OCCUPATIONAL PENSION SCHEME.

Q. Will entering the scheme affect Statutory Sick Pay or Statutory Maternity Pay?

- A.** Statutory Sick Pay

Statutory Sick Pay (SSP) cannot be sacrificed. In the event that you have no salary above SSP you will not be able to avail of Childcare Vouchers. You will **ONLY** be able to sacrifice salary over and above your SSP in exchange for Childcare Vouchers.

Employees on enhanced sick pay (i.e. enhanced SSP and an additional payment on top) will continue to receive Childcare Vouchers during periods of sickness, providing they have sufficient salary above SSP to cover the value of the vouchers. If they wish not to

receive the Childcare Vouchers during sickness, they can opt out online or else an Opting Out Form must be completed and returned to the employer.

EMPLOYEES SHOULD REFER TO YOUR EMPLOYER'S POLICY ON SICK PAY.

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Statutory Maternity Pay

If an employee:

- Is, or becomes, pregnant
- And is taking Childcare Vouchers through salary sacrifice
- And is only entitled to Statutory Maternity Pay (SMP)

It is advisable that they opt out of the scheme 23 weeks before the baby is due (i.e. week 17 of the pregnancy), and opt in again 15 weeks before the baby is due (i.e. week 26 of the pregnancy).

This 8 week period is known as the 'qualifying or set' period and earnings during this period will be used to determine SMP.

Childcare Vouchers are not recognised as income during the 'qualifying or set' period so the lower earnings would be used to calculate your entitlement to SMP for the first 6 weeks.

Please discuss this with your payroll/HR department.

EMPLOYEES SHOULD REFER TO YOUR EMPLOYER'S POLICY ON STATUTORY & OCCUPATIONAL MATERNITY PAY.

Q. What happens to Childcare Vouchers when I am on maternity or paternity leave?

A. Childcare Vouchers are a non-cash benefit in the same way as mobile phones and company cars. For advice and clarification on how this affects employees who are in the scheme before they go off on maternity or additional paternity leave call **0800 028 6538**.

TAX CREDITS

Q. Will my tax credits be affected?

A. Childcare Vouchers can affect entitlements to tax credits because Childcare Vouchers are not counted as income for tax credit purposes. Therefore your circumstances are affected in two ways:

- Your income for tax credits purposes will be reduced by the amount of pay you have given up in return for the benefit.
- Your eligible childcare costs for tax credit purposes will reduce as they must only include costs you pay yourself – the amount you pay through Childcare Vouchers is not included.

If you do not know whether you would benefit from Childcare Vouchers, contact our Family Benefits Advisory Service on Freephone **0800 028 6538**.

Please also see the HMRC document entitled 'Working Tax Credit – Help with the costs of childcare' - <http://www.hmrc.gov.uk/leaflets/wtc5.pdf>.

JOINING THE SCHEME

Q. How can I join the scheme?

A. You have two options. You can either join online or offline.

EMPLOYEES SHOULD CHECK WITH THEIR EMPLOYER, OR EMPLOYERS FOR CHILDCARE VOUCHERS, IF THEY SUPPORT ONLINE REGISTRATION. IF SO, REQUEST THEIR UNIQUE SIGN UP CODE.

Then follow instructions for registering online at www.efcvouchers.com.

Offline Registration

To register offline, simply complete the following forms:

- Opting In Form – this must be returned to your employer as it will be held in your personnel file
- Parent Registration Form – this must be returned to Employers For Childcare Vouchers

Note: Whether registering online or offline, Employers For Childcare Vouchers will require a Childcare Provider Agreement Form to be completed if your childcare provider is not already registered on Employers For Childcare Voucher scheme. This form supplies Employers For Childcare Vouchers with the childcare provider's name, address and bank details for BACS payments.

To check whether the childcare provider is registered on the scheme, please contact Employers For Childcare Vouchers' Freephone Helpline on **0800 028 3008**.

These forms are available by emailing **business@employersforchildcare.org**.

Q. How do I let my employer know the value of vouchers I require each month?

A. If signing up online, employees will be required to state the amount they wish to sacrifice from their salary each month and agree to the terms and conditions. If signing up offline, employees must complete the 'Opting In Form'. This form confirms an individual's agreement to 'sacrifice' part of their salary in exchange for Childcare Vouchers and confirms the value of vouchers the employee will receive each month.

Q. What if I need to change the value of Childcare Vouchers I receive?

A. This can either be done online or offline. If online, employees can simply adjust the amount they are sacrificing on their online account. If offline, employees will need to complete a new 'Opting In Form' and return it to their employer for processing.

Q. What happens if I join the scheme and then decide I do not want to receive vouchers anymore?

A. If you wish to opt out of the scheme, please do so online or complete an 'Opting Out Form'.

The 'Opting Out Form' is available by emailing **business@employersforchildcare.org**.

A period of inactivity for 12 months will be counted as opting out by HMRC even if you have not completed an opting out form.

Q. Can I authorise a third party to have access to my online account with Employers For Childcare Vouchers?

A. Yes. Employers For Childcare Vouchers can provide access to a third party, e.g. a spouse, if you complete a Third Party Access Agreement Form and return it to Employers For Childcare Vouchers.

NOTE: The third party will be required to answer security questions relating to the account when contacting Employers For Childcare Vouchers.

USING THE ONLINE CHILDCARE VOUCHER SYSTEM

Q. How do I use the Employers For Childcare Vouchers - E-voucher system?

A. When you register to join the scheme you will be issued with a username, password and PIN enabling you to pay your childcare provider. Your account can be accessed at www.efcvouchers.com or by using our 24 hour telephone redemption line 028 92660479.

A complete user guide is available upon request. Please contact Employers for Childcare Vouchers to obtain a copy.

Q. What if I forget my password?

A. Providing you have supplied us with an email address, you will be able to reset your own password by selecting the "forgot password" option on the log in page.

Q. When will my account be credited with the voucher amount?

A. Your account will be credited upon receipt of payment from your employer to Employers For Childcare Vouchers.

Q. How do I make payments to my childcare provider?

A. When you are ready to pay your childcare provider simply go to the 'Payments' page and instruct Employers For Childcare Vouchers to issue payment, as full or part payment of your childcare costs, to your chosen childcare provider. All instructions received before 3pm daily are processed on the same day and payment will be in the childcare provider's bank account within 3 working days. Payments received after 3pm will be processed the next working day.

You also have the option to set up a standing order.

NOTE:

- Employers For Childcare Vouchers will email each employee when their voucher account has been credited.
- Employers For Childcare Vouchers will inform employers and employees in advance of Public Holidays and office closure in the event that payments may be affected.

Q. What if I don't have access to the internet?

A. An automated telephone redemption line is also available 24/7. On this line you can access your balance and instruct Employers For Childcare Vouchers to transfer payment to your childcare provider. The telephone Redemption Line is 028 9266 0479.

Q. What are the advantages and features of the E-voucher system?

ADVANTAGES TO EMPLOYEE
• Simple and easy to use
• 24/7 online and telephone access to account information
• Standing Order facility
• Easy tracking of transactions
• Multi-childcare provider options
• Not subject to variations on postal service, or loss of vouchers
• Fast payments

ADDITIONAL FEATURES OF E-VOUCHERS
• You can set up reminders to remind you to make payment to your childcare provider or remind you of special dates/occasions
• Frequently Asked Questions
• You can send a message to Employers For Childcare Vouchers
• You can view existing childcare providers in your area and access practical advice on Childcare Solutions visiting www.employersforchildcare.org
• Your childcare provider can view a history of payments on their own account

Q. I am leaving my current employer and starting a new job with a different employer. What happens to my remaining Childcare Vouchers?

- A.** It is advisable that employees use up the remaining credit in their voucher account by paying them to their childcare provider. Alternatively they may have them reimbursed through their employer. Employees' accounts will remain active so that they can continue paying their registered childcare providers with the vouchers remaining in the account.

Should an employee not wish to use their remaining vouchers, it is the employer's and employee's responsibility to ensure they request a reimbursement prior to their last working day. To receive a reimbursement, employees should request this online or else complete a 'Reimbursement Request Form' and return it to HR or Payroll who authorise and forward it to Employers For Childcare Vouchers, and a reimbursement may be issued. The reimbursement will be made payable to the employer who can then make payment to the employee through payroll and will be subject to the employee's current rate of tax and NIC.

Childcare Vouchers are issued under the Terms and Conditions of your contract of employment with your employer and cannot be transferred to a new employer.

The Reimbursement Form is available by emailing
business@employersforchildcare.org.

DISCLAIMER

- Every effort has been made to ensure the information provided is factually correct. However it is up to you to decide whether it is beneficial for you to enter into a Childcare Voucher scheme.
- All individual members of staff are advised to consider their own circumstances before reaching a decision on whether or not to opt into the Childcare Voucher scheme.
- Employers For Childcare Vouchers cannot be held liable for content as HMRC regulations are subject to change and may have an impact on the content of the guide.
- You may also wish to contact the HMRC for advice and information. Details are available on the website at the following address: www.hmrc.gov.uk/childcare.



vouchers

Employee Childcare Voucher Salary Sacrifice Scheme – Opting In Form
Agreement to Vary Terms & Conditions of Employment

If you are already in the scheme and wish to change the amount to sacrifice, there is no need to complete this form, simply contact your employing authority.

Please complete in BLOCK CAPITALS and return to Employers For Childcare Vouchers

Full name (employee):	<input type="text" value="Mr/Mrs/Ms/Dr"/>		
TR / Staff number:	<input type="text"/>		
School name	<input type="text"/>	School reference number (where appropriate)	<input type="text"/>
Home address:	<input type="text"/>		
	<input type="text"/>		
Postcode:	<input type="text"/>		
Home telephone no:	<input type="text"/>	Mobile no:	<input type="text"/>
Work telephone no:	<input type="text"/>		
Salary Sacrifice Amount: £	<input type="text"/>		

The amount of salary that can be sacrificed is dependent on your tax band. Your employer will carry out a Basic Earnings Assessment to determine your tax band for the current financial year. Where the amount of salary sacrifice vouchers you have specified in this Opting-in form is greater than the maximum permitted for your tax band, the value of the vouchers will be reduced accordingly. Your employer will inform you of the result of the Basis Earnings Assessment and if you do not wish to continue to participate in the scheme on this basis you must contact them immediately.

This salary sacrifice will take effect from:

Day:	Month:	Year:
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Following return of this form to Employers for Childcare, the opting in form must be received by the Employing Authority at least 10 working days before the end of the preceding month. For example, should you wish to opt in to the scheme on 1 November with deduction from your November salary, the forms must be received by 17 October

Staff	Payroll	CCMS	Board		
<input type="checkbox"/> Teaching staff	<input type="checkbox"/> Lunar payroll	<input type="checkbox"/> Yes	<input type="checkbox"/> BELB	<input type="checkbox"/> SELB	<input type="checkbox"/> NEELB
<input type="checkbox"/> Non teaching staff	<input type="checkbox"/> Monthly payroll	<input type="checkbox"/> No	<input type="checkbox"/> SEELB	<input type="checkbox"/> WELB	

If you are on/ about to commence maternity leave, is this your first period of maternity leave? Yes ☐ No ☐

Please read carefully the Terms and Conditions overleaf.

By signing this form I confirm that I have read, understood and agree the terms and conditions.

Employee signature: _____ Date: _____

Signature of
Employing Authority _____ **Date:** _____

Return to: Employers For Childcare Vouchers, Unit 11 Blaris Industrial Estate, Altona Road, Lisburn, BT27 5QB
E: vouchers@employersforchildcare.org,
Fax: 028 9267 9200

Terms and Conditions

Childcare vouchers are a Government income tax and National Insurance Contribution relief scheme. They are available to all working parents throughout the UK and are implemented by your employer via a salary sacrifice agreement.

By entering this salary sacrifice scheme:

- I am joining a salary sacrifice scheme and understand that I will receive childcare vouchers in exchange for part of my salary.
- I confirm that the child for whom the childcare vouchers will be used is a qualifying child according to HMRC guidelines. Please refer to the Employee's Guide to Salary Sacrifice.
- I understand that it is my responsibility to inform HMRC that I am in receipt of childcare vouchers.
- I will inform Employers For Childcare Vouchers if my childcare provider is no longer registered with the appropriate registration body.
- I will not accept any refund or cash payment from my childcare provider in relation to payments made with childcare vouchers.
- I will notify the Employing Authority of any changes in circumstances which may affect my participation in the scheme.
- If any financial payment is provided to me, for any reason, which is more than I am entitled to under the Childcare Voucher scheme, I will arrange to have the amount which is in excess to my entitlement, reimbursed to the Employing Authority as soon as possible.

Changes from the 6th of April 2011/ tax band rates

The maximum amount of salary you can sacrifice is linked to your tax band. The rates are set out below:

For monthly paid staff the maximum level of salary that can be sacrificed may be	For weekly paid staff the maximum level of salary that can be sacrificed may be
<ul style="list-style-type: none">• £243 for basic rate tax payers• £124 for higher rate (40%) tax payers• £97 for higher rate (50%) tax payers	<ul style="list-style-type: none">• £55 for basic rate tax payers• £28 for higher rate (40%) tax payers• £22 for higher rate (50%) tax payers

Please note your tax band will be determined by your employer following a Basic Earnings Assessment.

Loss of Tax Credits/ Statutory Maternity Pay Calculation/ Minimum Wage

I am aware that, dependent on my personal circumstances, participation in a childcare voucher scheme may impact detrimentally on my personal benefits.

Please refer to our Employee Guide to Salary Sacrifice for more information.

Service Charges

Employers For Childcare Vouchers does not charge parents for using the scheme.

Expiry Conditions

Vouchers issued by Employers For Childcare Vouchers do not have an expiry date.

Payment

Employers For Childcare Vouchers credit an employee's e-voucher account with the requested amount, within 24 hours of receiving payment from the employer.

Cancellation/ Expiry/ Replacement

Options available are defined in accordance with the scheme rules provided by your employer. Please see Employees Guide to Salary Sacrifice.

Segregation and Protection of Client Monies

All monies received by Employers For Childcare Vouchers will be maintained in accounts held at a UK approved bank and segregated from Employers For Childcare Vouchers' own money. The monies will be afforded suitable protection in accordance with Employers For Childcare Vouchers own Client Money Policy and in the event of the insolvency of Employers For Childcare Vouchers, the monies will remain protected and not subject to claim by creditors.

Data Protection

Employers For Childcare Vouchers is registered under the Data Protection Act. All personal data maintained by Employers For Childcare Vouchers will be maintained in accordance with the relevant legislation. As it operates the scheme on behalf of an employer, it will only hold, use or otherwise process such of your data to provide you with the childcare voucher administration service.

Personal data will only be disclosed in accordance with the principles set out in the Data Protection Act 1998, that is:

- Persons who have the relevant legal or regulatory powers, or to any other person appointed by us for the purpose of providing this service.
- You have a right to request details of the personal data we hold about you. We may charge you a fee for providing you with access to this information.

Liability

Whilst we will take all reasonable care in providing this service, as a member of the Childcare Voucher Provider Association (CVPA) we can confirm that we maintain an appropriate level of Private Indemnity Insurance in the event of losses arising from negligence on our part.

Contact

Employers For Childcare Vouchers, Unit 11 Blaris Industrial Estate, Altona Road, Lisburn, BT27 5QB

Complaints

Employers For Childcare Vouchers has a Complaint Handling Policy which fully meets the requirement of the Childcare Voucher Provider Association (CVPA) Code of Practice. All complaints received will be treated in accordance with this Policy. If you wish to receive a copy of this policy or register a complaint about our service please write to the address above.

If you are dissatisfied with Employer For Childcare Vouchers' response your complaint can be escalated to the CVPA.

Education Parent Registration Form

Parent Details

Title:

Forename:

Surname:

Address:

Postcode:

Telephone:

Email:

TR Number:

Childcare Provider Details

1. Name:

Address:

Postcode:

Telephone:

2. Name:

Address:

Postcode:

Telephone:

Employer Detail:

Staff

Payroll

CCMS

☐ Teaching

☐ Lunar

☐ Yes

☐ Non Teaching

☐ Monthly

☐ No

Board

☐ BELB

☐ SELB

☐ NEELB

☐ SEELB

☐ WELB

Relationship to child:

Mother:

Legal guardian:

Father:

Parental responsibility:

Child(ren)'s Details

Child's name	Date of birth	Disabled y/ n

Declaration

I understand that the liability for payment is limited to the provision of childcare vouchers and that any remaining fees are my own responsibility.

I declare that the information provided is correct.

I will inform my employer of any changes in circumstances in relation to childcare vouchers.

I understand that it is my responsibility to notify Tax Credits of any change in my circumstances.

Parent Signature:

Please return to:

Employers For Childcare Vouchers

Unit 11 Blaris Industrial Estate,

Altona Road,

Lisburn, BT27 5QB

Fax: 028 9267 9200

Email: admin@employersforchildcare.org

Date:

Contact us:

Freephone 0800 028 3008

E: admin@employersforchildcare.org