

Apple Childcare Vouchers

Employer Scheme Guide



apple
childcare vouchers

Giving your employees healthy savings on their childcare fees...

introduction

- **Apple Childcare Vouchers** is the simple, easy and effective solution to support your employees. By providing employees with **Apple Childcare Vouchers**, you are enabling your employees to save up to £933 per annum. What's more, you as an organisation will also make savings!
- This can be achieved as childcare vouchers are exempt from tax and National Insurance for the first £55 per week or £243 per month for a standard-rate tax payer, £28 per week or £124 per month for a higher-rate tax payer and £25 per week or £110 per month for an additional-rate tax payer.
- **Apple Childcare Vouchers** efficient online systems deliver flexibility for employees, childcarers and employers through a quick and accurate registration process, simple and secure payments direct to childcarers and reduced administration whilst also providing the employer with detailed management information.

how the scheme works

Apple Childcare Vouchers are offered by employers to employees as a staff benefit through salary sacrifice. This means that your employees agree to reduce their salary in exchange for **Apple Childcare Vouchers**. The face value of the vouchers is exactly the same as the amount that they have selected to sacrifice, however, the voucher value will be reduced from 'gross' pay and is therefore exempt from Tax and National Insurance Contributions.



The employer registers through an online application process. On completion, you will be provided with an Employer ID that will be required for your employees to register



The employee registers through a simple online application process (for those employees who don't have internet access, they can contact our telephone support team to register)



The employee completes the registration process by providing all requested information, including employee details, child details, childcarer details



The employer is alerted that an employee has registered and completes the earnings assessment through the employer administration area



The employee selects their individual voucher value which is based on the earning assessment and the employee will be asked to accept that they are reducing their salary in exchange for childcare vouchers. Once this has been accepted, the employee will be issued with a salary sacrifice agreement



Apple Childcare Vouchers will invoice the employer for the requested voucher value on an agreed date to coincide with the company payroll



The employer reduces the employee's salary by the requested voucher value



The employer pays the voucher values direct to Apple Childcare Vouchers



Apple Childcare Vouchers allocate the funds as the employee has requested



Apple Childcare Vouchers will issue a remittance advice to childcarers as soon as payment has been made

flexible payment options for employees

Apple Childcare Vouchers offer employees flexibility to make transactions to the nominated childcarers as quickly and easily as possible. Whether they are paying a nursery a set or fluctuating amount each month, paying weekly or monthly for a childminder, paying a number of different childcarers, making ad-hoc payments for after-school clubs or holiday play schemes, **Apple Childcare Vouchers** have designed a payment option to suit their needs.

Automatic Payments	Apple Childcare Vouchers will automatically pay the childcarer directly into their bank account within three days of receiving the funds from the employer.
Internet Payments	The voucher value will be credited to their internet account within three days of receiving funds from the employer. They will be able to log into their account using a username and password to make payments direct to their childcarer at a frequency to suit them.
Paper or E-mail Vouchers	A paper voucher can be printed or e-mailed and sent to the employee for them to present to the childcarer. The childcarer will have to redeem the voucher through a simple online process or by telephone.

why should your company choose apple childcare vouchers?

- Secure, simple and easy online management systems
- Dedicated account management
- Provision of high-quality marketing materials
- Step-by-step guidance through the HMRC approval process and ongoing compliance
- Highly competitive service fee
- Outstanding customer service delivery

why should your company offer childcare vouchers?

- Aids with recruitment and retention
- Increases employee motivation and moral
- Helps to reduce sickness and absenteeism
- Attracts high-calibre employees
- Allows your employees to make significant savings on their childcare fees
- Saves on employers' NI
- A non-cost benefit

'Apple Childcare Vouchers are the simple, easy and effective solution to support your employees.'



how much can your company save?

The amount of National Insurance contributions you will save through **Apple Childcare Vouchers** depends on whether your employees are contracted in or contracted out.

The annual savings outlined below are available from 6th April, 2011

Number of employees using vouchers	10	25	50	75	100	200	500
Estimated employer annual savings	£4,024	£10,060	£20,120	£30,180	£40,240	£80,481	£201,204

**Based on a voucher value of £243 per employee per month and a "contracted-in" NI rate*

Apple Childcare Vouchers charge a service fee for managing your scheme, however, the service fee is significantly less than your company savings.

For more information on savings, please use our online savings calculator at:

www.applechildcarevouchers.co.uk

transfer your scheme

Changing to **Apple Childcare Vouchers** is effortless and straightforward. The only aspects of the scheme that will change are that you will now be receiving and paying an invoice from, and to, **Apple Childcare Vouchers** and of course, the improved level of service you will receive.

- Your payroll department will be unaffected as they will continue to make the salary reductions that they were previously making.
- Your employees will be invited to register using the employer ID number, through the simple online registration process or over the telephone.
- Our scheme and systems are designed to provide simplicity, ease and peace of mind for employees and childcare providers by knowing vouchers will be paid efficiently and effectively.

Apple Childcare Vouchers will do everything possible to ensure your employees are happy with the change and support the whole process.

account management

Apple Childcare Vouchers appreciate the importance of client and employee support; that's why all **Apple Childcare Vouchers** clients are appointed Account Managers. Your Account Manager will:

- ensure a smooth set-up and launch process
- provide ongoing support and guidance
- maximise your employee usage
- attend regular review meetings
- assist with any changes in legislation

marketing your scheme

Apple Childcare Vouchers will provide a fully extensive and tailor-made marketing and advertising campaign designed to fit in with your company's profile and culture to help promote the scheme and maximise user levels at no additional cost to the company.

- **Apple Childcare Vouchers** will provide you with high-quality marketing material such as A3 posters, A4 posters, leaflets, payslip attachments and employee scheme guides. **Apple Childcare Vouchers** have designed an editorial that can be used as an e-mail attachment, on an intranet page or as an advert in the company handbook, magazine or newsletter.
- **Apple Childcare Vouchers** commit to assist with marketing and provide marketing materials throughout the duration of the agreement and to provide a re-launch every 6-12 months.
- **Apple Childcare Vouchers** also provide on-site workshops and road shows to promote the scheme, but more importantly to discuss and answer any questions that employees may have.

registering with apple childcare vouchers

Before your employees can use the scheme, you must register with the Apple Childcare Voucher Scheme:

- 1 Online at **www.applechildcarevouchers.co.uk** and complete the simple and easy online registration process.
- 2 If you would prefer to speak to one of our Account Managers to register, call our team on: **0845 602 9459** and register over the telephone.

Once you have registered, you will be provided with a unique employer ID number that will be needed by employees to enable their registration.

Apple Childcare Vouchers administer the scheme according to HRMC regulations.

Apple Childcare Vouchers are not financial advisors and you should seek independent financial advice.

‘Secure, simple and easy online
management systems.’



contact details

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