

Can I join the Scheme?

The Government closed the Childcare Voucher Scheme to new entrants on the 4th October 2018. However, employees who have previously been in receipt of childcare vouchers in their current employment can re-join the scheme provided that they re-join within 12 months of their last salary deduction for childcare vouchers and have never been in the new TFC (Tax Free Childcare) scheme. Employees TUPE'd into the business can retain membership of a childcare voucher scheme.

When will I receive my Childcare Vouchers?

Paydirect Vouchers – Paid direct into your childcare providers' bank account on an agreed date each week/month.
Account Vouchers – Allocated to your account on your normal pay day and an updated statement will be emailed to you.

My childcare costs vary each month - how do I calculate the amount of vouchers required?

Calculate your approximate childcare costs over a year, divide by 12 to obtain an average monthly amount. The vouchers will be allocated to a vouchers account and can be used as and when required. You can save the vouchers up for use during school holidays.

How long are the vouchers valid for?

Vouchers taken by our Paydirect or Account method have no expiry date but must be used by your child's 15th birthday.

What is the Salary Exchange Scheme?

This is where an employee formally agrees to a reduction in their gross salary and instead receives that amount in childcare vouchers. The contract between the employer and the employee must be updated and a signed agreement incorporated to reflect the changes agreed within the salary exchange.

Can my partner also claim vouchers?

Yes – each parent or legal guardian can take the maximum allowance in childcare vouchers.

What effects does Salary Exchange have on my work related benefits?

The amounts you receive in childcare vouchers will not count as part of work related payments such as Statutory Maternity Pay (SMP) and Statutory Sick Pay (SSP), which are based on an employee's average earnings over a fixed period once any amounts for salary exchange have been deducted.

Continued overleaf...

How will a Salary Exchange Scheme affect my pension?

With a company pension your salary and the childcare vouchers value are considered as pensionable earnings.

Can I use the childcare vouchers to pay a relative who cares for my child?

No. The only time this would be possible is if the relative is a Registered Childminder and also cares for other children as well as your own. This does not apply to spouses / partners.

Will Childcare Vouchers affect my Tax Credit payments?

Your Tax Credit Payments may be affected and before signing up for this scheme you should contact the HM Revenue and Customs for advice - Telephone 0345 300 3900, or visit their website www.hmrc.gov.uk/childcare/taxcredits-guidance.htm Alternatively, Gemelli can provide you with guidance.

Are there costs incurred by my Childcare Provider in using this scheme?

There are no costs for the Childcare Provider.

What if my carer doesn't know about the Scheme?

Gemelli will provide them with a useful information leaflet and arrange for them to complete a simple Registration Form.

How quickly will my Childcare Provider be paid?

Gemelli will make a payment which will be in their bank account within 2 working days of you requesting a payment from your account. They will also be provided with a Remittance Advice.

What if I use more than one Childcare Provider?

You can use any of our voucher methods and split the payments between as many childcare providers as you use.

Is it possible to have backdated vouchers?

If you haven't used up all your annual tax free allowance on childcare vouchers you can do so up to the end of the current tax year as long as certain conditions are met – please contact us for further information