



Child Care Toolkit

Meeting Child Care Needs, Boosting Organizational Success

The Best Place for Working Parents® and the Cape Cod Chamber of Commerce collaborated on this toolkit† to provide tangible options to employers who are eager to support their working parents' child care needs, but unsure of where to begin. This toolkit provides accessible suggestions that meet you where you are today so you can take the next step that best fits your organization.

As detailed in the Best Place for Working Parents® research-backed family-friendly policies, employers have a powerful role in supporting working families – and doing so not only promotes more loyal, satisfied and productive employees, but a boost to businesses' bottom line, as well.

Thank you to Cape Cod Five for sponsoring the production of this toolkit.

† This toolkit is not meant to provide tax, legal, or accounting advice. Please consult with your attorney or tax preparer for more information and guidance pertaining to your particular circumstances.

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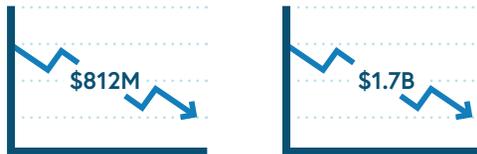
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About Cape Cod Chamber of Commerce &
Best Place for Working Parents®



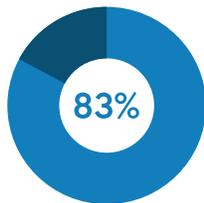
Demonstrating the ROI for Child Care Supports

1. The child care needs of today's workforce directly impacts business profitability and retention.



The Massachusetts Taxpayers Foundation estimates that **employers lose \$812 million** due to lower productivity and turnover/replacement costs.¹

Individuals and families lose \$1.7 billion in wages from missing work or reducing their hours.¹



83% of millennials would leave their job for family-friendly benefits.²

2. Business child care supports have proven ROI to businesses' bottom line.



Employers that offer Dependent Care FSA's can save up to **\$382.50 per employee**.

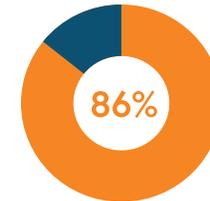


When offered Child Care Assistance employees are **3.9x more motivated**.

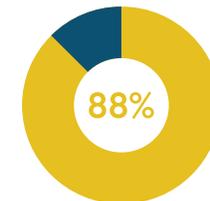


When offered Remote Work employees are **13% more productive**.

3. Employers experience the benefit of a more productive and loyal workforce.



86% say child care benefits have a positive impact on talent **recruitment and retention**³



88% report child care benefits help **boost productivity**³

1 The Untold cost of Inadequate Child Care, April 2022, Massachusetts Taxpayers Foundation
2 https://bestplace4workingparents.com/wp-content/uploads/2025/03/bp4wp_brochure_march_2025_sm.pdf, 2025
3 https://www.care.com/business/wp-content/uploads/sites/5/2022/05/Care-for-Business_Future-of-Benefits-Report_2022.pdf, 2022

Understanding Your Workforce's Child Care Needs

Gaining a deeper understanding of employees' caregiving status and child care requirements can help ensure policies align with the needs of your workforce. We suggest interviewing caregiving employees, fielding a survey of parents or hosting design sessions to help tailor child care benefits based on children's ages, existing child care situations, and current gaps in care.



82% of working parents say the pandemic has made employer provided child care benefits more important to them. Three out of four parents who have reported having some kind of child care benefits said they don't meet their current needs.⁴

Tools to Use

Here are [sample survey questions](#) to incorporate into your next cultural survey or employee interview, which will help reveal insights related to potential child care supports that could benefit your employees and your business.

Key topics/questions to address:

- **Cost:** How much are parents at your organization paying for child care?
- **Gaps in coverage:** What are parents' existing child care arrangements, and what are the gaps in their needs?
- **Corporate response:** What happens when child care arrangements fall through? How do managers and leaders respond?
- **Benefit usage:** How are you educating employees on the benefits available to them? Do they understand what they are and how to use them?

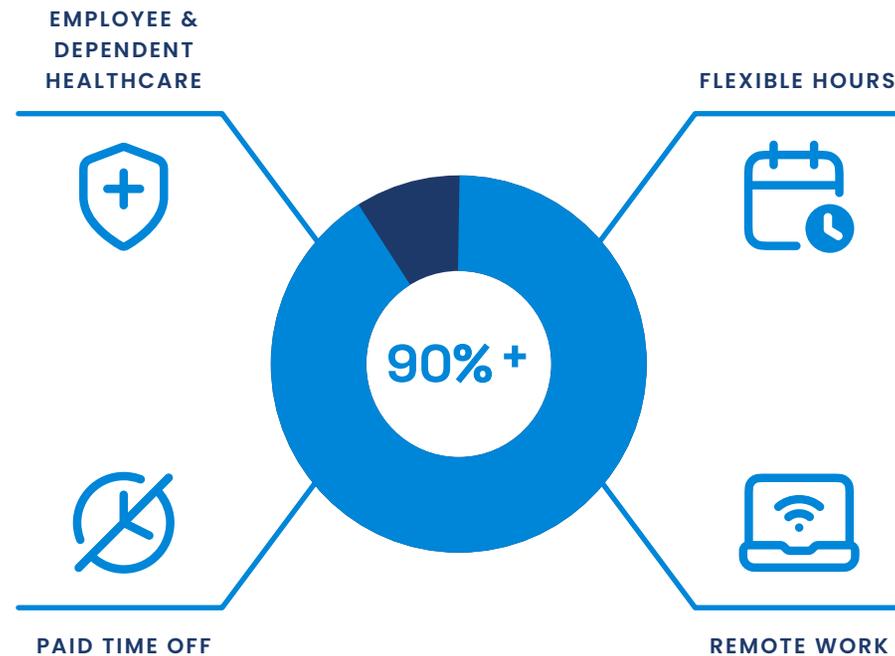
⁴ https://vivvi.com/blog/family/articles/working_parents_survey_2022

Determining the Available Resources for Your Workforce

Following is a list of policies and resources employers can implement to support their workforces' caregiving needs.

Four of the Top 10 Policies are in Place in at Least 90% of Designated Organizations²

-  Flexible Employee Schedules
-  Child Care Subsidies or Stipends
-  Flexible Child Care Spending Accounts
-  Group Child Care Programs & Systems
-  Child Care Resource & Referral
-  On-Site and Contracted Child Care
-  Financial Assistance & Family Child Care Systems
-  Paid Family and Medical Leave
-  Supplemental Insurance



² https://bestplace4workingparents.com/wp-content/uploads/2025/03/bp4wp_brochure_march_2025_sm.pdf, 2025



Flexible Employee Schedules

Caregiving responsibilities don't conform to the 9-5 workday, and rigid schedules that tie parents to the office can make juggling those responsibilities harder. Flexible employee schedules are an effective and inexpensive child care benefit, making them a great benefit for smaller companies to consider.

Take advantage of new technologies to provide more flexibility and communication options for your employees and managers to make schedule changes on the fly. Apps like ShiftSwap, Shyft, Coast, or Workforce.com allow employees to request swaps, and managers to update schedules to keep your business fully staffed.

Organizations can test multiple approaches to see what works best for them, including the following:

- "All-hands-on-deck" & "no work and/or email" hours
- Encouraging job-sharing & schedule-swapping
- Experimenting with compressed work weeks of under five days
- Granting time flexibility and space to facilitate shared care arrangements among parents
- Aligning work schedules and meetings with the school day
- Teleworking
- Allowing infants under a certain age at the workplace

Flexible work arrangements, such as remote work, flexible hours, and job-sharing, can greatly reduce parental stress by helping parents manage their responsibilities and improve their work-life balance.⁵

⁵ <https://www.forbes.com/sites/christinecarter/2024/09/13/7-key-benefits-for-parents-to-consider-when-choosing-a-new-employer/>, 2024





Flexible Employee Schedules

Key Strategies for Managing a Hybrid Workforce

1. Clear Communication

- Set clear expectations for work hours, availability, and deliverables.
- Use a variety of communication tools, such as email, instant messaging, and video calls, to keep teams connected.
- Schedule regular check-ins to provide updates, address challenges, and ensure alignment on goals.

2. Flexible Policies

- Create policies that accommodate the diverse needs of hybrid employees, such as flexible start and end times or alternating in-office days.
- Define which roles and tasks are best suited for remote work versus in-office work.

3. Technology Enablement

- Invest in collaboration tools like project management software (e.g., Asana, Trello), communication platforms (e.g., Slack, Microsoft Teams), and video conferencing solutions (e.g., Zoom, Google Meet).
- Ensure remote employees have access to necessary technology and resources, such as laptops, software, and secure internet connections.

4. Inclusive Culture

- Encourage participation from all team members during meetings and provide opportunities for informal interactions, such as virtual coffee chats.

5. Performance Management

- Focus on outcomes rather than hours worked, and establish clear performance metrics that are tied to team and organizational goals.
- Conduct regular performance reviews and provide constructive feedback to help employees grow in their roles.

6. Team Building and Collaboration

- Schedule in-person team meetings or retreats periodically to strengthen relationships and foster collaboration.

7. Support Employee Well-Being

- Promote work-life balance by encouraging employees to take breaks and set boundaries between work and personal life.
- Offer mental health and wellness resources like Employee Assistance Programs to support employees' overall well-being.

Challenges to Anticipate

- 1. Coordination and Scheduling:** Balancing in-office and remote schedules can be challenging, especially for meetings or collaborative work.
- 2. Isolation for Remote Workers:** Employees working remotely full-time may feel disconnected from their teams.
- 3. Technology Gaps:** Ensuring all employees have equal access to technology and tools can be a logistical hurdle.





Flexible Child Care Spending Accounts

Flexible Spending Accounts (FSAs) are tax-deferred savings accounts established by the employer to help the employee pay for certain medical expenses, group life insurance and dependent-care expenses.

Dependent Care Flexible Spending Accounts (Dependent Care FSAs) or Dependent Care Assistance Plans (DCAPs) can fund the care of children under 13 years old. Parents can withhold money from their paychecks before it is taxed in order to pay for preschools, nannies, and transportation costs. Employers can provide matching funds. This way, businesses can contribute to employees' childcare without dictating how they spend their money.

Both employees and employers can contribute up to \$2,700 total to a worker's DCFSA. Businesses can partially or fully subsidize these tax-free contributions and provide employees a yearly savings account that can be used to pay for childcare-related expenses.

Eligible Expenses

- Child Care
- Nursery School
- Preschool
- Summer Day Camp
- Before/After School Programs
- Elder Day Care

Dependent Care FSAs or DCAPs are tax-deferred funds set aside from an employee's gross salary through payroll deduction. Payroll deduction funds are transferred to the employee's DCAP account to provide reimbursement for qualified child care expenses. After the employee accumulates dependent care expense funds in the account, receipts for child expenses are submitted to the account administrator for reimbursement. The account administrator reimburses the employee for costs up to a maximum of \$5,000 per year for household child care expenses. Neither the employer or the employee pays payroll taxes on the amount of salary set aside for child care reimbursement. A DCAP salary-reduction can be offered alone or as part of a flexible benefit program. For more information, see the [IRS website](#).

Tools to Use

Setting Up an FSA. [Click here for 3 easy steps for setting up a FSA.](#)

List of Eligible Expenses. A complete list of eligible expenses can be viewed [here](#).

Setting Up a Child Care Benefits Package: Get support setting up a child care benefits package at [Cafeteria Plan Advisors](#), the Chamber currently uses this service to manage its FSA program. Other options also based in MA are [Optum Financial](#), [Reimbursement Specialists Inc.](#), or [Sentinel Benefits & Financial Group](#).





Child Care Resource & Referral

Massachusetts offers a robust network of Child Care Resource and Referral (CCR&R) agencies to support parents and guardians in finding high-quality childcare and accessing financial assistance. These agencies provide guidance tailored to families' needs, including navigating childcare options, applying for state subsidies, and addressing special circumstances such as care for children with disabilities.

For families on Cape Cod, the [Child Care Network](#) is the primary agency offering these services.

- **Location:** 372 North Street, Hyannis, MA 02601
- **Phone:** (508) 778-9470

In addition, families can seek assistance from other local organizations, such as [The Coalition for Children](#) and [Cape Cod Children's Place](#), which also offer resources and support for early childhood care and education.

Statewide Resources

Massachusetts provides a [Licensed Child Care Search Database](#), enabling parents to locate licensed childcare providers across the state. This user-friendly tool helps families filter options based on location, hours, ages served, and specific needs.

Mass 211 helps families find licensed child care, apply for financial assistance, and connect with local Child Care Resource & Referral agencies. Call 2-1-1 or visit mass211.org/childcare to search for providers and get support with subsidy waitlists and early education resources.

Under the Employer-Provided Child Care Facilities and Services Credit, businesses are eligible to receive a valuable tax credit of 10% of their resource and referral expenses, for a total (including child care services) of up to \$150,000.

Employer Support

Employers in Massachusetts can also support their workforce by leveraging tax credits for resource and referral services. Under the **Employer-Provided Child Care Facilities and Services Credit**, businesses are eligible for a tax credit of **10% of their resource and referral expenses**, up to a maximum of \$150,000 annually. By investing in referral services, employers can ease the burden on working parents while fostering a family-friendly workplace.





Child Care Subsidies or Stipends

Child care subsidies or stipends are a powerful tool employers can use to support working parents by reducing the financial burden of child care. By providing direct financial assistance, employers help bridge the gap between the high costs of child care and what families can afford, leading to numerous benefits for both employees and businesses.

How Subsidies or Stipends Work

- 1. Direct Financial Assistance:** Employers offer employees a fixed amount or reimbursement to offset child care expenses. This assistance can be monthly, quarterly, or annual, and is often tiered based on income levels to provide equitable support.
- 2. Partial Care Center Subsidy:** Businesses partially subsidize child care with select care centers or certain child care workers, so that employees and companies share the cost of childcare.
- 3. Flexibility for Employees:** Subsidies and stipends allow employees to choose their preferred child care providers, whether it's a daycare center, preschool, or home-based care.
- 4. Scalable Solutions:** Employers can implement child care stipends on a small or large scale, tailoring the program to their budget and workforce needs.

Why Employers Should Consider Subsidies or Stipends

- 1. Increased Employee Satisfaction:** Offering subsidies shows that the company values its employees' work-life balance. Employees report higher job satisfaction and loyalty when child care challenges are addressed.
- 2. Boosted Retention and Recruitment:** According to a Massachusetts Taxpayers Foundation report, 83% of working parents consider child care benefits a critical factor in job decisions. Child care support helps attract top talent, particularly among millennials and Gen Z employees who prioritize family-friendly workplaces.
- 3. Improved Productivity:** With reduced stress over child care costs, employees can focus better at work. Subsidies prevent disruptions caused by inadequate child care, minimizing absenteeism and increasing workplace efficiency.

Employer Tax Incentives

- 1. Increased Employee Satisfaction: Employer-Provided Child Care Credit:** Receive a tax credit of up to 25% of child care expenses and 10% of child care resource and referral expenses, capped at \$150,000 annually. This reduces the overall cost of offering the benefit while making a significant impact on employees.
- 2. How to Get Started:** Employers interested in implementing child care subsidies or stipends should:
- 3. Assess Workforce Needs:** Survey employees to determine the demand for child care support and understand their specific needs.
- 4. Develop a Program:** Decide on a fixed stipend amount, eligibility criteria, and frequency of payments. Ensure the program aligns with organizational goals and budget constraints.
- 5. Communicate the Benefit:** Clearly communicate the availability of subsidies or stipends to employees and provide guidance on how to apply or access funds.
- 6. Leverage Tax Credits:** Consult with tax professionals to take advantage of the Employer-Provided Child Care Credit and maximize the financial benefits of offering child care assistance.



Group Child Care Programs and Systems

Group Child Care programs, also known as center-based child care, are licensed early education programs that serve infants, toddlers, and preschool-aged children in a dedicated facility. These programs are staffed by trained early childhood educators and follow structured routines that support learning, development, and socialization.

What Is a Group Child Care Program?

Group child care programs typically operate in **early learning centers, YMCA branches, school-based classrooms, or community organizations**. They are designed to serve multiple children at once, often grouped by age, and are required to meet licensing standards established by the **Massachusetts Department of Early Education and Care (EEC)**.

Programs must meet state regulations related to:

- Staff qualifications and background checks
- Teacher-to-child ratios and group sizes
- Health and safety protocols
Age-appropriate curriculum and developmental goals
- Family communication and engagement

Benefits of Group Child Care

- 1. Structured Learning:** Children engage in a consistent daily schedule with activities designed to promote school readiness, social-emotional development, and early literacy and math skills.
- 2. Peer Socialization:** Group settings help children learn to share, communicate, and build friendships.
- 3. Trained Educators:** Teachers receive professional training in child development and curriculum planning
- 4. Flexible Hours:** Many centers offer full-day and year-round schedules, making them ideal for working parents.

Finding a Group Child Care Program

Families can use the **Massachusetts Child Care Search Tool** (childcare.mass.gov) to locate licensed group child care providers by zip code, age served, and hours of operation. You can also contact your local Child Care Resource & Referral agency (CCR&R) or town's early education office for recommendations and financial assistance information.

What Is a Group Child Care System?

Some child care centers are part of a child care system—a network of programs supported by a central agency that may provide:

- Administrative oversight and quality monitoring
- Professional development and training for staff
- Family support services
- Access to vouchers or subsidies
- Meal programs and developmental screenings

For example, YMCA Cape Cod, Cape Cod Child Development, Enriched Learning Academy, Fair Acres Country Day School, Fine Futures Early Childhood Education, and South Shore Early Education operate multiple licensed child care sites and offer coordinated services to families across the region.



Financial Assistance & Family Child Care Systems

Massachusetts offers financial assistance to help eligible families pay for child care through the **Department of Early Education and Care (EEC)**. Families can apply for assistance based on income and other qualifying factors such as employment, education, or participation in job training programs.

To apply, families must contact their local **Child Care Resource & Referral (CCR&R)** agency, complete an application, and provide documentation such as proof of income and family size. If eligible, families may receive a **voucher** or access to a **contracted slot** at a licensed provider.

Important Note to Employers

Demand for financial assistance is extremely high—over 20,000 children are currently on the state's waitlist. Employers should be aware of this gap and consider offering child care stipends, subsidies, or other benefits to support working families who may not qualify or may face long waits for assistance. Get more information [here](#).

Clarendon Early Education Services, a member of the Cape Cod Chamber, is an example of a local Family Child Care System providing these wraparound services. Learn more at clarendonearlyeducationservices.org.

Family child care is a trusted, licensed, and community-based option for working families seeking flexible, high-quality care.

Family Child Care

Family Child Care (FCC) is early education provided in a licensed educator's home, offering a warm, nurturing setting where children from infancy through school age can learn and grow. This type of care is ideal for families seeking a smaller, home-like environment that can offer more personalized attention and flexible scheduling.

There are **three types of licensed Family Child Care providers in Massachusetts**:

- 1. Family Child Care (FCC)** – up to 6 children.
- 2. Family Child Care Plus (FCCP)** – up to 8 children, with at least 2 being school-aged.
- 3. Large Family Child Care (LFCC)** – up to 10 children, with the help of an approved assistant.

All family child care programs are licensed by the **Massachusetts Department of Early Education and Care (EEC)**, ensuring they meet state standards for health, safety, supervision, and staff training. Licensed programs must:

- Be safe and developmentally appropriate.
- Maintain proper child-to-educator ratios.
- Require background checks for all staff.
- Ensure educators are CPR/first aid certified and trained in child development.

Many family child care educators are part of **Family Child Care Systems**, which offer additional support services, including:

- Evening and weekend care options.
- Personalized referrals and transportation assistance.
- Support with applying for financial assistance.
- Participation in the USDA Child and Adult Care Food Program for healthy meals.
- Convenient payment systems for parents.



Education Support for Cape Cod Residents

Cape Cod towns offer a variety of programs to support residents with children, including tuition assistance, preschool access, before and after care programs, and family support services. Below is an overview of available resources by town and regional providers. See our list of Town-Based Early Education Programs below.

Barnstable

[Enoch Cobb Early Learning Center](#): Provides half-day preschool programs for children aged 3–5.

Bourne

[Bourne Integrated Preschool](#): Provides half-day preschool programs for children.

Brewster

[Childcare Assistance Program](#): Offers financial assistance for childcare to eligible Brewster residents.

Chatham

[Childcare Voucher Program](#): Offers financial assistance for childcare to eligible Chatham residents.

Dennis & Yarmouth

[Childcare Subsidy Program](#): Offers financial assistance for childcare to eligible Dennis residents.

[Dennis-Yarmouth Regional School District Integrated Preschool Program](#): Provides half-day preschool programs for children.

Eastham

[Preschool Tuition Assistance](#): Offers financial assistance to Eastham residents for preschool education.

Harwich

[Preschool Voucher Program](#): Offers financial assistance to Harwich residents for preschool education.

Mashpee

[Integrated Preschool & Universal Pre-K](#): Offers Mashpee residents inclusive preschool programs for children aged 3–5.

[Kids Klub Daycare & Preschool](#): Provides full-day childcare services available to all residents.

Orleans

[Universal Pre-K Program](#): Offers financial assistance to Orleans residents for preschool education.

Provincetown

[Early Learning Center](#): Provides Provincetown residents and town employees tuition-free infant and toddler programs.

Sandwich

[Sandwich Partnership for Residents](#): Offers financial assistance for childcare to eligible Sandwich residents.

Truro

[Truro Central School Preschool Program](#): Provides Truro residents and town employees tuition-free preschool.

Wellfleet

[Pre-K Voucher Program](#): Offers financial assistance for childcare to eligible Wellfleet residents.



Benefits of After School Care on Cape Cod

After school care programs across Cape Cod play a vital role in supporting working families and providing children with safe, enriching environments during the hours after school ends. These programs help bridge the gap between school dismissal and the end of the typical workday, offering both educational enrichment and reliable supervision for children from kindergarten through middle school. View our list of Town-Based Public School After Care Programs.

Barnstable

[Barnstable Public Schools](#): Before and after care at elementary schools.

[Hyannis Youth & Community Center](#): After care for 6th and 7th graders in the S.O.A.R. program.

Bourne

[YMCA Southcoast](#): Before and after care at Bournedale Elementary.

Brewster

[Nauset Youth Alliance](#): Before and after care at Brewster Elementary.

Chatham

[Monomoy Community Services](#): After care at Chatham Elementary.

[Chatham Recreation](#): After care for 3rd – 7th graders at the Chatham Community Center.

Dennis & Yarmouth

[Dennis-Yarmouth Public Schools](#): Before and after care at D-Y elementary schools for childcare to eligible Dennis residents.

Eastham

[Eastham Recreation & Beach Department](#): After care at Eastham Elementary.

Falmouth

[YMCA Cape Cod](#): Before and after care at Falmouth elementary schools.

Harwich

[YMCA Cape Cod](#): Before and after care at Harwich Elementary.

[Chatham Recreation](#): After care for 3rd – 7th graders at the Chatham Community Center.

Mashpee

[Mashpee Recreation](#): Before and after care at Mashpee elementary schools.

[Boys & Girls Club of Cape Cod](#): Before and after care for members.

Orleans

[Orleans After School](#): After care at Orleans Elementary.

Provincetown

[Provincetown Recreation](#): After care at Provincetown IB Schools.

Sandwich

[Sandwich Public Schools](#): Before and after care at Sandwich elementary schools.

Truro

[Truro Recreation](#): After care at Truro Central School.

Wellfleet

[Wellfleet Elementary](#): After care at Wellfleet Elementary.

How to Access After Care

Program availability, hours, and fees vary by town and provider. Families should reach out directly to their local school district, recreation department, or youth services organization for enrollment details and eligibility. Some programs may offer scholarships or sliding-scale fees based on income. Some programs may have waitlists or specific enrollment periods.



Paid Family and Medical Leave (PFML) in Massachusetts

Massachusetts' Paid Family and Medical Leave (PFML) program provides employees with essential financial and job security during times when they need to care for themselves or their family. The program is designed to offer flexibility, allowing employees to take leave in a way that suits their unique circumstances. Review the [PFML Employer Toolkit here](#).

Creative Ways to Use Paid Family and Medical Leave

1. Intermittent Leave: Employees can take leave in separate periods for a single qualifying reason. For example, an employee undergoing medical treatment may take leave for scheduled appointments or recovery days after each session.

2. Reduced Leave: PFML allows employees to reduce their work schedule while still receiving partial benefits. For instance, an employee might work fewer days per week while adjusting to life with a new child or caring for a family member.

3. "Top Off" Benefits with PTO: Employees can use accrued paid time off (PTO), such as vacation or sick leave, to supplement their weekly PFML benefit. This can help "top off" the benefit amount, ensuring they receive their full salary during the leave period.

More information

Department of Family and Medical Leave (DFML) Contact Center at 833-344-7365 or visit the [PFML overview page](#).

4. Family Care: PFML can be used to care for a family member with a serious health condition or to bond with a new child within the first 12 months of birth, adoption, or foster care placement.

5. Military-Related Leave: Employees can take leave to address the needs of family members who are active military members. This includes caring for an injured service member or managing their affairs while they are on active duty.

Private PFML Plans

Employers in Massachusetts can offer PFML through a private insurer if the plan meets or exceeds state requirements and is approved by the DFML. Benefits include more control, potential cost savings, and easier coordination with existing leave policies. An annual





Participation in the MA PFML Process: What Employee and Employers Need to Know

While Massachusetts' Paid Family and Medical Leave (PFML) program offers important wage replacement benefits, it's essential to understand that both employees and employers play active roles in the process. Some employers provide PFML through a private insurance plan instead of the state. Employees should check with their HR department to confirm which plan applies to them.

Employee Responsibilities

Employees must initiate and manage their own PFML claims through the Massachusetts Department of Family and Medical Leave (DFML). This includes:

- Submitting a claim through the PFML [online portal](#).
- Providing required documentation (such as medical certification or proof of a new child's birth or placement).
- Notifying their employer at least 30 days in advance when possible (or as soon as practicable).
- Reporting any income they receive while on leave (including PTO or short-term disability benefits).
- Staying in communication with their employer and DFML about the status of their leave.

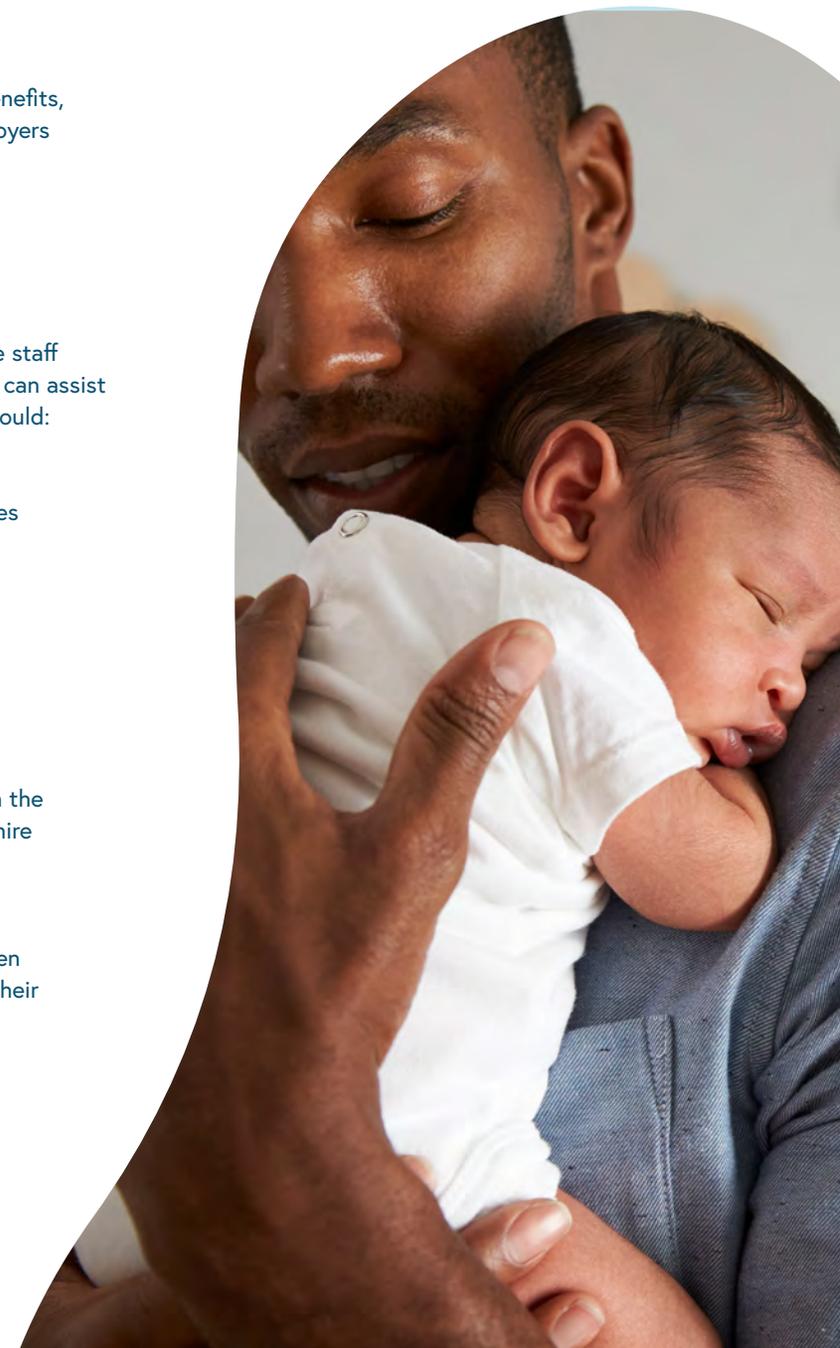
Encouraging employees to plan ahead and start the process early is key to avoiding delays in benefit approval.

Employer Responsibilities

Employers must have at least one administrative staff member who understands how PFML works and can assist employees when questions arise. This person should:

- Be familiar with the [DFML portal](#) and timelines for claim notification.
- Help employees understand how PFML coordinates with existing workplace leave policies (such as PTO, FMLA, or disability insurance).
- Ensure compliance with employee notice requirements (such as posting PFML rights in the workplace and including information in new hire packets).
- Track employee leave and coordinate with payroll to manage any "top-off" benefits (when employees use accrued PTO to supplement their PFML wage replacement).

Employers do not approve or deny PFML—they simply support the process and ensure accurate documentation and internal coordination.





Supplemental Insurance

Supplemental insurance provides valuable financial support for employees during maternity and paternity leave, addressing gaps that standard health insurance and Paid Family and Medical Leave (PFML) may not cover. Employers can enhance their benefits offerings by making these policies available to employees, typically through voluntary, employee-paid plans.

Key Supplemental Insurance Types for Maternity and Paternity Leave

1. Short-Term Disability Insurance

- **Purpose:** Replaces a portion of an employee's income if they are unable to work due to pregnancy, childbirth, or recovery.
- **Coverage:** Typically provides 50–70% of the employee's salary during leave.
- **Duration:** Commonly covers 6–8 weeks for childbirth, depending on the delivery type (vaginal or cesarean), and may extend for complications or medical conditions related to pregnancy.
- **How It Works:** Employees pay premiums through payroll deductions. Benefits are paid out in weekly increments to help cover living expenses during leave.

2. Life Insurance

- **Purpose:** Offers financial security to families in the rare event of fatal complications during childbirth or shortly after.
- **Coverage:** Ensures that the employee's family has financial support to meet ongoing expenses and future needs.

3. Hospital Indemnity Insurance

- **Purpose:** Offers lump-sum or daily payments for hospital stays related to childbirth or pregnancy complications.
- **Coverage:** Helps pay for costs such as hospital room fees, epidurals, and other out-of-pocket expenses not fully covered by health insurance.
- **Flexibility:** Benefits can also be used for non-medical expenses like childcare or household bills during the recovery period.

4. Critical Illness Insurance

- **Purpose:** Provides a lump-sum payment for serious pregnancy-related medical conditions, such as preeclampsia, gestational diabetes, or other complications.
- **Coverage:** Helps offset costs related to treatment, recovery, and unexpected medical needs that arise during or after pregnancy.

Employer Benefits

Fills Financial Gaps: Provides additional income or lump-sum payments to cover costs that PFML or standard health insurance may not fully address.

Customizable Plans: Employees can choose the coverage level and type of insurance that fits their family's needs.

No Employer Cost: Supplemental insurance is typically employee-paid through payroll deductions, allowing employers to enhance their benefits package without increasing costs.

Employee Security: Offers peace of mind to employees, ensuring they feel supported during one of the most significant times in their lives.

Supporting the Workforce

Partnering with Providers: Work with insurance carriers like Aflac, Colonial Life, The Hartford or others recommended by their insurance broker, to offer supplemental insurance tailored to parental leave needs.

Educating Employees: Provide information sessions or materials to help employees understand how these policies can benefit them during maternity or paternity leave.

Promoting Enrollment: Highlight the availability of these policies during open enrollment periods, encouraging employees to plan ahead for their parental leave needs.

Understanding the Difference: MA PFML vs. Short-Term Disability Insurance

Employers should be aware that **Massachusetts Paid Family and Medical Leave (PFML)** and **short-term disability (STD)** insurance are not the same—and understanding the differences is essential when supporting employees through medical or family leave.

Key Differences

Feature	PFML (Mass)	Short-Term Disability Insurance
Mandated by Law	Yes (state program)	No (offered voluntarily by employers or purchased by individuals)
Who Pays	Funded by payroll contributions (shared by employers and employees)	Typically paid by the employee, employer, or both, depending on the plan
Administered By	State (Department of Family and Medical Leave) or private insurance carriers	Private insurance carriers
Coverage	Medical leave, family caregiving, bonding with a new child, military-related leave	Medical leave only (typically excludes bonding or caregiving)
Job Protection	Yes	Often no (unless coordinated with FMLA)
Benefit Amount	Up to 80% of weekly wages, capped by the state	Varies by plan, usually 50–70% of wages
Eligibility	Based on earnings and work history in MA	Based on employer's plan criteria

Why PFML May Be A Better Option

Broader coverage: PFML includes not just personal medical leave but also family caregiving, bonding time, and military leave—STD only covers the employee's own illness or injury.

Job protection: PFML provides job-protected leave, which many STD plans do not.

State-administered equity: PFML ensures a standardized benefit across income levels and industries, whereas STD plan quality and eligibility vary widely.

No plan setup required: PFML is already built into Massachusetts law—employers don't need to shop for or manage a separate plan unless they choose to offer a private equivalent.

Best Practices for Employers

Employers should review any existing short-term disability policies and ensure HR teams and administrative staff understand how PFML interacts with them. In many cases, PFML may offer **stronger benefits at lower cost**, and employers may find that promoting PFML as the primary leave option better supports their workforce.

Employers can still offer **STD insurance as a supplemental benefit** to provide additional income during PFML leave or to cover gaps not addressed by the state program—but it's important to clearly **communicate the differences** so employees can make informed decisions.



On-Site & Contracted Child Care

When sufficiently subsidized and of good quality, on-site company child care tends to have the greatest perceived value to employees and one of the highest returns to the company.

For 20 years, the federal government has offered a tax credit to encourage businesses to offer child care benefits to their employees.

The Employer-Provided Child Care Facilities and Services credit allows businesses to receive a valuable tax credit of 25% of related child care expenses and 10% of their resource and referral expenses, up to a total of \$150,000.

There are three ways which employers can offer child care to employees that qualify for the Employer-Provided Child Care Facilities and Services tax credit:

- 1. Providing On-Site Care for Employees:** This includes expenses to acquire, construct, rehabilitate, or expand a property to provide child care to employees, as well as qualified operating expenses for such child care services.
- 2. Contract with a Child Care Program:** Expenses in this category include those needed to contract with a qualified child care facility that will provide child care services to the children of employees, this includes home based care.
- 3. Contract to Help Find Child Care (Resource and Referral):** Any amount paid under contract to help employees find child care.

If the employer seeks to receive a tax credit for offering child care as an employee benefit, enrollment in the child care program must be open to all employees and cannot favor any group of employees, such as those who are highly compensated.

Tools to Use

The Early Education and Out of School Time (EEOST) Capital Fund, managed by CEDAC in partnership with the Massachusetts Department of Early Education and Care, provides capital improvement grants to non-profit early education and out-of-school-time programs.

These grants support major facility renovations and construction projects that improve the quality, accessibility, and safety of child care spaces—particularly in low-income communities. Employers and community partners considering on-site or contracted child care solutions may explore partnerships with providers who have accessed this funding to enhance or expand their facilities. Learn more at cedac.org.



Resources for Families

Finding quality child care in Massachusetts

- Search [Massachusetts Licensed Child Care Search](#) for up-to-date child care availability in your region.
- [The Cape Cod Child Care Network](#), [The Cape Cod Children's Place](#), [The Coalition for Children](#), Family Child Care Systems like [Clarendon](#), and Mass 2-1-1 connects Cape Cod parents and child care programs with daycare openings, up-to-date child development information, ideas and on-the-ground resources.
- Want to learn about your child care provider's inspection reports? View [Massachusetts Licensed Child Care Search](#). Search for your provider's name and address, and scroll down to find updates on Inspection and Monitoring Visit Reports and Investigations.
- Need financial assistance? See if you qualify and apply by visiting [MA Child Care Financial Assistance](#).
- Visit the [Coalition for Children](#) and [The Cape Cod Children's Place](#) for resources and supports for you and your child as they grow and develop.

Cape Cod Resources

- United Way Cape Cod offers [a family resource page](#) for families with young children in English & Spanish.
- [The Cape Cod Children's Place](#) updates a Mid-Cape Resource Guide and a Lower Cape Resource Guide for families in English and Spanish.
- [The Coalition for Children](#) updates an Upper Cape Resource Guide for families in English.
- Cape Cod Healthcare offers [Lactation support](#) for mothers returning to work.
- Find PreK options through the [Cape Cod Chamber of Commerce](#).
- [YMCA Cape Cod](#) operates Head Start development centers throughout Barnstable County serving children ages 3-5.
- [Kids on the Cape](#) has an active calendar full of events for families to take advantage of.



Testimonial: Cape Cod Five



"Access to high quality and affordable childcare is vital for our colleagues' families and for our communities as a whole. Without it, working parents struggle to balance their many responsibilities. In response to the unique and increasing challenges placed on working families, Cape Cod 5 maintains a Child and Elder Care Employee Benefit Program, which provides reimbursement options for expenses incurred for child and/or elder care services that occur during working business hours. In addition, we fund premium account access for our employees who choose to use Care.com to search for reliable and professional childcare services.

Cape Cod 5 offers a flexible workplace environment that supports our colleagues as they navigate their career and life responsibilities. By listening to the insights and experiences shared by our colleagues, clients and community members, we continue to learn more about and help mitigate the impact of the inadequate early education and childcare system in our region. We hope that by highlighting these resources, we can inspire others across the communities we serve to adopt similar practices that ultimately extend to improve the lives of the children, families, businesses and communities we live and work in."

Laura Newstead

First Executive Vice President | Chief Human Resources Officer, Cape Cod Five
Questions for Laura? Email: lnewstead@capecodfive.com | Office: 508-247-2322



Testimonial: Cape Associates



"Cape Associates, Inc. is a family-owned custom home builder on Cape Cod. We have been in business over 53 years and proudly employ 120 people year 'round. Many of our employees have children and we recognize the importance of available and affordable childcare. At Cape Associates, we do everything we can to support this need: we offer two annual childcare scholarships to our employees, we allow for remote work when childcare is unavailable, we encourage the use of PFML upon the birth or adoption of a new child, and we have a supportive, team-oriented culture that allows employees to feel comfortable to ask for help or an accommodation when they are faced with childcare challenges."

Lindsay Cole

Vice President of Human Resources, Cape Associates

Questions for Lindsay? Email: lcole@capeassociates.com | Office: 774.316.4719

Testimonial: Lawrence Lynch Corp



"Lawrence Lynch Corp. became aware of the child care crisis that our region is facing where people aren't able to afford the high cost of childcare for their families. In an effort to assist our eligible full-time employees who require child care services for their families, we implemented a subsidy program for children; age birth to kindergarten. We collaborated with Shana Tyner, our Director of People and Culture, and requested that she assist us in crafting a program that could assist us with this endeavor. In essence, eligible employees will be reimbursed for childcare expenses up to \$500 per month, per child, for a maximum annual benefit of \$6,000 per child. The subsidy is limited to a maximum of 2 children per employee. Employees have shared with us that by offering them this support, not only has Lawrence Lynch Corp. eased a significant financial burden, it has also allowed our employees to feel valued and better able to focus on both their professional and personal responsibilities."

Raquel Rodriguez

Coordinator of Marketing and Events, Lawrence Lynch Corp

Questions for Lawrence Lynch Corp? Contact Shana Tyner, PHR, SHRM-CP Director of People & Culture, Lawrence Lynch Corp. | Email: styner@lawrencelynch.com | Office: 508.548.1800

Additional Reading and Resources



- 1 A Better Future for Working Parents: A playbook for leaders and organizations
https://www.charterworks.com/Charter-Vivvi-A_Better_Future_for_Working_Parents.pdf
- 2 Employee Assistance Program
<https://familyforwardnc.com/family-forward-policies/employee-assistance-program/>
- 3 Marshall Plan for Moms
<https://marshallplanformoms.com/>
- 4 "The workforce of tomorrow requires a child care system fit for the future," Forbes, Aug. 2, 2022.
https://www.forbes.com/sites/isabellehau-1/2022/08/02/the-workforce-of-tomorrow-requires-a-child-care-system-fit-for-the-future/?r=3wn5y&sh=1ee9737c50cd&utm_source=substack&utm_medium=email
- 5 The Future of Benefits: An HR guide to what's next for employee benefits in 2022. "For all groups, care benefits are among those that most actively support key employer objectives: recruiting and retaining top talent; increasing employee productivity; and providing equitable benefit options to a diverse workforce." Published by Care.com.
https://www.care.com/business/wp-content/uploads/sites/5/2022/05/Care-for-Business_Future-of-Benefits-Report_2022.pdf
- 6 Flier from the Early Childhood Learning Council: Why Should Employers Care? Relationship Between Productivity and Working Parents
<https://childcarecouncil.com/wp-content/uploads/2014/07/Why-Should-Employers-Care-ECLC.pdf>
- 7 Maven's "HR Leader's Checklist for Supporting Parents Returning to the Workplace,"
Maven offers comprehensive, whole-person care for working parents throughout their parenting journey.
<https://info.mavenclinic.com/pdf/hr-leaders-checklist?submissionGuid=0e77df93-8748-4880-b750-43f02ce58ecd>
- 8 "Understanding America's Labor Shortage: Why One Million Women Are Missing from the Workforce," U.S. Chamber of Commerce
<https://www.uschamber.com/workforce/understanding-americas-labor-shortage-why-one-million-women-are-missing-from-the-workforce>
- 9 "Employer Guide to Childcare Assistance and Tax Credits," U.S. Chamber of Commerce
<https://www.uschamber.com/workforce/employer-guide-to-childcare-assistance-and-tax-credits>
- 10 Family Friendly IS Business Friendly: The Top 10 Family-Friendly Policies that Benefit Working Parents and Businesses' Bottom Line
<https://bestplace4workingparents.com/top10policies/>
- 11 "Employer Guide to Childcare Assistance and Tax Credits," U.S. Chamber of Commerce
<https://bestplace4workingparents.com/getting-back-to-work-report/>

Maternal Care Resources

- 1 Parents Helping Parents Stress Line | Phone: 1-800-632-8188**
Provides free and confidential support for parents feeling overwhelmed, stressed, or in need of guidance.
- 2 Postpartum Support International Helpline | Phone: 1-800-944-4PPD (4773) | www.postpartum.net**
Offers resources and support for mothers experiencing postpartum depression, anxiety, or other mood disorders. Callers can receive referrals to local support groups and providers.
- 3 Massachusetts Child Psychiatry Access Program for Moms (MCPAP for Moms) | Phone: 855-666-6272 | www.mcpapformoms.org**
Provides support and consultation for obstetricians, midwives, and primary care providers treating mothers experiencing depression and other mental health concerns during and after pregnancy.
- 4 Postpartum Doula Services | www.dona.org**
Postpartum doulas provide in-home support to new mothers, including assistance with infant care, breastfeeding, and household management. Find local certified doulas through the DONA International directory.
- 5 Massachusetts WIC (Women, Infants, and Children) Program | Phone: 1-800-WIC-1007**
Provides nutrition support, breastfeeding counseling, and referrals to health and social services for eligible mothers and children.
- 6 National Maternal Mental Health Hotline | Phone: 1-833-9-HELP4MOMS (1-833-943-5746)**
Free and confidential support for pregnant and postpartum individuals, available 24/7 in English and Spanish.
- 7 Massachusetts Postpartum Depression Resource Guide | www.mass.gov**
A directory of statewide mental health and support resources for mothers experiencing postpartum depression.
- 8 March of Dimes - Postpartum Health | www.marchofdimes.org**
Provides educational materials on postpartum care, mental health, and recovery.
- 9 Emergency Support | Call 911**
If you or someone you know is in immediate danger or experiencing a mental health crisis, call 911 or visit the nearest emergency room.

Cape Cod Chamber of Commerce

We are the third largest Chamber of Commerce in Massachusetts with significant presence and influence statewide. Established over a century ago, our Chamber operates as a non-profit, membership-based organization serving over 1,000 businesses, civic groups, and educational institutions, collectively employing 15,000 people.

As a leading state-designated regional tourism council, we drive \$1.4 billion in direct domestic tourism spending in Barnstable County. Additionally, we advocate for policies and legislation that bolster economic vitality and foster business growth.

Moreover, we serve as a state-designated regional economic development organization, addressing key challenges facing industries across Cape Cod.

Our sister corporation, the Cape Cod Blue Economy Foundation, supports sustainable, responsible, growth of our region's blue economy. Their work builds on existing tourism industries, a world class marine research and technology cluster, and sustainable use planning dedicated to preserving our environment and quality of life.

To learn more, visit CapeCodChamber.org.

Thank you to the members of our Early Education and Child Care Taskforce for contributing their expertise and knowledge to this toolkit.

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Meaghan DeLellis, The Cooperative Bank of Cape Cod
Nancy Gross, South Shore Early Education and Cape Cod Community College
Rosalina Pinto, Clarendon Early Education Services, Inc.
Susan Johnson, Cape Cod Times Neighbors Fund
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Best Place for Working Parents®

The Best Place for Working Parents® is a growing network of business leaders proving that family-friendly is business-friendly. Through a first-of-its-kind 3-minute online business self-assessment, organizations across the country are gaining this competitive designation that recognizes innovation across the top 10 research-backed family friendly policies proven to benefit working parents AND employers' bottom line.

Our online self-assessment and designation was developed together with 100 business leaders who recognized family-friendly practices as a critical lever for catalyzing and empowering a changing workforce, and as a keen business strategy for attracting and retaining today's top talent.

The Best Place for Working Parents® top 10 research backed family-friendly policies are relevant to businesses of every size and industry, and include low- or no-cost options that are proven to boost employee attraction, retention, loyalty, productivity, and engagement. The Best Place for Working Parents® is supported by national research that demonstrates the power of these practices in impacting working parents and their families, and for the businesses that implement them.

The 3-minute online self-assessment instantaneously allows business leaders to see if their organization earned a Best Place for Working Parents® designation, along with a dashboard of their company's results as compared to other businesses of like size and industry. The self- assessment results dashboard is dynamic and updated each time a new business takes the assessment.

To learn more, visit [BestPlace4WorkingParents.com](https://www.BestPlace4WorkingParents.com).

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[BESTPLACE4WORKINGPARENTS.COM](https://www.bestplace4workingparents.com)