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# A better kind of Backup Care

Cariloop's Backup Care model was designed in response to the industry's need for more predictable, reliable, and scalable solutions to support the diverse caregiving needs of today's workforce.

| | Cariloop | Center-Based Model |
|---|---|---|
| **Model Structure** | Personalized, on-demand vetting of providers with a best in class reimbursement model. Member driven booking and payment. | Fill and book care through limited network of company-owned centers, partner facilities, or third-party networks. |
| **Employer Investment** | Pay only for the care your employees use, after care takes place. | Prepaid bank of days based on projected utilization. Profits for center-based provider are built into employer's cost. |
| **Caregiving Network** | No network boundaries. Cariloop prioritizes employee preferences when identifying in-home and out-of-home backup care options for employer-sponsored programs. | Contracted networks with centers and agencies create a limited network, in an already limited state of care supply. |
| **Employee Choice** | Employees have the option to choose from pre-vetted options that align with their care needs. Purpose-built safeguards to prevent fraud and misuse within personal networks. | For in-network Backup Care, employees must choose from a limited list of contracted network providers proposed by the vendor. |

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# Savings that cannot be ignored

### Employer Example

An enterprise employer sought to enhance the employee experience for their working parents and caregivers, while reducing unnecessary Backup Care spend.

| Incumbent Backup Care Program | Cariloop Backup Care Program |
|---|---|
| **Network**<br>Single, internal network<br>• Childcare<br>• In-home Eldercare<br>• Pet care<br>• Tutors<br>• Household Help | **Network**<br>Multi-network, real-time agnostic sourcing & vetting<br>• Childcare<br>• In-home Eldercare<br>• Pet care<br>• Tutors<br>• Household Help |
| **Subsidy Model**<br>**Subsidy**: 10 days per year.<br>**Copay**: $15/child/day or $25/family/day | **Subsidy Model**<br>**Subsidy**: 10 days per year.<br>**Copay**: $10-$20/day based on provider type.<br>All dollars go toward care. No markup on the cost of care. |
| **Annual Investment: $1,103,671** | **Estimated Annual Investment: $764,041** |

## Estimated Cost Savings with Cariloop: $339,630 per year

*Employers can configure Cariloop's subsidy in terms of days, dollars, or hours, as well as customize co-pays, eligible care types and reasons, and coverage maximums.*

*Estimated subsidy usage is calculated based on incumbent's previous utilization. Comparison does not include Cariloop's coaching model.*