



4C offers child care referrals, helps parents find child care options and provides information on how to choose quality care.

Parents know their children's needs better than anyone else. Because of this, child care decisions are best made by parents. Remember to look, listen and ask! Be sure to visit and interview several child care providers before making a selection. Ask questions and check references before leaving a child in care.

Parents are fully responsible for making the right choice in child care. 4C cannot guarantee any child care provider or child care setting. For questions or concerns, please contact us at the 4C office nearest you.

ABOUT THIS PROGRAM

4C offers personnel benefit plans for child care professionals—both family child care providers and child care center staff. These types of insurance plans are included:

- medical
- dental
- accident expense
- disability
- liability

Central Office

1924 Dana Avenue
Cincinnati, Ohio 45207
513-221-0033
800-256-1296
fax 513-221-0393

Butler County

513-758-1223

Clermont County

513-758-1237

Clinton County

31 West Main Street
Wilmington, Ohio 45177
937-382-7011, ext. 1224
fax 937-383-3434

Miami Valley

1320 E. 5th Street
Dayton, Ohio 45402
937-220-9660
800-340-0600
fax 937-220-9661

Warren County

570 North State Route 741
Lebanon, Ohio 45036
513-695-2276
fax 513-695-2277

Northern Kentucky

601 Washington Ave., #105
Newport, Kentucky 41071
859-781-3511
800-256-1296
fax 859-781-3544

www.4cforchildren.org
agency@4cforchildren.org

TYPES OF INSURANCE

- **Medical:** 4C gives child care professionals access to medical insurance through **Benefits Protect**. This offers a variety of options including major medical insurance, limited medical plans and discount medical savings cards. To talk with a counselor and determine a plan for you, call 866-210-2999.
- **Dental/vision:** **Assurant** provides dental plans including both a managed care option (lower cost and more coverage for selected dentists in a directory) and an option for any dentist with benefits limited to an agreed dollar amount. For vision insurance, a discount plan is included. (*Note: The managed care plan is not available in Indiana.*)
- **Short-term disability:** **Aflac** provides coverage for lost income when off the job for up to 90 days due to medical leave. Monthly premiums vary depending on income levels and age.
- **Personal accident expense:** **Aflac** offers coverage for emergency room visits, hospital stays and lump-sum injury benefits for injuries both on and off the job.
- **Family child care liability:** **Thomco** provides liability coverage for family child care businesses.
- **Child care center liability:** **Wells Fargo** provides coverage for child care facilities.

HOW TO ENROLL

To enroll or receive more information about any plan, call the 4C Provider Insurance Line at 513-221-0033, ext. 1355, and requested materials will be mailed to you. 4C, as the administrator of the Assurant and Aflac plans, requires completion of the enrollment form, sponsorship agreement and an agreement for monthly payments to be made from a bank account or credit card.

WHO CAN ENROLL?

Insurance plans are available to family child care providers and child care center staff. Participants can choose to enroll in one plan or a combination of offered plans. In some cases, a minimum number of staff is required to enroll. To qualify for the 4C Provider Insurance Program, you must meet one of the following criteria:

In Kentucky, you must be one of the following:

- Type I licensed child care center in good standing with the state.
- Certified family child care home.
- Type II licensed child care home in good standing with the state.

In Ohio, you must be one of the following:

- 4C registered child care provider.
- Family child care provider enrolled in the Child & Adult Care Food Program through 4C.
- Type A family child care provider in good standing with the state.
- Type A provider.
- Licensed child care center in good standing with the state.

4C MISSION

4C works to improve the quality, effectiveness and accessibility of early childhood education and care in the region so every child has a positive experience and a foundation for success in school and life.

4C HISTORY

4C was founded in 1972 to coordinate child care services for children. Working with other child-serving agencies, 4C continues to find new ways to meet the needs of families, child care providers and the community, and has offered more than 35 years of service. The agency focuses on linking parents to child care service options, educating the community about quality child care and promoting nutritious meals in family child care homes. It also works to instruct child care providers on how to improve the quality of their care and advocates at all levels of government for quality child care services for all families. 4C has grown to serve a 23-county area in Southwest Ohio, the Miami Valley and Northern Kentucky.



4C is not an insurance broker or representative of the insurance companies for any of these plans. 4C does not receive any commission on any of these plans. 4C is not responsible for any issues a participant may have with the insurance company other than payment to the insurance companies.



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Toll-free (Cincinnati & Northern Kentucky)

800-340-0600
Toll-free (Miami Valley)

4C strives to provide high quality service to all customers and clients. Should you have a comment or concern about our service, please contact:
Chief Operating Officer, 4C

1924 Dana Ave., Cincinnati, OH 45207



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JOIN THE

4C Provider Insurance Program

