



FREQUENTLY ASKED QUESTIONS:

> What is workers' compensation insurance?

Workers' compensation is a type of insurance that provides benefits to employees who are injured or become ill due to work-related causes, covering medical expenses, lost wages, and in some cases, rehabilitation and job retraining. For more information, please click [here](#).

> Why does Apex require their host families to carry workers' compensation insurance?

Even if your state does not mandate it, Apex requires workers' compensation insurance to protect both the host family and the care professional in case of a work-related injury or illness. **Important: A care professional's traveler's insurance only reimburses regular doctor visits, and does not cover work-related injuries.**

> What is and isn't covered by workers' compensation insurance?

Workers' compensation covers your Apex care professional and all other domestic workers in your home for work-related injuries and/or illnesses. Injuries that occur outside of regular working hours are not covered.

> What are the workers' compensation requirements by state?

For more information, please check the state by state breakdown [here](#).

> How can you obtain workers' compensation insurance?

There are different options to obtain workers' compensation insurance. You can either contact your homeowners insurance to ask whether they can add an endorsement or you can purchase a stand alone policy. When purchasing a stand alone policy, you will have to apply for an Employer Identification Number (EIN) with the [IRS](#).

> What is the cost for an annual policy?

Depending on the state, annual insurance policies can range anywhere from \$270 to \$1,200.

RESOURCES:

Apex has the following resources available for our families to help guide them. Let them know that you are an Apex host family.

- Clarke White, Direct Dial - (804) 267-1210, clarke.white@rtspecialty.com, website Home - [Bhalu Insurance](#)
- Alyssa Sable, Direct Dial - (877) 367-1969, alyssa.sable@myhomepay.com, website Home - [Care.com HomePay](#)