

聚焦

WA Cares申请指南



2026年1月27日

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幻灯片及录播视频可访问：wacaresfund.wa.gov/webinar。

目前我们支付长期护理费用的方式存在问题

高昂的长期护理费用会对我们所有人产生影响，尤其是在人口老龄化加剧的背景下。

大多数人无力承担长期护理费用。



70% 的人在一生中需要护理服务。



每周20小时居家照护，持续6个月的费用为
\$23,400



年长者家庭年均收入中位数为
\$69,000

家庭照护并非无偿。



近半数老年人表示曾因照护产生相关经济困境



因提前退出劳动力市场，损失的薪资与福利总额为
\$303,880



照护者需将自身**25%**的收入用于照护相关支出

企业和经济均会受到影响



61% 的在职照护者表示工作受到影响



替换离职员工的成本相当于该员工**1.5倍**的薪金

运作方式

自动缴费

工作期间，按薪资的**0.58%**
自动缴费



获得福利资格

若满足缴费要求与护理需求要求，
即可申请领取福利。福利将于
2026年7月开始发放。

使用福利

可从**\$36,500**福利额度（随通货
膨胀增长）中，自主选择用于
符合条件的服务



缴费要求

需通过以下三条路径中的任意一条满足要求，方可获得资格

全额福利额度

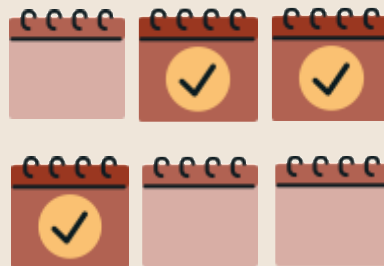
永久路径

永久获取资格：
职业生涯中任意时段累计
缴费**10年及以上**



临时路径

临时获取资格：
申请福利时，**过去6年中**
至少有3年参与缴费



按比例计算额度

过渡路径

若为1968年前出生人群

永久获取资格：
每缴费一年，可永久享受
全额福利额度的**10%**



示例：缴费2年，
可享受全额福利额度的20%

职业生涯期间负担得起的缴费金额

\$40,000 年薪	
每月	\$19
30年间	\$6,960

华盛顿州典型劳动者 \$59,000 年薪*	
每月	\$29
30年间	\$10,260

\$80,000 年薪	
每月	\$39
30年间	\$13,920

可获得初始额度**\$36,500**且随时间增长的福利

护理需求要求

- 需在**3项及以上**日常生活活动中获得帮助
- 该帮助需求将持续至少**90天**



洗浴能力



转移能力



活动能力



用药
管理



如厕能力



床上活动能力



饮食能力

申请福利

- 请访问wacaresfund.wa.gov/apply创建在线账户
- 提交申请
- 我们确认您是否满足缴费要求
- 预约面谈，沟通您的护理需求
- 我们告知您是否获批使用福利

需要支持？



可由他人代为管理您的账户



您所在地区的老龄化事务局可提供帮助

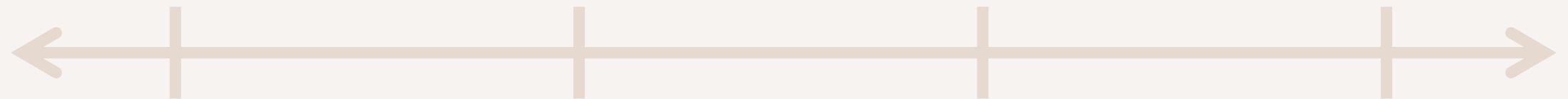
即将到来的重要节点

2026年
1月6日

2026年
4月1日

2026年
5月18日

2026年
7月1日



启动试点

在Lewis县、Mason县、Thurston县和Spokane县

在线账户

开放创建功能，可查询缴费状态

开放申请

全州

开始发放福利

全州

州外享受福利

- **2026年7月：** 满足以下条件者，离开本州后仍可继续参与计划：
 - 已缴费至少3年（每年工作500小时及以上）
 - 离开本州后1年内选择继续参与
- 工作期间持续缴费
- **2030年7月：** 州外参与者可享受福利



“如果我的家人当时有WA Cares，**我的生活可能会完全不同。** WA Cares，以及能在其他州使用福利这一点，意义重大。”

- Kendall，西雅图的家庭照护者

帐户创建

Welcome to your WA Cares Fund account!

Thank you for connecting your SecureAccess Washington (SAW) account to the WA Cares Fund. We just need to collect a few pieces of information about you.

[Set up your WA Cares Profile](#)

Have questions or need assistance in creating your WA Cares profile? Call our customer care team at 844-CARE4WA (844-227-3492). Visit [help & support](#) for customer care hours and TTY/TDD options.

请准备以下信息

- 法定姓名及常用姓名
- 基本人口统计信息

帐户创建

确认或更新姓名及人称代词

Let's start with your basic information.

First, we need your legal name. You'll also have a chance to tell us if you go by a different name, so we know how to refer to you.

Is your legal name displayed correctly?
First name: Kimmy
Last name: Gibbler

I go by a different name My legal name is not displayed correctly

Let's correct your legal name.
Correcting how your name appears in the fields below will be updated in your profile right away. However, entering a different legal name may require a WA Cares team member to review your name. They may also reach out for documentation to verify the new name.

* Legal First Name Legal Middle Name (if applicable) * Legal Last Name

What pronouns do you go by?

- Clear --
- He/Him
- She/Her
- They/Them
- Ze/Hir
- Ze/Zim
- Ze/Zir

[Next >](#)

分享您的语言和沟通偏好

How can WA Cares support your language and communication preferences?

Please select from the available written and spoken languages, as well as accessible formats for blind or visually impaired people. We will provide support and send documents in your language.

Spoken Communication

Such as phone calls and assessments

* Preferred Spoken Language

* Is this also your native language?

Yes No

Would you like TTY or Sign Language Services?

Written Communication

Such as documents and letters

* Preferred Written Language

Would you like braille or large print notices?

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帐户创建

Finally, how do you want to receive notifications?

WA Cares will notify you of any important updates to your account or benefit, such as eligibility notifications, application notifications and actions required by you.

Email (Automatically sent for all account updates)

SMS/Text message

Must be able to receive SMS/Text messages. Data rates apply.

Mail (Allow 10 business days)

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您可随时进入账户设置界面，选择 Communication Preferences（沟通偏好）选项，查看并编辑通知偏好。

SETTINGS

WA Cares ID: 26345695999 ⓘ

Beneficiary profile

Communication preferences

Authorized user

WA Cares account

Forms

Communication preferences

We automatically email you about account updates such as application status, benefit balance, new authorizations, or account changes. You can also opt into receive notifications by SMS/Text Message and/or mail (paper notifications).

Notifications about your benefit or account [Edit](#)

Email

Automatic (default)

SMS/Text message

No

Paper messages (by mail)

Yes

Stay connected to WA Cares!

Sign-up for our WA Cares newsletter to ensure you receive the latest news on policy changes, announcements and community events.

[Go to GovDelivery to sign-up](#)

帐户创建

Your WA Cares account is now set up! You can go to your WA Cares dashboard.

[Go back to dashboard](#)

Have questions about becoming an authorized user? Call the WA Cares at [844-CARE4WA \(844-227-3492\)](tel:844-CARE4WA). Visit [help & support](#) for customer care hours and TTY-TDD options

帐户创建



Dashboard

Documents

Notifications (4)

Support Messages

Settings

Languages

Kimmy Gibbler

KIMMY GIBBLER

WA Cares ID: 26345695999



You have 4 new notifications to review. [View notifications.](#)

Your projected benefit

\$36,500.00

Projected benefit if used today

\$41,296.00

Projected benefit if first use is at age 80

This is an estimate of your benefit, at the age you begin using it. It's based on annual adjustments for inflation, even after you stop working and contributing.

Explore more details with the [WA Cares calculator](#), or [see how far your benefit goes](#).

Your Annual Statement

Your Annual Statement summarizes your contribution to WA Cares. Your statement may be requested once per year and can help you understand when you might meet the **contribution requirements**. This is not a Contribution Determination.



Receiving your Annual Statement usually takes just a few minutes but may take longer if you provided new information for us to review

Coming April 2026

Ready to access your WA Cares benefit?

In order to access the WA Cares benefit, you need to meet the [contribution requirement](#) and [care need requirements](#). Follow the steps below to determine if you're eligible to use the benefit.

1

See if you meet the contribution requirement

Need care? Begin by requesting a review of your work history to see if you qualify for the WA Cares benefit. Data from the Employment Security Department (ESD) is used to make the determination.

Most determinations are ready within minutes, but some may take up to 14 business days if further research is needed. The letter will show if you meet the contribution requirement.

Request a Contribution Determination

2

See if you meet the care needs requirement.

As part of the process you will need to:

Complete your intake calls: During this call with a WA Cares team member you will schedule your Care Needs Assessment.

Complete your Care Needs Assessment: You'll meet with a WA Cares team member who will ask about your health and tasks of daily living to determine if you meet the care needs requirement.

Receive your Benefit Determination: It'll summarize whether you've met the care

缴费认定申请

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[Request a Contribution Determination](#)

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Receive your Benefit Determination: It'll summarize whether you've met the care needs requirement and how to use your benefit.

缴费认定申请



 Languages

 Save & exit



We've submitted your request! Your Contribution Determination is pending.

The Employment Security Department (ESD) will review your contribution and work history to determine if you meet the [contribution requirement](#). Most Contribution Determination are ready in minutes, but some may take up to 14 business days if further research is needed. You will receive a notification when your Contribution Determination is available.

In need of more immediate care services? There may be resources that can assist you. Find [additional resources](#) or call us at [844-CARE4WA \(844-227-3492\)](#). Visit help & support for customer care hours and TTY/TDD options.

[Go back to dashboard](#)

Have questions about the contribution determination process?
Call the Employment Security Department at [\(833\) 717-2273](#).

签署申请表

Ready to access your WA Cares benefit?

In order to access the WA Cares benefit, you need to meet the [contribution requirement](#) and [care need requirements](#). Follow the steps below to determine if you're eligible to use the benefit.

1

See if you meet the contribution requirement.

You meet the contribution requirement! Your contributions may qualify you for the full benefit.

You can now schedule your Care Needs Assessment to see if you meet the care needs requirement.

Contribution Determination (Uploaded)

[View](#)

View your Contribution Determination document for more details.

2

See if you meet the care needs requirement.

As part of the process you will need to:

Complete your intake calls: During this call with a WA Cares team member you will schedule your Care Needs Assessment.

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Submit Application

完成申请受理电话访谈

申请受理是指工作人员向申请人收集必要信息，以便筹备、确定评估类型并预约护理需求评估的流程。

What are the best times to reach you?

Please let us know when you're available for a team member to call you and schedule your Care Needs Assessment. They'll try to reach you during the times you're free. You can choose multiple days or times that work for you.

All times shown in Pacific Standard Time.

***Days of the week**

Monday Tuesday Wednesday Thursday Friday

***Times of the day**

Morning (9 AM to 11 AM) Mid-day (11 AM to 2 PM) Afternoon (2 PM to 4 PM)

No Preference

I have no preference. I can be called at any time.

Next

完成护理需求评估并查看福利认定结果

LORELAI GILMORE

WA Cares ID: 26345696003 ⓘ



You have 7 new notifications to review. [View notifications.](#)

Your WA Cares application is complete and your Benefit Determination is ready for review.

[Withdraw my application](#)



Submit Application



Schedule Care Needs Assessment



Complete Care Needs Assessment ⓘ



Receive your Benefit Determination ⓘ

Next step:

Review your Benefit Determination

Your Benefit Determination tells you whether you have been approved or denied. Please review this document to understand the decision and your rights.

You can review your Benefit Determination at any time in [Documents](#).

[View Benefit Determination](#)



问答环节



我们的表现如何？

我们重视您的反馈！请填写简短问卷，分享您对本次演示的看法。

谢谢!



演示材料获取地址: wacaresfund.wa.gov/webinars

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邮箱咨询

wacaresfund.wa.gov/contact-us

电话咨询
(雇主与豁免)

833-717- 2273

电话咨询
(其他问题)

844-CARE4WA