

## What is the WA Cares Fund?

WA Cares is a new fund to which we all contribute when we're working. Through it we can access long-term care when we need it.

A Long-Term  
Care Fund  
For Everyone.

## How Does WA Cares Work?

### Benefits

You can receive services and supports worth up to \$36,500 (adjusted annually up to inflation) over your lifetime. You choose how to use your benefits – for example, you can hire a home-care aide, pay a family member, make home modifications, or receive care in a residential setting or nursing home. Anyone who needs help with at least three activities of daily living, such as eating, bathing, or toileting, who has met the vesting requirements below is eligible.

### Contributions

WA Cares is self-funded entirely by worker contributions. The premium is 0.58% (your wages x 0.0058). For the typical worker earning \$52,075, it is \$302/year. To earn benefits, you must contribute at least 10 years (without a break of 5 or more years) or have contributed 3 of the past 6 years at time of application for benefits.

## We've Got Tomorrow Covered

### Protect Your Retirement Savings



7 in 10 of us will need long-term care. Medicare doesn't pay for it. With WA Cares, most of us will no longer need to deplete our life savings to get care.

Employees who do not wish to participate in WA Cares will need to purchase private insurance. Private premiums can be much more expensive and are owed till the day you die or need care and can be hard to afford on a fixed income. WA Cares offers affordable coverage, and you stop contributing the day you retire. When comparing cost, compare lifetime – not annual – cost.

### Protect Your Family



Most of us can't afford long-term care when we need it. Our loved ones end up having to pay for – or provide – the care we need.

Family caregivers often have to reduce work hours, turn down promotions, or leave the workforce, sacrificing their own economic and retirement security. With WA Cares, you and your family will have money to hire a professional caregiver if you so desire, or a loved one can be your paid caregiver.

### Key Dates

**October 1, 2021 – December 31, 2022**

Window to apply for coverage exemption.

**October 31, 2021**

Deadline for having private insurance to qualify for a lifelong exemption.

**January 1, 2022**

Premiums begin for employees.

Self-employed can opt in to coverage.

**January 1, 2025**

Benefits become available to qualified, eligible individuals.

### Learn More

Visit [wacaresfund.wa.gov](http://wacaresfund.wa.gov) and get answers to your questions at [wacaresfund.wa.gov/learn-more](http://wacaresfund.wa.gov/learn-more)

Attend a live webinar. Sessions are held weekly. View dates at [wacaresfund.wa.gov/learn-more](http://wacaresfund.wa.gov/learn-more)



Washington State  
Department of Social  
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