



A LONG-TERM CARE FUND FOR EVERYONE.



7 in 10 Will Need Long-Term Care. Are You Prepared?

Most of us will need long-term care but don't have a way to pay for it. WA Cares Fund is a new state program that makes long-term care insurance affordable for all Washingtonians for the first time.

With WA Cares Fund, you can receive long-term care services and supports worth up to \$36,500 (adjusted annually for inflation) over your lifetime.

WA Cares Fund is a benefit you earn like Social Security that covers care in your home or a facility, as well as home modifications, meal delivery, car rides, and caregiver training. WA Cares Fund helps ensure that all of us can afford long-term care when we need it.

WA Cares Fund Contributions

WA Cares Fund is self-funded entirely by worker contributions. Unlike private long-term care insurance, which requires premiums even after you retire, you only contribute to WA Cares Fund while you work. Contributions stop the moment you stop working.

Earning Your Benefits

You earn lifetime access to benefits by contributing at least 10 years without a break of 5+ years. You can also access benefits if you contributed 3 of the past 6 years at the time you apply. People born before 1968 can earn lifetime access to 10% of the full benefit amount for each year they contribute.

Why Contribute?

WA Cares Preserves Your Savings

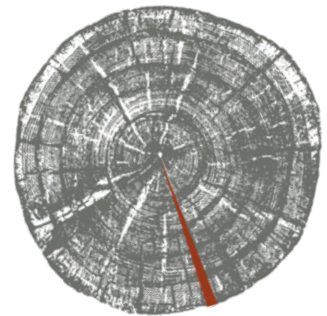
Use your WA Cares benefits – not your 401k or life savings – to cover your long-term care needs.

WA Cares Lets You Choose

With WA Cares, a loved one can become your paid caregiver or you can hire a home care aide. You may also pay for home improvements, meal delivery, and much more.

WA Cares Protects Your Family

When you need care, you will have access to a professional home care aide, so your spouse or adult child won't have to quit their job to care for you.



Median WA Earnings
\$52,075/year

Median Contribution
\$302/year

2022 Program Improvements

- ✓ Near-retirees earn partial benefits for each year they work
- ✓ Workers who live out of state can opt out
- ✓ Military spouses can opt out
- ✓ Workers on non-immigrant visas can opt out
- ✓ Veterans with 70%+ disability can opt out

KEY DATES

January 1, 2023
Applications open for new groups eligible for exemptions.

July 1, 2023
Contributions begin. Self-employed individuals can opt in.

July 1, 2026
Benefits become available to qualified, eligible individuals.

LEARN MORE

Visit wacaresfund.wa.gov to learn more about earning and claiming your benefits.

FOR QUESTIONS

Email wacaresfund@dshs.wa.gov

Phone
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