



# 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

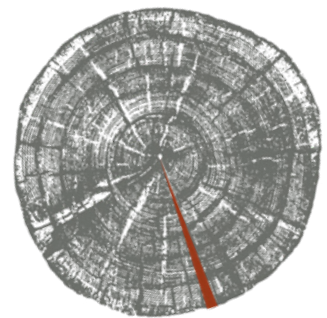
Use your WA Cares benefits – not your 401k or life savings – to cover your long-term care needs.

### 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](http://wacaresfund.wa.gov) to learn more about earning and claiming your benefits.

## FOR QUESTIONS

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