

WA CARES FUND IS YOUR EARNED BENEFIT TO HELP YOU AGE INDEPENDENTLY



wacaresfund.wa.gov

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WA Cares Fund Provides

\$36,500 in lifetime benefits (adjusted annually up to inflation) so you can get the care you need without jeopardizing your retirement security.

7 in 10

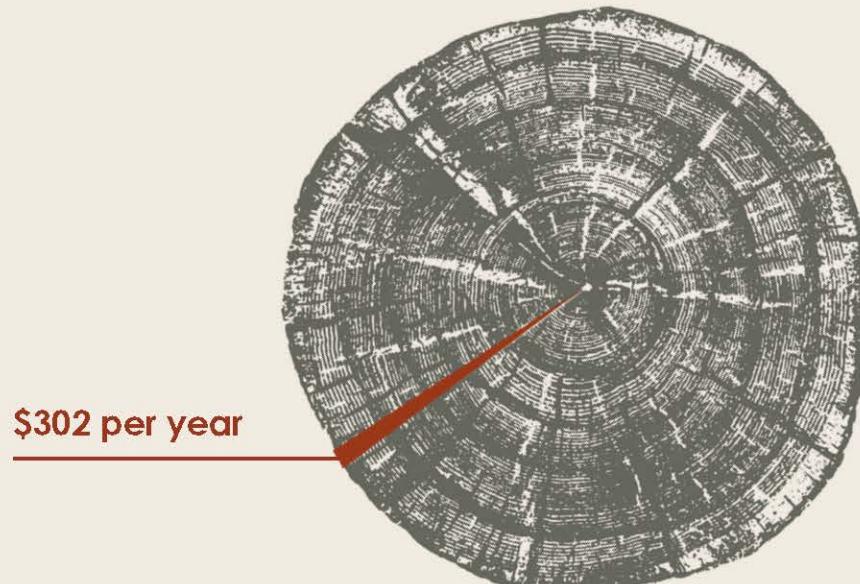


of us will need long-term care

WA Cares is Affordable

Premiums are about half of one percent (0.58%) of wages. In contrast to private insurance, you won't owe WA Cares premiums when you are out of the workforce or after you retire.

Premiums for a worker earning the median annual Washington salary, \$52,075:



WA Cares Helps Cover



Bathing



Meal delivery



Dressing



Home modifications



Transportation



Paying a family caregiver



Mobility support



Home care aide

Earning Your Benefits

Each year you work at least 500 hours, you earn a qualifying year. Benefits become available in July 2026 if you need long-term care and have contributed:

- 3 of the last 6 years at the time you apply, or
- 10 years (without a break of 5+ years) at any point in your career

Near-retirees born before 1968 can earn lifetime access to a partial benefit (10% of the full amount for each year they contribute).

People who live out of state, military spouses, workers on non-immigrant visas, and veterans with 70%+ disability can choose to opt out of earning benefits. Self-employed people can opt in.



JAN
2023

Voluntary
exemption
applications open



JULY
2023

Contributions
begin



JULY
2026

Benefits
available