



PLEASE NOTE: This email has been sent to all Washington State University (WSU) faculty, staff, and non-student hourly employees. This benefit will not be administered by WSU; please visit [WA Cares Fund](#) for additional information. The state is writing the rules associated with this benefit; additional information will be posted as it becomes available.

Long-Term Care and Funding the Benefit Trust

In 2019 Washington State citizens voted for a long-term care (LTC) benefit for eligible Washingtonians. Although Washington State University (WSU) will not administer this benefit, it is important for you to be aware of the following key aspects of the LTC benefit and its associated funding.

LTC Benefit: Starting as early as January 2025, eligible applicants will be eligible to receive up to a lifetime \$36,500 benefit to address [a wide range of long-term services and support](#).

Funding the Benefit: In January 2022, all state of Washington employees will pay into the Long-Term Services and Support (LTSS) Trust which will be used to fund future benefits. This will be in the form of an employee-paid payroll tax of .58% of eligible earnings. There is no identified salary cap on which the deduction will be taken.

Eligibility for the Benefit: To qualify for this benefit, individuals must have worked and contributed to the Trust for 1) at least ten years throughout their life without a break of five or more years; or 2) three of the last six years; and 3) at least 500 hours per year during those years. Applicants also will need to show they need assistance with at least three [daily living activities](#), are at least 18, and are a resident of the state of Washington.

Exemption from the Program: If an individual has a private LTC policy, they can request an exemption from the LTC deduction, which will also prevent the person from being eligible for the state's LTC benefits. The Employment Security Department (ESD) is developing the application for exemption process, which individuals can submit for consideration starting October 1, 2021 through as late as December 31, 2022; the alternative private coverage must be in place by November 1, 2021, and the exemption would go into effect the quarter following the approval of the exemption application. Those who apply and are approved for the exemption will not be able to opt back into the program at a future time.

Individuals who do not believe they will meet the eligibility criteria, or are looking for coverage with a higher benefit limit and/or lower premium cost, may wish to investigate purchasing a private LTC policy.

Visit [Private LTC Insurance](#) for information on what is required through private insurance to be exempted, as well as a list of eligible private LTC providers in Washington.

Questions? [Contact WA Cares Fund](#)

Information will also be posted to [WSU Long Term Care](#)