

Resources for Washington businesses

Gain important insights about SharedWork, Paid Family and Medical Leave and the WA Cares Fund to help your business and employees succeed!

Tuesday, June 27
11:50 a.m. - 1:00 p.m.
**SharedWork, Paid Leave
and WA Cares Fund**



Welcome






Goals for Today



1. Get to know SharedWork, and how it supports businesses and employees during uncertain times.
2. Learn about Washington state's Paid Family and Medical Leave program.
3. Get prepared for the Washington state's WA Cares Fund (long-term services and supports).

Timeline



Topic				 Live Q & A
	11:50 a.m. – 12:00 p.m.	12:00 p.m. – 12:15 p.m.	12:15 p.m. – 12:45 p.m.	12:45 p.m. – 1:00 p.m.
Presented by	Rafael Colón Business outreach manager ESD/SharedWork	Leigh Rowley Program Coordinator ESD/SharedWork	Liz Boot Service Delivery Manager ESD/Paid Family and Medical Leave	SharedWork Specialist: <ul style="list-style-type: none"> • Stephen Brediger Chat support: <ul style="list-style-type: none"> • Corrina Rieken • Wendy Swearingen

For a PDF of the PowerPoint slides and a copy of the webinar recording, visit the [SharedWork webinar page](#).



SharedWork - A proven business solution!

[SharedWorkWA.com](https://www.SharedWorkWA.com)

What is SharedWork? Getting to know the program



SharedWork is a voluntary employer assistance program that has stabilized Washington businesses and employees during temporary economic setbacks by leveraging the employers' unemployment insurance account.

- Employers reduce worker hours to save payroll costs, instead of cutting jobs.
- SharedWork pays employees a prorated percentage of unemployment insurance benefits.

40 HOURS	
HOURS	BENEFIT %
36	10.0%
35	12.5%
34	15.0%
33	17.5%
32	20.0%
31	22.5%
30	25.0%
29	27.5%
28	30.0%
27	32.5%
26	35.0%
25	37.5%
24	40.0%
23	42.5%
22	45.0%
21	47.5%
20	50.0%

SharedWork payment example using 40-hour calculation chart.

Employee usual work hours are 40 hours per week. The Unemployment Insurance (UI) weekly benefit amount (WBA) is \$400 per week, which is how much I would get if I were completely unemployed. I worked 20 hours for my employer. I will receive 50 percent of my WBA. If eligible, my SharedWork benefit payment would be \$200.

Why use the SharedWork Program?



- In need of credible and reliable assistance
- Stabilize the business
- Reduce payroll costs
- Retain workforce
- Continue serving customers

Top 5 reasons employers sign up:

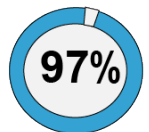
1. Loss of contracts or reduction in work
2. Maintain employee morale
3. In response to an economic downturn
4. Reduce payroll costs
5. Reduce cost of hiring and training new employees

Sources: [IMPAQ International](#), [U.S. Department of Labor Employment and Training Administration](#)

SharedWork in Washington



In a survey of past employers who enrolled in Washington's **SharedWork** program:



SharedWork improved employee morale.



The program helped retain skilled workers.



Would recommend SharedWork to another employer.

Employer Requirements for SharedWork:

1. Must be a legally registered business in Washington state.
2. Must have an Employment Security Department (ESD) number.
3. Must have at least two permanent employees, who are not corporate officers, affected by a reduction in hours and wages.
4. Continue to provide same benefits to employees.

Employee Requirements for SharedWork:

1. All permanent (part-time and full-time) employees may participate in SharedWork.
2. Employee must have a valid UI claim - worked at least 680 hours during their base year (includes all employment)
3. Must be able and available for all scheduled hours by SharedWork employer.

SharedWork testimonials

[Watch the SharedWork industry panel "fast play".](#)



"It has allowed us to maintain our staff count and service levels, while lowering our overhead during the temporary housing shift. Staff is appreciative of the plan option and receiving partial payment with a day out of the office."

~ Erin Crain, AVP/office administrator, [Chicago Title of Washington](#), Everett



"SharedWork has given us a great amount of balance and flexibility to pivot and budget our expenses wisely. It's given the employees a sense of security. They know that we're doing this so that we don't have to take more dramatic measures, so there's massive relief of anxiety in that sense as well."

~ Jen Post, owner, [Prestige Escrow](#), Woodinville



"It's really a good thing we have SharedWork or I could be at risk of losing the employees with whom I've invested thousands of dollars in training. My valued employees are part of our business family, and I don't want to lose them. During these ups and downs of the economy, it has been a lifesaver."

~ Suzette Jackson, VP/owner, [NorthWest Granite & Flooring LLC](#), Whidbey Island

A temporary workforce reduction example

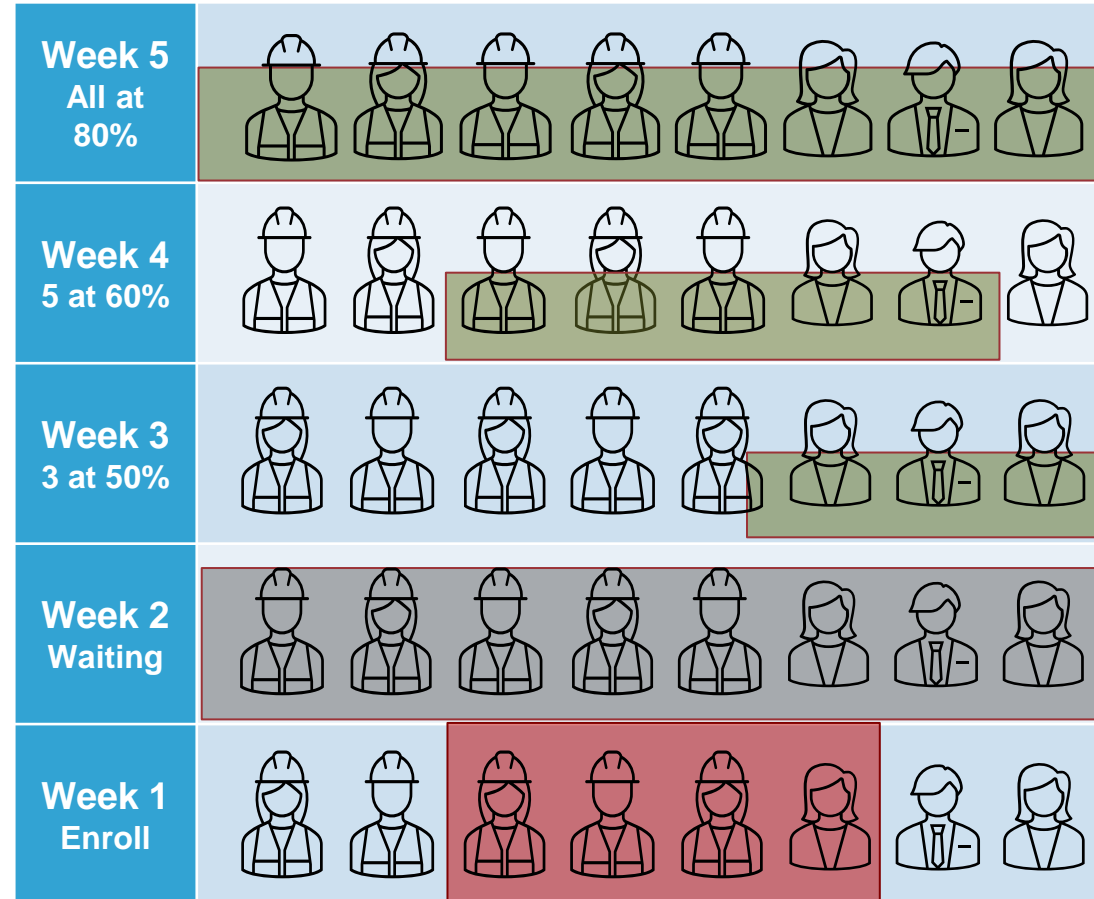


Ryna's remodeling company is experiencing supply delays, and it's impacting a few jobsites. She employs 8 individuals.

In lieu of layoffs. Ryna can avert the continued layoff of 8 full-time employees by keeping all 8 employees and reducing the workweek.

Reduced workweek. The employer reduced the workweek from 40 hours to >20 hours, which is a reduction permissible under state law, anywhere from 10-50% is an acceptable reduction each week with SharedWork.

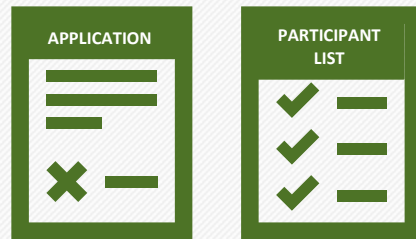
Summary. The 8 employees would each receive 80 percent of their wages from their employer, while also remaining eligible for 20 percent of their respective weekly benefit amount under SharedWork.



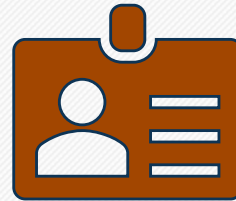
How It Works



1



2



3



4



5

The employer calls SharedWork at **800-752-2500** option 3 to check business eligibility.

The employer assigns a **SharedWork representative** (or two) and submits an **Employer Plan Application** and a **Participant List**.

Once the employer plan is approved, each participant submits an **Employee Application** and can [file weekly claims](#).

The employee receives **earned wages** and a share of **unemployment insurance benefits** when hours are reduced.

The employer representative checks the weekly **SharedWork Payments Report** for accuracy.

SharedWork usage by county

The table below shows active SharedWork plans in the state of Washington as of May 9, 2023. In the last month, SharedWork usage has increased in Benton, Clark, Cowlitz, Grays Harbor, King, Kitsap, Kittitas, Pierce, Snohomish, Whatcom and Yakima counties.

County	Businesses eligible for SharedWork in this county (estimated)	Businesses currently participating in SharedWork	Employees participating in SharedWork (enrolled by their employer)
Adams	239	-	-
Asotin	2,231	-	-
Benton	1,415	24	517
Chelan	889	21	577
Clallam	5,938	6	95
Clark	79	64	600
Columbia	1,127	-	-
Cowlitz	386	8	444
Douglas	87	3	111
Ferry	1,011	1	17
Franklin	18	1	2
Garfield	1,193	-	-
Grant	832	10	154
Grays Harbor	832	11	343
Island	239	7	187

County	Businesses eligible for SharedWork in this county (estimated)	Businesses currently participating in SharedWork	Employees participating in SharedWork (enrolled by their employer)
Jefferson	432	6	69
King	33,722	269	5,572
Kitsap	2,635	18	277
Kittitas	606	2	111
Klickitat	304	5	73
Lewis	905	16	385
Lincoln	106	-	-
Mason	499	5	53
Okanogan	608	3	12
Pacific	309	-	-
Pend Oreille	129	1	2
Pierce	8,253	111	3,106
San Juan	455	3	8
Skagit	1,648	17	254
Skamania	92	2	16

County	Businesses eligible for SharedWork in this county (estimated)	Businesses currently participating in SharedWork	Employees participating in SharedWork (enrolled by their employer)
Snohomish	8,047	92	2,375
Spokane	6,187	56	1,738
Stevens	390	3	7
Thurston	3,371	34	670
Wahkiakum	44	-	-
Walla Walla	761	10	91
Whatcom	3,060	44	861
Whitman	430	3	26
Yakima	2,510	23	582
Other	9,490	176	5,699
Total	101,851	1,057	25,077

Contact SharedWork

Employers can verify their eligibility in minutes and get answers by calling 800-752-2500 and choosing Option 3.

800-752-2500

8am to 4pm, Monday through Friday

Option 1 – Claims

Option 2 – Existing Plans

Option 3 – New Plan Inquiry

Option 4 – I was asked to call

sharedworkplansect@esd.wa.gov

More ways to learn about SharedWork

- Watch our commercial on [Youtube](#).
- The SharedWork program will be hosting many regional and statewide **free virtual events** for employers in Washington.
esd.wa.gov/SharedWork/events
- The SharedWork program will be hosting weekly webinars through the year end to help businesses get informed.
- **Wednesdays 10:45 a.m. | [SharedWork Q&A for businesses webinar](#).**
- Download the [SharedWork info card](#).

Paid Family and Medical Leave & WA Cares Fund Overview

Liz Boot
Service Delivery Manager
Leave and Care Division
Employment Security Department



What is Paid Family and Medical Leave?

Paid leave from work to care for yourself or a family member.

You apply directly with the state, not your employer.

Benefit is paid directly to you, not through your employer.

Your employer cannot prevent you from using Paid Family and Medical Leave.



Two-part eligibility



Hours worked

- 820 hours in the qualifying period (about the last year).
- At one employer or cumulatively.



Qualifying event

- Serious health condition (your own or a family member's).
- Birth or placement.
- Military events.

Family leave

- Care for a family member with a serious health condition.
- Bonding in the first year after the birth or placement of a child under 18, including adoption and foster parents.
- Military family leave.



Family defined

- 👍 Child (step, in-law)
- 👍 Grandchild
- 👍 Spouse/Domestic Partner
- 👍 Sibling (step)
- 👍 Parent (step, in-law)
 - Loco Parentis
 - Legal Guardian
- 👍 De Facto Parent
- Grandparent (in-law)

- 👍 Any individual who regularly resides in the employee's home or where the relationship creates an expectation that the employee care for the person, and that individual depends on the employee for care*

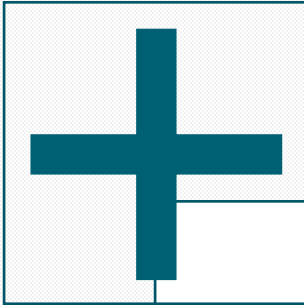
*Implemented by SB 5097 in 2021 legislative session

Medical leave

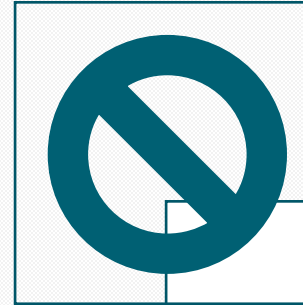
- Time to receive treatment or recover from a serious health condition.
- Could include:
 - Cancer treatment
 - Dialysis
 - Chronic serious condition
 - Treatment for substance abuse
 - In-patient mental health care



What's a "serious health condition"?



- Generally includes serious illnesses and injuries, chronic conditions and some substance abuse and mental health treatment.
- Defined in the law.
- Up to a healthcare provider to diagnose and certify.



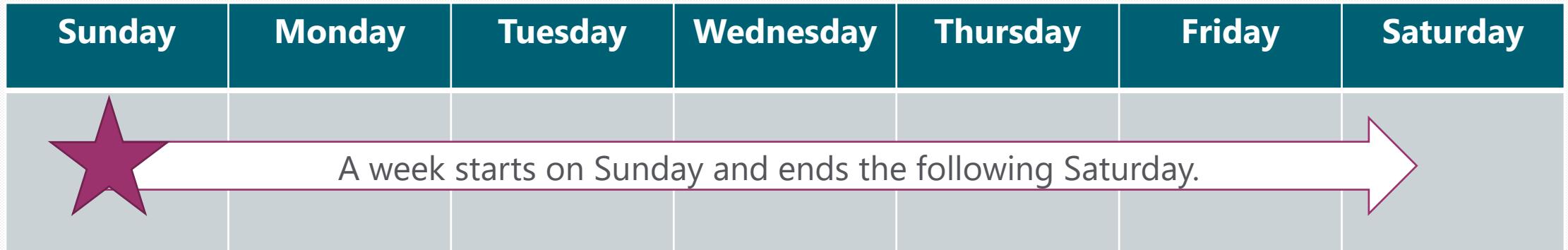
- Generally does not include common cold, flu, earaches, upset stomach, headaches (other than migraines) and cosmetic treatments.

What is a “claim year”?

Sun	Mon	Tues	Weds	Thurs	Fri	Sat
1	2	3	4	5	6	8
9 Claim year starts	10	11	12 Application submitted	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

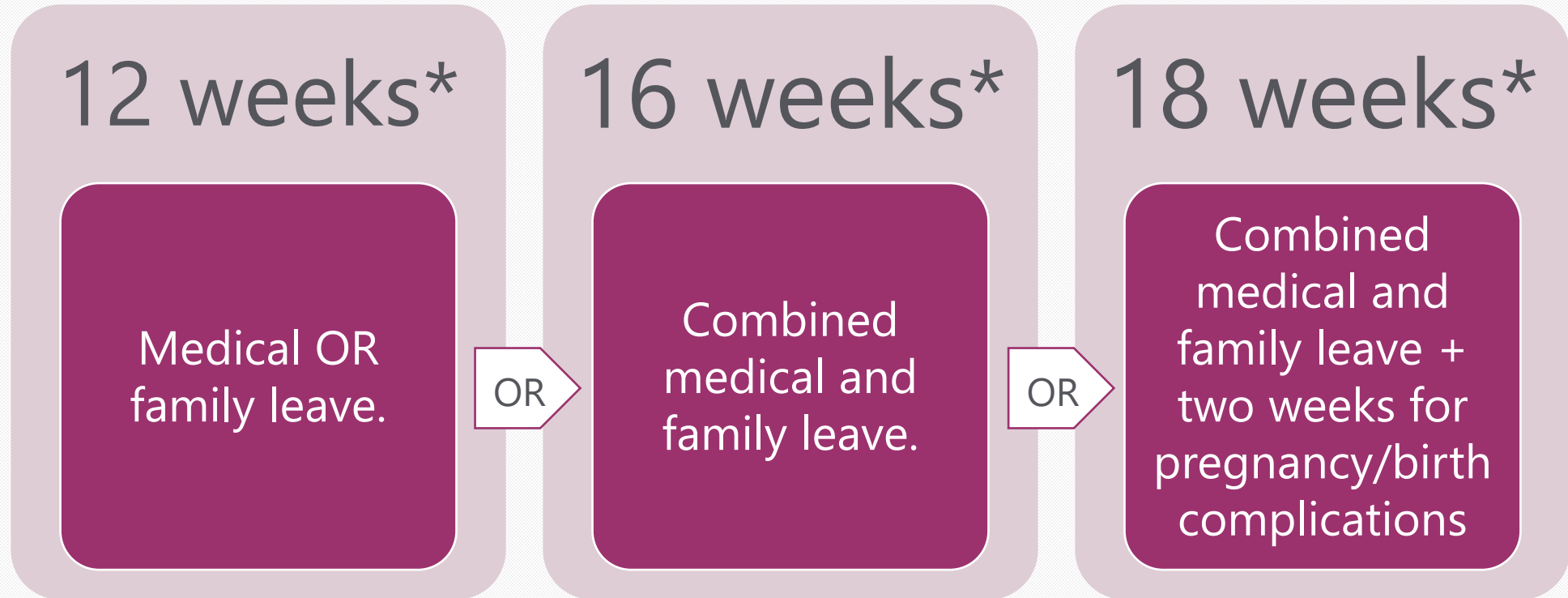
- Typically, your claim year begins on the Sunday of the week you submit your initial application.
- Your claim year expires 52 weeks later.
- If you submit a second (or third) application in a year, your claim year does not restart.

What is a “week”?



- Your “typical workweek hours” are the average number of hours you worked per week during the qualifying period.
 - Salaried, full-time employees are always calculated at 40 hours per week.
- Your typical workweek hours are multiplied by the maximum number of weeks allowed for your event, creating a bank of hours you draw from while on leave.

Weeks of leave in a claim year



* "Weeks" = typical workweeks

Filing weekly claims

Once your application is approved, you can file weekly claims by clicking, “Start weekly payments” on your homepage, or by clicking the claim ID on the homepage.

Weekly claims for each week of your approved leave will display in the table.

Click the, “Start Weekly Payment” button to submit a weekly claim.

Information Message

- You have unread documents. Please click on the envelope icon to view them.

Claim Summary

Claim ID FASLKMNJK-1	Claim Type Medical
Claim Status Approved	Approved Leave Duration 01/06/2020 - 01/31/2020

Click "View Application" to download a copy of the information you submitted.

If your application requires supporting documents and you haven't uploaded them yet, or if our Customer Care Team asked you to submit additional documents, you can do so by clicking "Manage Document(s)".

If you would like to request a change to your claim, for example, request different leave dates or if you disagree with your benefit amount, you can submit a review request by clicking "Request Review".

[View Application](#) [Manage Document\(s\)](#)

[Request Review](#)

Weekly Claims

Once your claim is approved, you can apply for weekly claims after the Saturday of every week.

Week of Claim	Submission Date	Status
01/05/2020 - 01/11/2020		
01/12/2020 - 01/18/2020		
01/19/2020 - 01/25/2020		
01/26/2020 - 02/01/2020		

4 records

[Start Weekly Payment](#)

Correspondences

The table below lists correspondences that we have sent to you. Please click on the document name to download the document.

Document Status	Document Name	Document Type	Date
Unread	Approval Letter.pdf	Approval Letter	8/18/2020
Read	Fact Finding Letter.pdf	Fact Finding Letter	8/8/2020

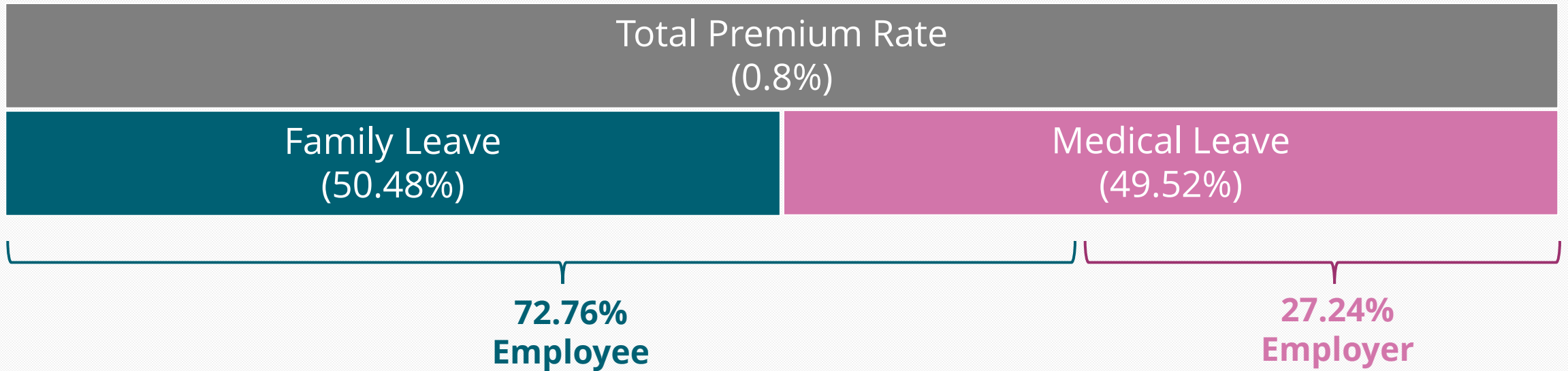
2 records

[Home](#)

Washington
Paid Family & Medical Leave



2023 Premium Rate



Washington
Paid Family & Medical Leave



Weekly Premium per Employee

2022

0.6% rate with 51% Family and 49% Medical

Minimum Wage (15.74/hr or \$32,729/yr)

Average Wage (\$82,513/yr)

2023 Social Security Cap (\$160,200/yr)

2023

0.8% rate with 50% Family and 50% Medical

Minimum Wage (15.74/hr or \$32,729/yr)

Average Wage (\$82,513/yr)

2023 Social Security Cap (\$160,200/yr)

Total Premium



Employee Portion



Employer Portion



\$3.78

\$2.77

\$1.01

\$9.52

\$6.97

\$2.55

\$18.48

\$13.53

\$4.95

\$5.04

\$3.66

\$1.37

\$12.69

\$9.24

\$3.46

\$24.65

\$17.93

\$6.71



Resources

Individuals & Families **Employers** Self-employed Healthcare Providers

Documents and forms

- ↓ [CSV wage report template \(2022\)](#)
- ↓ [Instructions for creating a csv file \(2022\)](#)
- ↓ [Temporary employee payroll form \(small business assistance grants\)](#)
- ↓ [Instructions for creating a CSV file \(2021\)](#)
- ↓ [2023 Paycheck insert](#)
- ↓ [Voluntary plan guide](#)
- ↓ [2023 Employer toolkit](#)
- ↓ [Conditional waiver](#)
- ↓ [Employer agent power of attorney form](#)
- ↓ [Employer to employee notice](#)
- ↓ [Required poster \(Spanish\)](#)
- ↓ [2023 Required poster \(English\)](#)
- ↓ [Employer checklist](#)

paidleave.wa.gov/help-center/employers/

Calculator

paidleave.wa.gov/estimate-your-paid-leave-payments/

Calculate your premiums

Select the correct year and then click "calculate".

Enter gross payroll 2023

Paid Leave

If you have employees whose gross wages are over the Social Security wage cap, this calculator may overestimate your total Paid Leave premiums.

	Sum	Employer	Employee
Family Leave Premium	\$0.00	\$0.00	\$0.00
Medical Leave Premium	\$0.00	\$0.00	\$0.00
Total Paid Leave Premium	\$0.00	\$0.00	\$0.00

WA Cares

WA Cares premiums apply to wages paid starting July 1, 2023.

	Sum	Employer	Employee
WA Cares Premium	–	–	\$0.00
Total WA Cares Premium	–	–	\$0.00

Sign-up for news & details

Including upcoming webinars for employers and self-employed people!

Sign-up at
esd.wa.gov/employer-taxes/employer-newsletter-history

Employer Newsletter

A monthly newsletter focusing on WA Cares Fund, Paid Family & Medical Leave, and Unemployment Insurance. [Sign up.](#)

2023

[Employer Newsletter - February 2023 | Issue 31](#)

[Employer Newsletter - January 2023 | Issue 30](#)

2022

[Employer Newsletter \(Special edition\) - December 2022 | Issue 29](#)

[Employer Newsletter - December 2022 | Issue 28](#)

[Employer Newsletter - November 2022 | Issue 27](#)

[Employer Newsletter \(UI edition\) - November 2022 | Issue 26](#)

[Employer Newsletter - October 2022 | Issue 25](#)

[Employer Newsletter - September 2022 | Issue 24](#)

[Employer Newsletter - August 2022 | Issue 23](#)

[Employer Newsletter - July 2022 | Issue 22](#)

[Employer Newsletter - June 2022 | Issue 21](#)

[Employer Newsletter \(UI edition\) - May 2022 | Issue 20](#)



Defining long-term care and caregiving



help with activities
of daily living
like bathing, eating & dressing



not medical care

like doctor visits & treatment for
medical conditions



paid care from a
professional



help from a
family member
or friend, often unpaid



services & supports provided
in your own home



care provided
in a residential setting
like a nursing home or assisted living

How the WA Cares Fund works

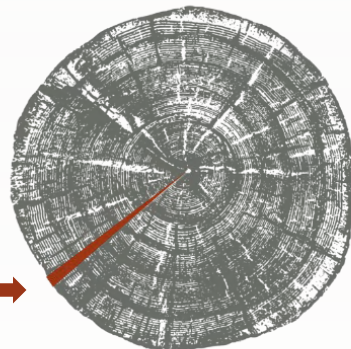
- Earned benefit
- Self-funded by worker contributions
- Works like an insurance program
- Only contribute while you're working
- Everyone covered at same rate regardless of pre-existing conditions
- No copays, no deductibles, and you never have to file a claim

Typical Income:

\$50,091

Typical Contribution:

\$291/year



0.58%

Contributions

0.58%

Amount workers contribute from wages



Contributions begin

Benefits

\$36,500

Lifetime maximum benefit (adjusted annually up to inflation)



Benefits available

Affordable contributions across your career

\$35,000 annual salary	
Each year	\$203
Over 10 years	\$2,030
Over 20 years	\$4,060
Over 30 years	\$6,090

\$50,000 annual salary	
Each year	\$290
Over 10 years	\$2,900
Over 20 years	\$5,800
Over 30 years	\$8,700

\$75,000 annual salary	
Each year	\$435
Over 10 years	\$4,350
Over 20 years	\$8,700
Over 30 years	\$13,050

\$36,500 benefit amount will be adjusted annually up to inflation.

Who contributes to WA Cares

Automatically not included

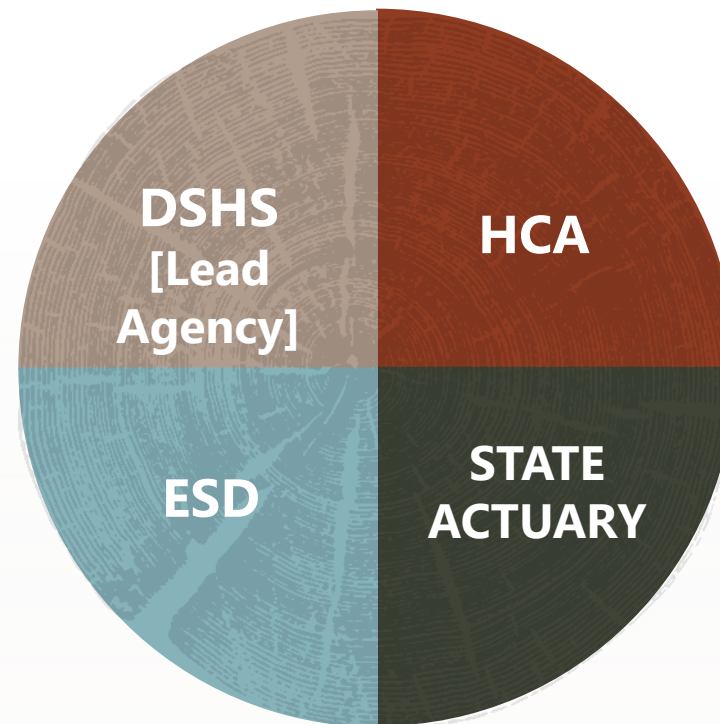
- Federal employees excluded
- Employees of tribes only included if tribe opts in
- Self-employed individuals only included if they opt in

Exemption type	Availability	Permanent?
Workers who live out of state	Ongoing	✗
Workers on non-immigrant visas	Ongoing	✗
Spouses & domestic partners of active-duty U.S. armed forces	Ongoing	✗
Veterans with 70%+ service-connected disability	Ongoing	✓
Workers who had private long-term care insurance by 11/1/21	No longer available	✓

Cross agency responsibilities

- Process applications
- Perform care needs assessments & determine eligibility
- Manage providers

-
- Collect premiums and wage reports
 - Determine vesting status
 - Process exemptions
 - Process requests from self-employed individuals opting in



-
- Pay providers
 - Track benefit usage

-
- Provide actuarial analysis to assess ongoing Trust Fund solvency

Applying for an exemption

- Visit wacaresfund.wa.gov/exemptions for details
- Gather required documentation
- Create a Secure Access Washington (SAW) account or log into existing SAW account
- Follow instructions to add a new service, then complete & submit application
- ESD will review & send approval letter if approved
- Provide letter to current & future employers
- Notify employer & ESD if you no longer qualify

For applications submitted after **June 1**, exemption may not become effective until October. Refunds will not be available.

Ongoing exemption types

- Veterans with service-connected disability rating of 70% or greater
- Workers who live out of state
- Workers with non-immigrant visas
- Spouses/registered domestic partners of active-duty U.S. armed forces member

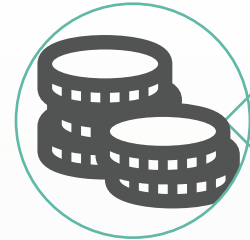
Call 833-717- 2273 or use email form at wacaresfund.wa.gov/contact-us if you have exemption questions.

Employer overview

- Employers don't contribute but will:
 - Maintain record of exempt employees.
 - Collect premiums beginning July 1, 2023.
 - Report employee hours and wages and remit premiums to ESD quarterly.
 - Definitions of employer, employee and remuneration are consistent with Paid Family & Medical Leave.
 - Definition of wages also applies, excluding the social security tax cap, which does not apply.



Manage exemptions



Withhold premiums



Report & pay quarterly

Employee exemptions

Private insurance exemptions

- For people who had private long-term care insurance before Nov. 1, 2021.
 - Applications were accepted from Oct. 1, 2021, through Dec. 31, 2022.
-
- Application no longer available but people who received an approval letter are still permanently exempt.

Employee exemptions

New exemption pathways

- As of Jan. 1, 2023, applications available on an ongoing basis for:
 - Veterans with a 70% or greater service-connected disability.
 - Non-immigrant visa holders.
 - Spouses & registered domestic partners of active-duty service members.
 - Out-of-state residents.
- Service-connected disability exemptions are permanent.

Application process

- Gather required documentation.
- Create an exemptions account.
- Details and instructions available at wacaresfund.wa.gov/exemptions.

Exemption applications submitted after **May 31, 2023** may not be approved and effective before premium collection begins July 1.

Managing exemptions

- Employee's responsibility to apply and — if approved — to provide a copy of their approval letter to all current and future employers.
- Once notified of an employee's approved exemption, employers must:
 - Keep a copy of the employee's approval letter on file.
 - Not deduct WA Cares premiums from exempt workers.
- Employees aren't entitled to a refund of premiums withheld before their approved exemption was effective or before they provided their approval letter to their employer.

«FIRST NAME» «LAST NAME»
«ADDRESS»
«CITY», «STATE» «ZIP»

«MAILING DATE»

Exemption ID: «EXEMPTION ID»

Dear «FIRST NAME» «LAST NAME»,

We've approved your application to be exempted from the WA Cares Fund (WA Cares).

Your permanent exemption takes effect on «EFFECTIVE START DATE». Beginning on this date:

- You're exempt from paying the WA Cares premium.
- You'll never be eligible to receive WA Cares benefits.

What to do next

You must give all current and future employers a copy of this letter to notify them you're exempt. If you lose this letter, you can log in to your WA Cares exemption account and download a copy.

Why it's important for you to give employers a copy of this letter

You are required to give your employer(s) a copy of this letter. Until your employer(s) receives this letter, they will automatically deduct premiums from your pay. After receiving the letter, your employer(s) should stop deducting WA Cares premiums as of the day your exemption is effective. If, after receiving this letter, your employer(s) still deducts premiums then they are required to give you a refund. You are not entitled to a refund of any WA Cares premiums deducted before you notified your employer(s) or before the effective date of your exemption.

Calculate your premiums

Select the correct year and then click "calculate".

Enter gross payroll 2023

Paid Leave

If you have employees whose gross wages are over the Social Security wage cap, this calculator may overestimate your total Paid Leave premiums.

	Sum	Employer	Employee
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WA Cares

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WA Cares Premium	—	—	\$0.00
Total WA Cares Premium	—	—	\$0.00

Premium withholding

- Withholding begins July 1, 2023.
- Premium is 0.58 percent of an employee's gross wages.
 - Social Security cap does not apply.

Employee's gross wages X 0.0058 = premium withholding

Quarterly reporting

Beginning Oct. 1, 2023

- Combined wage report for WA Cares and Paid Family & Medical Leave.
- Use existing Paid Leave employer account to file reports and make payments.

Reporting requirements

- **General**
 - UBI
 - Business name
 - Total Paid Leave premiums collected
 - Total WA Cares premiums collected
- **For each employee**

NOTE: ESD proposed rule changes to add employee's date of birth to the wage report and to require reporting in quarters where an employer had no payroll. Expected to be effective for Q3 2023.

- WA Cares exemption

Filing methods

Manual

- Individually enter up to 50 employees.

File upload

- .csv file; Template available online.

Employment Security Department
WASHINGTON STATE

Hi, Jane_Doe | Return To SAW

Home Payments Manage Account Wage Reporting More Add/Switch Account

Employer Legal Entity Name: Test Business 757650778 CORP
Customer ID: C757650778

1 Select Filing Method 2 Provide Wage Details 3 Confirmation

Reporting Period

Year* Select One
Quarter* Select One

Reporting Option and Filing Method

Report Quarterly
File your quarterly wage report for Paid Leave and WA Cares.
For additional instructions and template please visit paidleave.wa.gov/reporting.

Which report would you like to file?*

I have NO payroll to report.
Select to file if you had no payroll expenses.

I have payroll to report via File Upload.
Select to file all your employee's wage details by uploading a .CSV or .bit file.

I have payroll to report via Manual Entry.
Select to file your employee's wage details manually. Limited to 50 employees.

Cancel Next



Employer Legal Entity Name	Customer ID
Test Business 757650778 CORP	C757650778

Pay Your Premiums

You must make two premium payments – one for each program.

Paid Leave and WA Cares premiums are held in separate trust funds at different banks. If you combine your payments or send them to the wrong bank, there will be a delay crediting your payment to your account. Payments are due by the last day of the month after each completed calendar quarter.

Please allow 3-5 business days for your account balance to update.



Paid Leave Amount Due ⓘ \$ 1,678.93

Pay Paid Leave Premiums



WA Cares Amount Due ⓘ \$ 0.00

Pay WA Cares Premiums

If you believe there is an error in your premium calculation or current balance, please call the Customer Care Team at 833-717-2273 or email us at paidleave@esd.wa.gov.

Home

Payments

One report, two payments

- Payments for Paid Leave and WA Cares are separate.

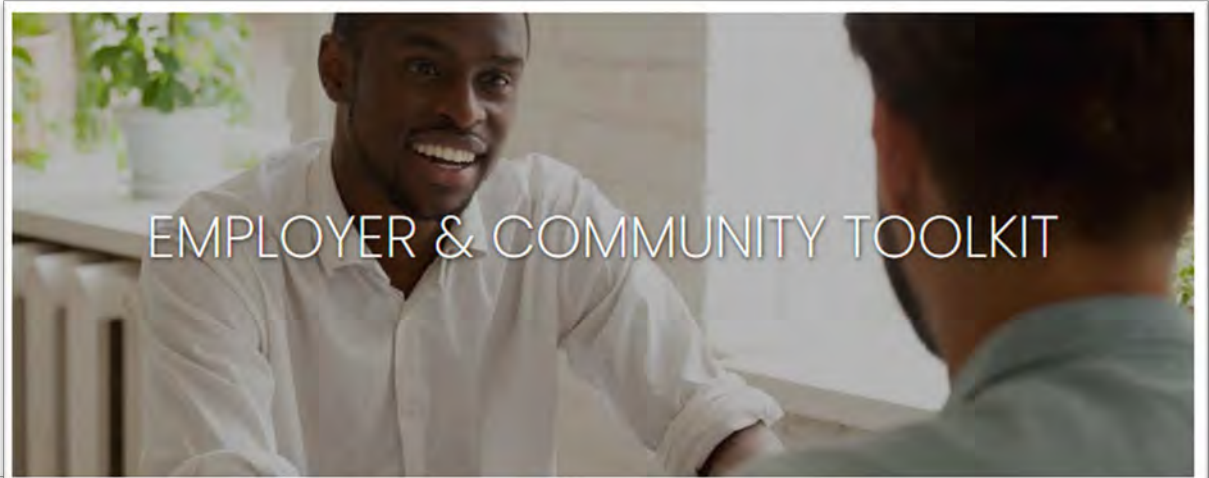
Payment options

- Check/money order, ACH, credit card

Employer & community toolkit

Materials for employers, business and professional organizations, community groups and anyone who wants to communicate about the WA Cares Fund

wacaresfund.wa.gov/toolkit



DESIGNED MATERIALS

Fact Sheet

This one-page fact sheet provides basic information on the WA Cares Fund.

[English \(PDF\)](#) [Khmer \(PDF\)](#) [Lao \(PDF\)](#) [Russian \(PDF\)](#) [Spanish \(PDF\)](#) [Sim](#)

[Vietnamese \(PDF\)](#)

Infographic

This infographic provides an overview of program basics.

[English \(JPG\)](#)

These toolkit materials are intended for employers, business and professional organizations, community groups and anyone who wants to communicate about the WA Cares Fund.

QUICK LINKS

- [Resources for employers](#)
- [Resources for community & professional organizations](#)
- [Designed materials](#)
- [Videos](#)
- [Email updates](#)
- [Need more?](#)

For employers

- **Calendar & recommendations** for communicating with workers about WA Cares
- **Paycheck insert** to share in print or electronically
- **Frequently asked questions (FAQs)** for answering employee questions
- **Long content** for all-staff emails, mailing lists updates, intranet posts

WA CARES FUND

June 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 Provide pay stub insert	2	3
		6	7	8	9	10
		13	14	15	16	17
		20	21	22	23	24
		27	28	29	30	

A LONG-TERM CARE FUND FOR EVERYONE

7 in 10 of Us 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 first-in-the-nation program that ensures working Washingtonians can access affordable long-term care coverage.

WA Cares covers services and supports to help you stay at home, like training and paying a family caregiver, professional in-home care, home safety modifications, home-delivered meals, transportation and more. WA Cares benefits can also be used to pay for care in a residential setting like a nursing home.

Workers will begin contributing to the WA Cares Fund on **July 1, 2023**.

PRESENTATIONS
Request a presentation for staff from the WA Cares team

ADDITIONAL MATERIALS
Use social content & graphics in newsletter
Provide fact sheet to any new employees

How the fund works

Contributions

WA Cares Fund is a benefit you earn, like Social Security, to ensure all Washingtonians can access affordable long-term care.

WA Cares Fund benefits are funded entirely by worker premiums. By contributing a small amount from each paycheck during your working years, you can pay for long-term care when you need it.

Washington workers will contribute 0.58% of each paycheck to WA Cares, or about \$24/month for the typical worker.

Eligibility

To be eligible to receive the benefit, you must meet contribution requirements and need help with activities of daily living.

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 earn lifetime access to 10% of the full benefit amount for each year they contribute.

Learn more at wacaresfund.wa.gov

What you need to know about WA Cares

How it works

The [WA Cares Fund](#) is a new program that gives working Washingtonians access to long-term care coverage when they need it.

WA Cares is self-funded by worker contributions and investment earnings on those contributions. Working Washingtonians earn \$36,500 in lifetime long-term care insurance coverage (adjusted annually for inflation) by contributing 0.58% of their wages in premiums during their working years.

You will only contribute to WA Cares Fund while you're working. Once you retire or if you leave the workforce temporarily, contributions stop.

Workers begin contributing to WA Cares on July 1, 2023. The typical (median) earner will contribute about \$24/month. You can [estimate your own contribution](#) using a calculator on the WA Cares Fund website.

For community & professional organizations

- **Social content**
for social media posts or other materials like newsletters that need short summaries
- **Social graphics**
to use with social content or any other materials
- **Written care stories**
to help illustrate the type of services WA Cares will provide



Meeting WA Cares Contribution Requirements

Contribute at least 500 hours per year for:

3 OF THE LAST 6 YEARS AT TIME YOU NEED CARE	OR	10 YEARS WITHOUT A BREAK OF 5+ YEARS	OR	AT LEAST ONE YEAR IF BORN BEFORE 1968
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**WA Cares contributions
begin July 1, 2023**

Designed materials

- **Fact sheet** with one-page summary of how the program works
- **Infographic** with visual overview of program basics
- **Poster** with program information and contact info

The image displays three promotional materials for the WA Cares Fund:

- Fact Sheet (Top):** Titled "A LONG-TERM CARE FUND FOR EVERYONE." It features a couple smiling. Key text includes: "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.", and "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." It includes a circular gauge showing 7 in 10.
- Infographic (Middle):** Features a man smiling with his hand on his head. The headline reads "LET'S BE THE STATE WHERE WE ALL AGE WITH GRACE". It states: "WA Cares is the state's new universal long-term care fund." and "7 in 10 of us will need long-term care but most of us don't have a way to pay for it. WA Cares Fund helps ensure that all Washingtonians can afford long-term care when we need it." It lists "2022 Program Improvements" such as "Near-retirees earn partial benefits for each year they work" and "Workers who live out of state can opt out". It also provides contact information: "Learn More: wacaresfund.wa.gov" and "For Questions: wacaresfund@dshs.wa.gov".
- Poster (Right):** Titled "WA CARES FUND IS EARNED BENEFIT YOU AGE INDEPENDENTLY". It features a circular gauge showing 7 in 10. It lists "2022 Program Improvements" including "Near-retirees earn partial benefits for each year they work" and "Workers who live out of state can opt out". It also includes "Earning Your Benefits" information: "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." It includes icons for services covered: "Bathing, Meal delivery, Dressing, Home modifications, Transportation, Paying a family caregiver, Mobility support, Home care aide." and a timeline for benefit availability: "JAN 2023: Voluntary exemption applications open", "JULY 2023: Contributions begin", "JULY 2026: Benefits available".



Thank you

Find materials for employers at wacaresfund.wa.gov/toolkit

NEW

Follow us on [Facebook](#), [Instagram](#), and [LinkedIn](#)

Contact us by email

[wacaresfund.wa.gov/
contact-us](https://wacaresfund.wa.gov/contact-us)

Contact us by phone (employers & exemptions)

833-717- 2273

Q&A



Next webinar

Resources for Washington businesses

Gain important insights about SharedWork and the business services of the Office of Regulatory Innovation and Assistance (ORIA) for a competitive workforce advantage!

Tuesday, July 25

11:50 a.m. - 1:00 p.m.

SharedWork & ORIA



Get to know your local WorkSource

The screenshot displays the WorkSource Washington website's 'WorkSource locator' page. At the top, there is a search bar with the text 'Search thousands of jobs on WorkSource Washington:' and input fields for 'Title, keyword or job number' and 'Where?'. Below the search bar is a navigation menu with links for 'My WorkSource', 'Career tools', 'Resources', 'Spotlights', and 'About us'. The main heading is 'WorkSource locator'. A paragraph explains that due to the COVID-19 pandemic, services are provided in different areas and users can narrow their search. Below this, there is a 'Select an area:' dropdown menu currently set to '- All -' and a 'Select location' map of Washington state. The map highlights several counties in dark blue: Whatcom, Skagit, and Snohomish. Other counties shown include San Juan, Island, Clallam, Jefferson, Grays Harbor, Mason, Thurston, Pierce, King, Chelan, and Kittitas. On the left side, under 'Select services:', there are three checkboxes: 'Hire a veteran' (with a star icon), 'Farmworker staff' (with an apple icon), and 'Business services' (with a green checkmark icon). The 'Business services' checkbox is highlighted with a yellow box, and a yellow arrow points from the bottom left towards it.

Dedicated business services teams support you locally and virtually:

- Recruitment and retention
- Job fairs and hiring events
- Job postings and applicant screening
- Interview and training space
- Labor market information and forecasts
- Tax incentives and layoff aversion strategies

Thank you for joining us today



BUSINESSES, EMPLOYEES
FAMILIES & COMMUNITIES

WIN
with
SharedWork

SharedWorkWA.com

 **Employment
Security
Department**
WASHINGTON STATE