



WA Cares information for new employees:

The [WA Cares Fund](https://wacaresfund.wa.gov/) <https://wacaresfund.wa.gov/> is a new program that gives working Washingtonians access to long-term care (LTC) coverage when they need it. Contributions to the program begin July 1, 2023. This program is administered by the Employment Security Department ESD so please follow the link above to go to the WA Cares Fund website for information on this program.

IMPORTANT NOTE: Long Term Care (LTC) and Long-Term Disability (LTD) are different insurance types. LTC requires a mandatory deduction unless you qualify, apply to ESD through secureaccess.wa.gov, and submit an approved exemption letter to EWU Payroll. The EWU Benefits Office can give information on LTD insurance.

While almost all Washington workers will contribute to WA Cares, several types of [exemptions](https://wacaresfund.wa.gov/how-it-works/exemptions) <https://wacaresfund.wa.gov/how-it-works/exemptions> exist:

- **Veterans with a 70% or higher service-connected disability can apply for a permanent exemption.** Applications for this type of exemption became available January 1, 2022 and are available on an ongoing basis.
- **Some workers can apply for a conditional exemption.** If you **live out of state**, are a temporary worker with a **non-immigrant visa**, or are a **spouse/registered domestic partner of an active-duty service member of the U.S. armed forces**, you can apply for an exemption. Applications for these exemptions became available January 1, 2022 and are available on an ongoing basis. You will qualify for these exemptions only as long as these circumstances apply, and you **must notify** your employer (EWU Payroll) and the Employment Security Department (ESD) within 90 days if you no longer qualify. Common examples of nonimmigrant visas are H-1B, F-1, J-1 among others.
- **Workers who had private long-term care insurance before November 1, 2021 were able to apply for a permanent exemption until December 31, 2022.** The timeframe for applying for this type of exemption has closed. If you have an approved private insurance exemption, you will continue to be exempt permanently and (under current law) are not able to re-enroll in the program. **If you already have an approved exemption, make sure your employer (EWU Payroll) has your letter on file.** If you can't find your exemption letter, you can download a copy from the [Secure Access Washington account](#) you used to apply for the exemption.

If you're applying for an exemption, plan ahead! Make sure to submit your exemption application to ESD and, if approved, provide your exemption letter to EWU payroll as soon as possible to ensure premiums aren't deducted from your paycheck. It is your responsibility to **provide your letter to EWU Payroll** and refunds will not be available if you don't submit your letter in time.

To submit your exemption letter to Payroll, please email your letter to payroll@ewu.edu