

## How Do You Opt-Out of Washington State's Long-Term Care Tax?

A step-by-step guide to help you with this process.

### 1 Create a SecureAccess Washington (SAW) Account

Visit: <https://secureaccess.wa.gov/myAccess/saw/select.do> and select the “**Sign Up**” button. If you already have an existing SAW account, enter your information and hit submit.



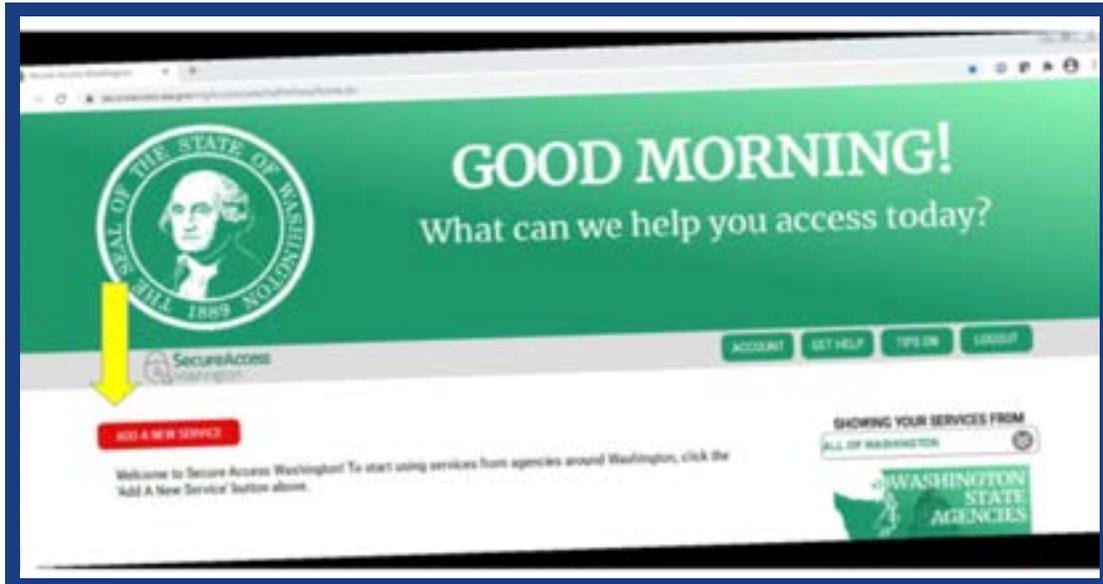
The screenshot shows the SecureAccess Washington (SAW) login page. At the top, there is a green header with the Seal of the State of Washington and the text "Your login for Washington state." Below the header, there are three buttons: "SIGN UP!", "GET HELP", and "TIPS ON". A yellow arrow points to the "SIGN UP!" button. Below the buttons, there is a "LOGIN" section with two input fields: "USERNAME" and "PASSWORD".

After entering your first and last names and your email address, you should receive an email with a link to activate your account. Once your account is active, you'll need to add "Paid Family and Medical Leave" to your SAW services.

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## 2 Add Paid Family and Medical Leave to your SAW Services

Log-in to your SAW account at [secureaccess.wa.gov](https://secureaccess.wa.gov)



Select "I would like to browse a list of services"

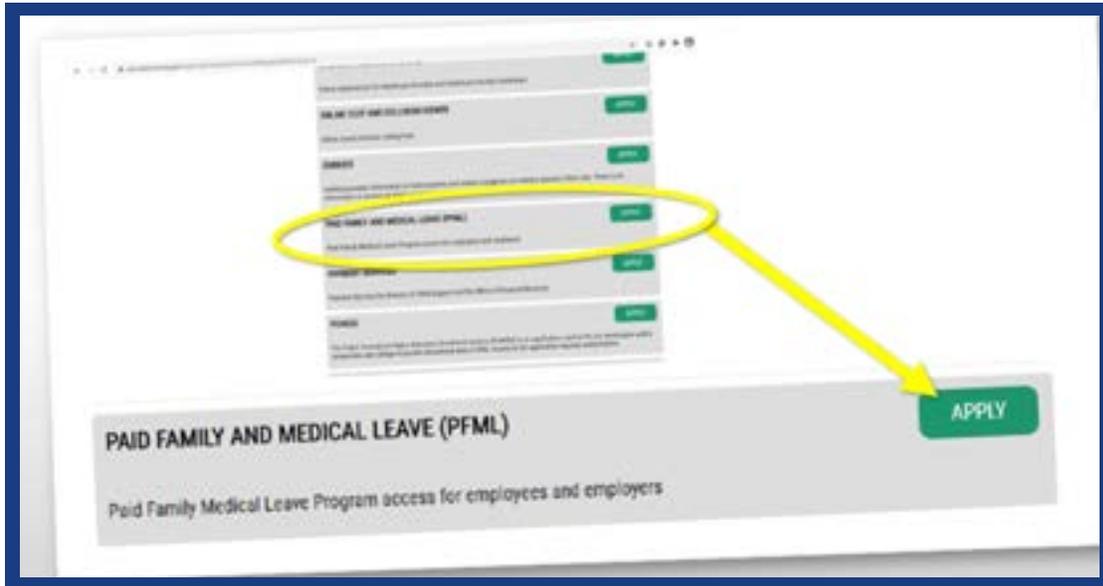


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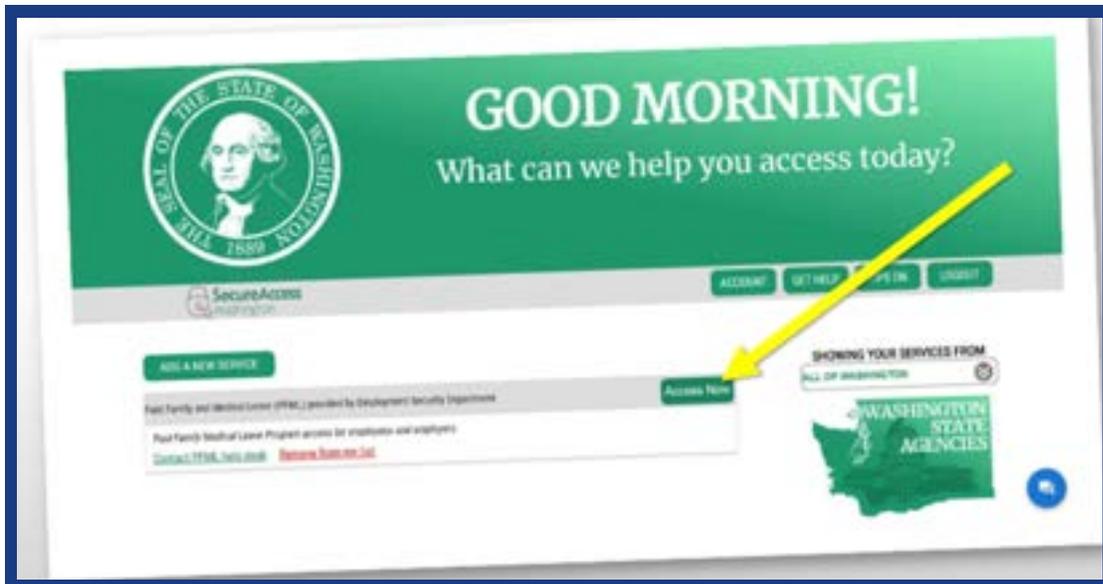
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Cont.

Scroll through the list to “**Employment Security Department**” and select “**Paid Family and Medical Leave**” from the drop-down menu.



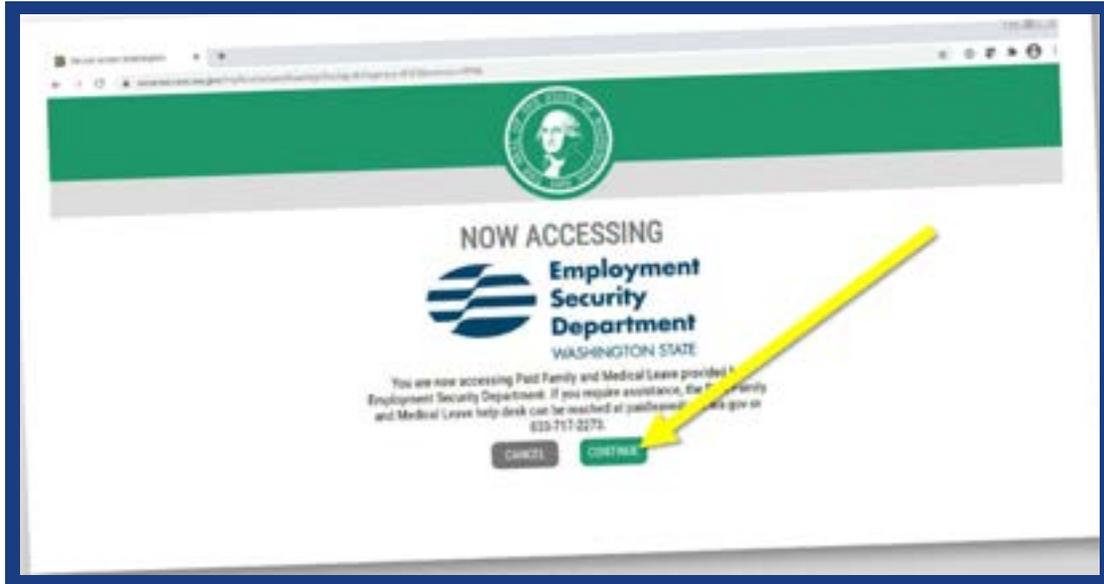
When you see the confirmation screen that lets you know the service has been added to your list, click “OK”, then select “**Paid Family and Medical Leave**” from your list of services to access your account.



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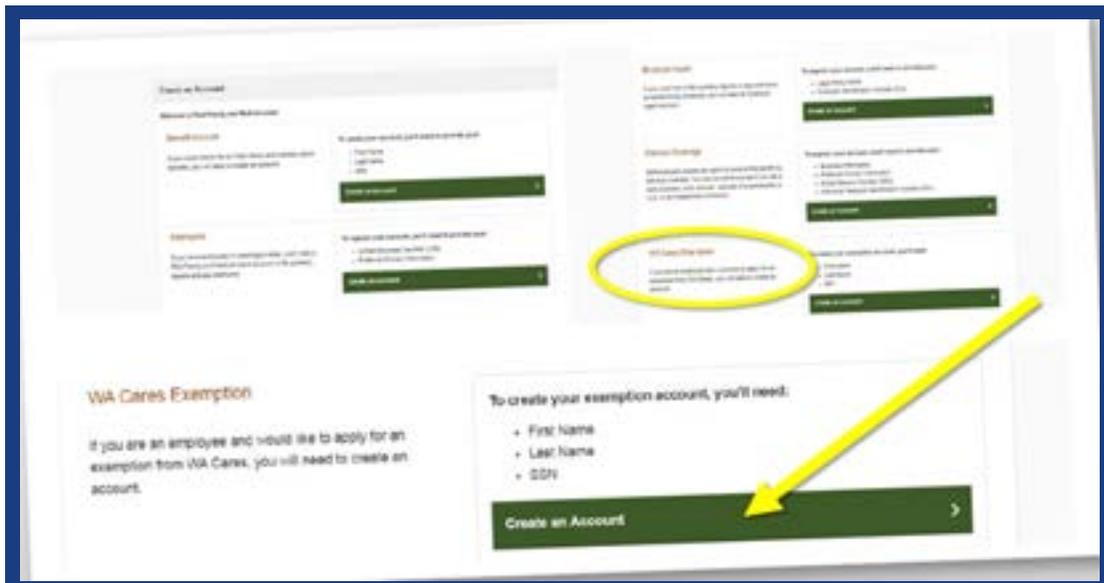
## 3 Create Your Exemption Account

Once you've logged in and selected Paid Family and Medical Leave from your list of services in SAW, you'll click "Continue" to proceed to creating your WA Cares Exemption account.



Under My WA Cares Exemption, click on **Apply for an Exemption**

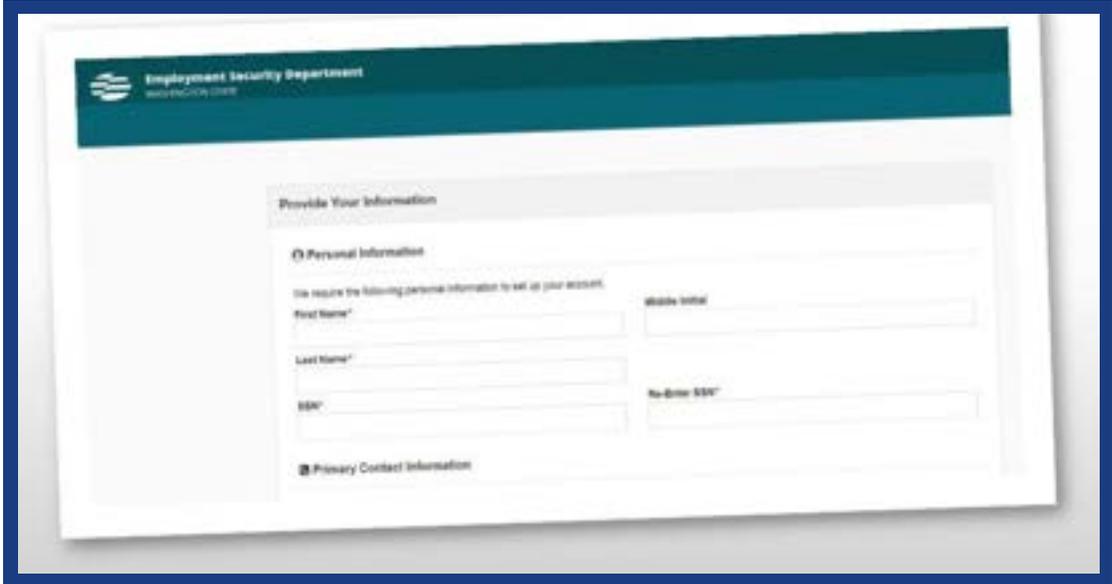
On the "Create an Account" page, select the "**Create an Account**" button to the right of "**WA Cares Exemption**".



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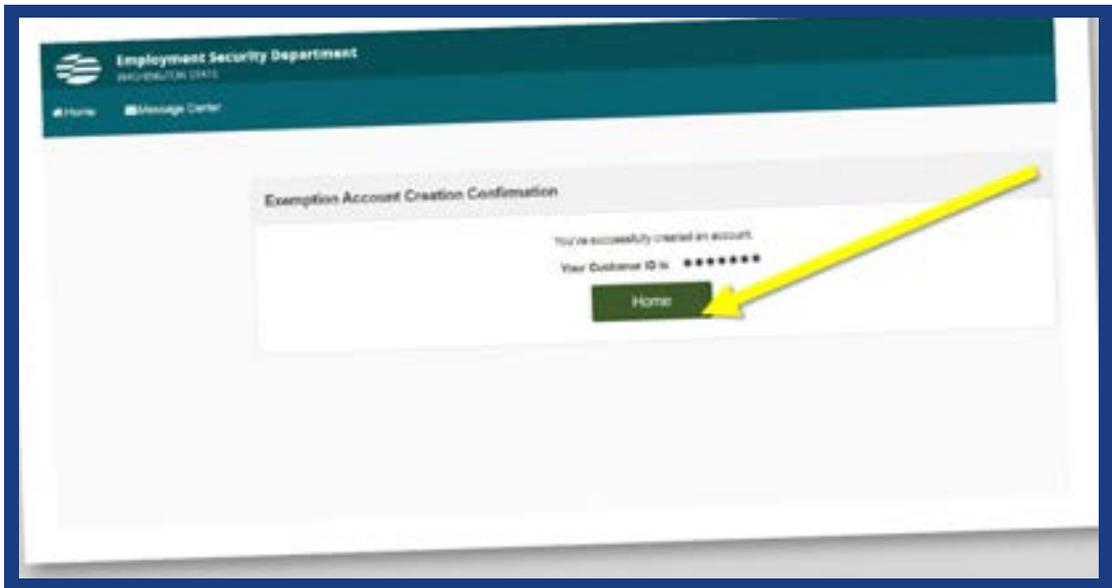
3 Complete the necessary information to create your exemption account.

Cont.



The screenshot shows the 'Provide Your Information' form on the Employment Security Department website. The form is titled 'Provide Your Information' and is divided into two sections: 'Personal Information' and 'Primary Contact Information'. Under 'Personal Information', there are four input fields: 'First Name\*', 'Last Name\*', 'SSN\*', and 'Mobile Initial'. Under 'Primary Contact Information', there is one input field: 'No-Block SSN\*'. The website header includes the Employment Security Department logo and the text 'EMPLOYMENT SECURITY DEPARTMENT WASHINGTON STATE'. There are also links for 'Home' and 'Message Center'.

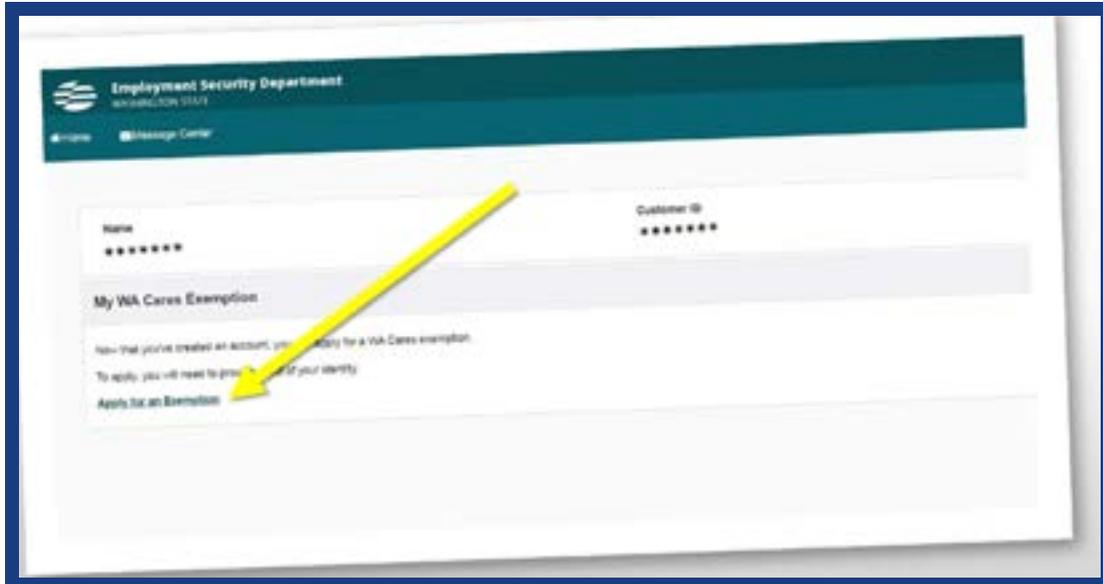
Upon completion you'll receive a "customer id"



The screenshot shows the 'Exemption Account Creation Confirmation' message on the Employment Security Department website. The message states: 'You've successfully created an account. Your Customer ID is: \*\*\*\*\*'. Below the message is a green button labeled 'Home'. A yellow arrow points to the 'Home' button. The website header includes the Employment Security Department logo and the text 'EMPLOYMENT SECURITY DEPARTMENT WASHINGTON STATE'. There are also links for 'Home' and 'Message Center'.

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## 4 Apply for Your Exemption

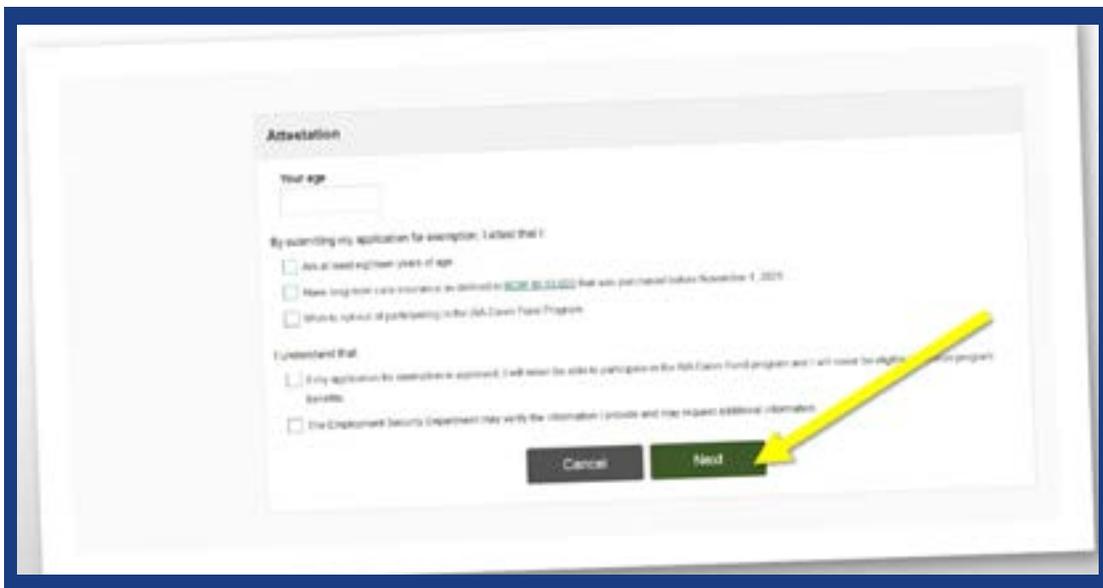


The screenshot shows the Employment Security Department website. At the top, there is a green header with the department's name and logo. Below the header, there are fields for 'Name' and 'Customer ID', both containing masked text. The main content area is titled 'My WA Cares Exemption'. It contains a message: 'Now that you've created an account, you're ready for a WA Cares exemption. To apply, you will need to provide proof of your identity.' A yellow arrow points to a link that says 'Apply for an Exemption'.

Enter your current age

Attest that you are:

- At least 18 years of age
- Have long-term care insurance purchased before 11/1/2021
- Wish to opt-out of participating in the WA Cares Fund Program



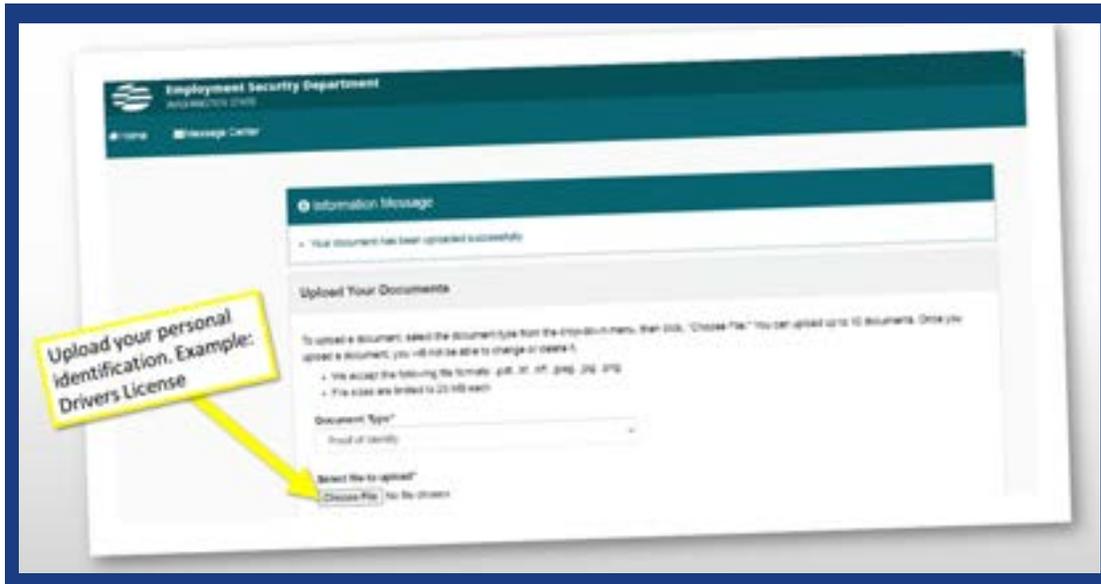
The screenshot shows the 'Attestation' form. It has a section for 'Your age' with an input field. Below that, there are three checkboxes under the heading 'By submitting my application for exemption, I attest that I':  
 Am at least 18 years of age  
 Have long-term care insurance as defined in RCW 64.04.020 that was purchased before November 1, 2021  
 Wish to opt-out of participating in the WA Cares Fund Program  
Underneath that, there are two more checkboxes:  
 I understand that if my application for exemption is approved, I will never be able to participate in the WA Cares Fund program and I will never be eligible for any program benefits.  
 The Employment Security Department may verify the information I provide and may request additional information.  
At the bottom of the form, there are two buttons: 'Cancel' and 'Next'. A yellow arrow points to the 'Next' button.

# How Do You Opt-Out of Washington State's Long-Term Care Tax?

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You may need to upload proof of identity if you have not done so in the past under the Secure Access WA system.

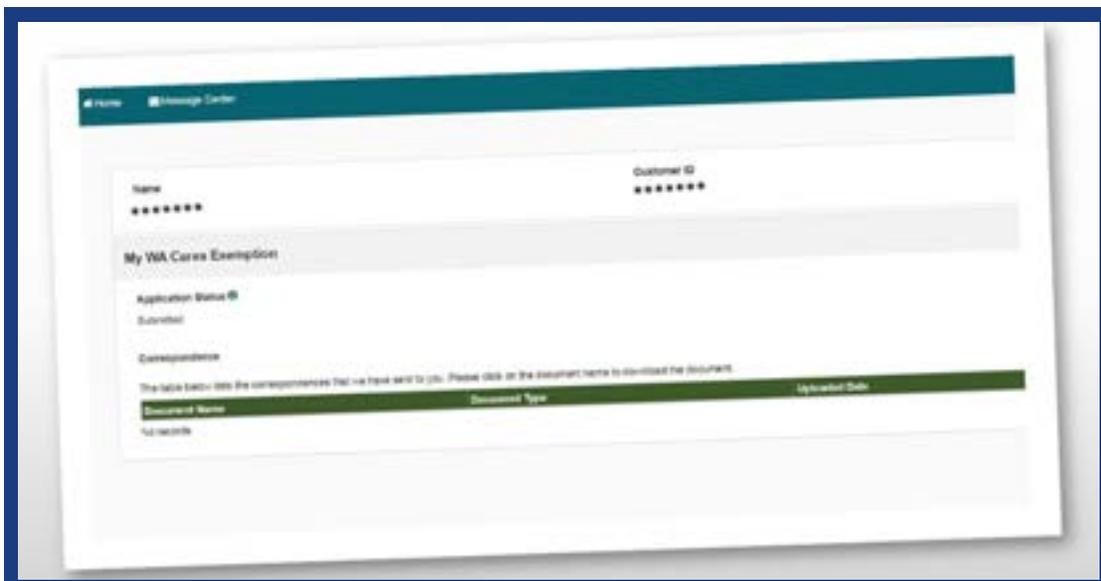
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## You have Submitted Your Application - What's Next?

To see the status of your application:

- Under the Paid Family and Medical leave area click on **Access Now**
- Hit **Continue**
- Your application status will be listed, and any correspondence the state has sent to you



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## Final Step – Provide Exemption Approval to Employer



If your application is approved, you'll get an exemption approval letter from ESD, at which point you'll be:

- Expelled from the program with no option to re-enroll.
- Disqualified from accessing WA Cares benefits in your lifetime.
- Required to present your exemption approval letter to all current and future employers.

Present your exemption approval letter to all current and future employers! The exemption will take effect the quarter after your application is approved.

If you fail to present your ESD approval letter, employers will withhold NON-REFUNDABLE WA Cares premiums.



## We are Here to Help

If you have any questions about the Washington State's Long-Term Care Tax or other financial planning needs, please reach out: [info@avieradvisors.com](mailto:info@avieradvisors.com)



[avieradvisors.com](http://avieradvisors.com)



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### Bellevue Office

10655 NE 4th Street, Suite 508  
Bellevue, WA 98004

Phone: (425) 467-1011

### Lake Oswego Office

5200 Meadows Road  
Lake Oswego, OR 97035

Phone: (503) 726-0374