



How does the Trustmark program compare to the WA Cares Fund program?

Below you will find a benefits summary of the Trustmark program vs. the WA Cares Fund program. Refer to the Washington State Department of Social and Health Services and <http://wacaresfund.wa.gov> for additional information.

Plan Design Specifications	WA Cares Fund Program	Trustmark LTC + Life Insurance Plan
LTC Benefit Amount (in today's dollars)	\$100 units per day	\$1,000 - \$6,000 / Month
Total LTC Benefit Amount (in today's dollars)	\$36,500	\$50,000 - \$300,000
Death Benefit/Life Insurance	None	YES
Benefit Increase Option	Subject to review by Trust Commission, not to exceed the Washington Consumer Price Index	NO
Waiting Period (Vesting)	At least 10 years at any point in your life without a break of 5 or more years within those 10 years, or 3 of the last 6 years and at least 500 hours per year during those years.*	None
Payment Type	Payroll Contribution	ACH - Direct Bill
Program Cost	.58% of wages	Rates based on age, cigarette use status, and benefit amount elected
Qualifying Benefit Triggers	3 of 10 Activities of Daily Living and other defined issues*	2 of 6 Activities of Daily Living or Severe Cognitive Impairment such as Alzheimer's Disease or Dementia
Covered Benefits	Professional or personal care in your home, a licensed residential facility or a nursing facility and other long-term care services. Visit the DSHS website for additional benefits.	Designed to provide coverage for one or more necessary or medically necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance or personal care services that are provided in a long-term care facility, in the community or in your home. The plan provides coverage in the form of a fixed dollar indemnity benefit, by accelerating 4% of the death benefits available under your certificate for long-term care expenses.
Is Severe Cognitive Impairment an Independent Trigger?	NO	YES
Portable across state lines?	NO	YES (within US only)
Reimbursement vs Cash Benefit Payments	Reimbursement	Cash
Contract oversight by Washington OIC	NO	YES
Significant pre-existing conditions approved	YES	YES (up to age 64)

WA Cares Fund (LTSS Trust Act) Disclaimer: Site references include <http://wacaresfund.wa.gov> and <https://www.dshs.wa.gov/altsa/stakeholders/long-term-services-and-supports-ltss>. Material provisions of the Program are subject to future rule making and regulatory recommendations by the Washington State Legislature and members of the Trust Commission. This content is an interpreted summary based on the best available information at the time of publication. It is not to be used as financial, legal, or tax advice. Refer to the Washington State Department of Social and Health Services and other official state resources for final LTSS Trust Act details.