

Question	Answer(s)
Asking for a fellow educator who couldn't attend today....Does the long term insurance provided by NEA cover those with prior health conditions such as MS or can they deny those with prior conditions?	Private LTC is medically underwritten and members can be denied.
I have been paying through Unum for almost 30 years....it is much better than what the state is offering so I want to opt out but can't find any paperwork.	The LTC carriers we work with through the NEA MB LTC Program only write policies for 40 and older.
If I am under 40, can I buy long term care insurance? I have heard that plans start being sold to people 40 and over	live answered
Ben, my question is for you. I attended last time and greatly appreciate your guidance. My understanding is that - under the current rules - persons within 5 years of retirement basically have no path to eligibility. Do you think that those rules may somehow be changed so that someone who works fewer than five years from now could somehow become eligible?	I don't think that Ben is accessing these questions.
Hello, if I have long-term care insurance through SEBB, is that considered coverage to exempt myself from the state taxed program?	SEBB does not currently provide Long-term Care Insurance. I believe what you have through SEBB is Long Term Disability Insurance which is different and provides a benefit if you cannot work. Long-term care is separate and because WA Cares exists, SEBB has decided to not provide Long term Care policies as an option.
Is a religious objection to opt out an option?	There are no religious objections for opting out. If you do not want to participate in the WA Cares Fund, you will need to take the necessary steps to secure a private long-term care policy and then apply for the exemptions.
Further, if I have SEBB long-term care insurance, can I carry that over to PEBB after I retire?	for the WA Cares Program, you only pay when you are working. Gary, check my earlier message around the type of insurance you have through SEBB - as I stated before, I believe that is Long Term Disability.

<p>I have a long term care rider on my private life insurance policy. How can I find out if that qualifies for opting out of the payroll tax?</p>	<p>Our understanding at this time is that yes, it will qualify.</p>
<p>How to see ASL when screen share is enabled?</p>	<p>I think if you click on "View" in th top right corner, you can select "Side by Side Gallery" and scroll to the ASL interpreter, Shane.</p>
<p>What are the minimum requirements for a private plan that qualifies for a person to apply to opt out from the state assessment/plan?</p>	<p>We do not know for sure.</p>
<p>I work in WA but live in ID. I read you have to be living in WA to use the benefit. Am I able to opt out if I can not use the benefit due to living in ID?</p>	<p>At this time all employees of WA companies will be required to pay the assessment unless they take the necessary steps to procure private long-term care insurance prior to November 1, 2021 and are granted the exemption. The commission is currently working on the developing the operating rules, is aware this is a challenge, and is looking at possible solutions. As new information becomes available, we will continue to update members.</p>
<p>3/10 adults will not find themselves in need of long term care- what happens with that money to those people who contributed but did not need LTC?</p>	<p>Similar to other insurances that you pay and are not needed, they go to pay for others who need them. The money in this program can only be used to provide these benefits. It is intended to be self-funded. Unlike private plans, the money paid in and not used will go to others in need vs. the CEO of a company.</p>
<p>Are there any groups fighting against this law or will it start next year no matter what?</p>	<p>It is now law and will start next year.</p>
<p>Can my spouse also be included in the Long term insurance as as a seperate policy?</p>	<p>WA Cares is a program for workers and only covers those that pay into the program. Individuals who are not paying into the program would need to have their own private LTC insurance to get benefits.</p>
<p>What happens if I stop being a teacher? Can I still benefit from long term care through NEA?</p>	<p>Yes, need to be a member when you apply.</p>
<p>For educators who work in WA, but live in another state (e.g., OR) is this program an option?</p>	<p>The commission is currently working on the developing the operating rules is aware of this challenge and are looking at possible solutions. As new information becomes available, we will continue to update members.</p>

When is the deadline to make this decision?	live answered
I am retiring within the next 5-7 years. Will I be vested before I retire?	You will not be fully vested in the program which would provide you the benefit indefinitely in retirement. By working 5-7 years, you will have access to the program for 3 years after leaving work. You might also consider working part time for the additional number of years once you retire (500 hours) to gain those extra years to become fully vested.
I am retiring in two years. I was told that this program cannot be accessed for 10 years. Do I still have to pay into a program that I cannot use?	Yes, all Washington state employees who do not take the necessary steps to opt-out will be required to pay the assessment. While employees who do not work the full 10 years will not be vested, they may still have access to benefits should the need arise if they have worked and paid into the plan for at least three years over a six-year period prior to needing to access the benefits. In addition, you can continue to earn credit towards vesting after retirement from your job if you pick up part-time work in retirement if it is at least 500 hours a year.
I will retire in 3-4 years do I still need to sign up for long term care?	All Washington state employees who do not take the necessary steps to opt-out will be required to pay the assessment. While employees who do not work the full 10 years will not be vested, they may still have access to benefits should the need arise if they have worked and paid into the plan for at least three years over a six-year period prior to needing to access the benefits. In addition, you can continue to earn credit towards vesting after retirement from your job if you pick up part-time work in retirement if it is at least 500 hours a year.
Why is the amount capped at \$36,000? That will not cover one year's worth of care for someone with dementia, for example	This is intended to provide relief and option for people to put in place a longer range plan.

<p>I am 55 years old and will likely retire early, within the next 5 years, so I will not be able to benefit from paying into the Washington State plan. Though I do not want to purchase private long term care insurance, I also do not want to through away the money that would go into the State's plan. Therefore, I'd like to know the least expensive option available to qualify to opt out of the State's plan.</p>	<p>We can't tell you what the least expensive option is as there are many factors. I would encourage you to investigate each of the plans. and then make your decision from there.</p>
<p>I already have John Hancock LTC Insurance and have had it for 23 years. Do I need to pay for additional LTC insurance? How can I opt out?</p>	<p>Employment Security Department (ESD) is developing the process to apply for exemptions. Workers can apply between Oct. 1, 2021 and Dec. 31, 2022.</p>
<p>Can't see the whole screen</p>	<p>I think if you click on "View" in th top right corner, you can fix that</p>
<p>How long are you elligble after retirement? I heard it was only elligible to use 3-5 years after you retire? Then you can no longer use it?</p>	<p>If you are permentantly vested and have worked at least 10 years with 5 of those years being consecutively, you can access the benefit anytime after you seperate. There is not a limit. The limited benefit window is when your number of years of services is at least 3 in a row and less than 10.</p>
<p>I started paying when I was about 30...it was offered through my district and I continued to pay after the state changed everything a couple of years ago.</p>	<p>You will have the option to opt-out as long as the plan meets the requirements for a long-term care plan by RCW 48.83.020.</p>
<p>I have less than 10 years to work, therefore, I will pay into this plan without any benefit. What is suggested for people who are in the same situation?</p>	<p>We can't give advice on what is best for you, but you may want to connect with NEA member benefits. They are presenting soon. While employees who do not work the full 10 years will not be vested, they may still have access to benefits should the need arise if they have worked and paid into the plan for at least three years over a six-year period prior to needing to access the benefits. In addition, you can continue to earn credit towards vesting after retirement from your job if you pick up part-time work in retirement if it is at least 500 hours a year.</p>

<p>I am retiring in 9 years. Will I still be able to take advantage of LTC insurance?</p>	<p>All Washington state employees who do not take the necessary steps to opt-out will be required to pay the assessment. While employees who do not work the full 10 years will not be vested, they may still have access to benefits should the need arise if they have worked and paid into the plan for at least three years over a six-year period prior to needing to access the benefits. In addition, you can continue to earn credit towards vesting after retirement from your job if you pick up part-time work in retirement if it is at least 500 hours a year.</p>
<p>What if you retire prior to the 10 year vesting time period?</p>	<p>All Washington state employees who do not take the necessary steps to opt-out will be required to pay the assessment. While employees who do not work the full 10 years will not be vested, they may still have access to benefits should the need arise if they have worked and paid into the plan for at least three years over a six-year period prior to needing to access the benefits. In addition, you can continue to earn credit towards vesting after retirement from your job if you pick up part-time work in retirement if it is at least 500 hours a year.</p>
<p>You might end up talking about this...but...if I have my own LTC Insurance and I still choose to participate in Washington Cares, can I be "double-covered"? Can I receive benefits from Washington Cares AND from my LTC Insurance? (Assuming I live in Washington.)</p>	<p>Yes.</p>
<p>If I'm already in my 60's is this of any benefit to me because I won't be working long enough to be vested?</p>	<p>All Washington state employees who do not take the necessary steps to opt-out will be required to pay the assessment. While employees who do not work the full 10 years will not be vested, they may still have access to benefits should the need arise if they have worked and paid into the plan for at least three years over a six-year period prior to needing to access the benefits. In addition, you can continue to earn credit towards vesting after retirement from your job if you pick up part-time work in retirement if it is at least 500 hours a year.</p>

<p>I wrote a couple of weeks ago and didn't receive any response. I information we received said we would need to pay in out of pay check for 6 or 7 years to received this benefit. I am retiring in 2 years. I want to participate. Can we pay for the additional years to be covered?</p>	<p>This is a worker program - if you work part time (500 hours a year) you can continue to earn service credit towards permanent vesting.</p>
<p>So if I am not vested because I can retire in 3 years would private be a better choice?</p>	<p>We cannot answer those questions but encourage you to check out the FAQ and research the private plans to see what will best fit your situation.</p>
<p>Does Lifetime \$36K benefits mean that you will max out at that amount even if your care needs to continue?</p>	<p>Yes. It is possible that future legislation might increase that amount, but currently that is the max.</p>
<p>Do you get the money back that you put in if you move out of WA?</p>	<p>No, if you move out of Washington or do not draw on the benefit - the money paid in remains in this system to keep it solvent and will be used to provide others coverage.</p>
<p>If I only plan working for 6 more years will I qualify?</p>	<p>All Washington state employees who do not take the necessary steps to opt-out will be required to pay the assessment. While employees who do not work the full 10 years will not be vested, they may still have access to benefits should the need arise if they have worked and paid into the plan for at least three years over a six-year period prior to needing to access the benefits. In addition, you can continue to earn credit towards vesting after retirement from your job if you pick up part-time work in retirement if it is at least 500 hours a year.</p>
<p>Is the WA Cares required for part time employees?</p>	<p>Yes, if you work 500 hours per year.</p>
<p>What is the cost of the WA LTSS, or what it was in the previous slide?</p>	<p>0.58% payroll premium or \$0.58 per \$100 of earnings.</p>
<p>Please define 10-year vesting.</p>	<p>Pay into the fund for at least 10 years without a break of five or more years. (500 hours of work in a year will qualify as a year)</p>
<p>IF I leave service before the 10 years, can i continue to pay in so that I don't forfeit it?</p>	<p>If you continue working in a part-time status you can continue to earn service credit towards vesting. It only needs to be 500 hours per year.</p>
<p>will I still be paying after I retire? How much does it cost?</p>	<p>For WA Cares Fund, you only pay in while your are working.</p>
<p>sign language interpreter is not visible for those who need it.</p>	<p>We tried to fix that. Is it better now?</p>

<p>Since you have to pay for at least 10 years and I will be retiring in six more years what do you suggest?</p>	<p>We can't give you advice on what is best for you, all Washington state employees who do not take the necessary steps to opt-out will be required to pay the assessment. While employees who do not work the full 10 years will not be vested, they may still have access to benefits should the need arise if they have worked and paid into the plan for at least three years over a six-year period prior to needing to access the benefits. In addition, you can continue to earn credit towards vesting after retirement from your job if you pick up part-time work in retirement if it is at least 500 hours a year.</p>
<p>Can the links posted in the chat be emailed to us?</p>	<p>The links will be posted on the WEA Website. There is a page for information about LTC. https://www.washingtonea.org/membership/nea-member-benefits-june-2021/2021-long-term-care-insurance-information/</p>
<p>I plan to work two more years and then move out of state. What are my options for opting out?</p>	<p>At this time, benefits are only available to those who reside in Washington state. The commission is currently working on the developing the operating rules is aware of this challenge and are looking at possible solutions. As new information becomes available, we will continue to update members.</p> <p>Opting out of WA Cares Fund is a permanent individual decision and cannot be changed even if you change employers. If you opt-out, an individual will never be able to opt back into the system.</p> <p>The process for exemptions will be overseen by the Employment Security Department and they are currently creating the rules for this process. To apply for an exemption, you must be over 18 years of age and have purchased a qualifying private long-term care insurance plan before November 1, 2021. Long-term care insurance is defined in RCW 48.83.020. The window for applying to opt-out will occur between October 1, 2021 and December 31, 2022.</p> <p>Exemptions will take effect on the first day of the quarter immediately following the</p>

<p>How does this plan differ from Veba?</p>	<p>VEBA is a tax protected account and another way to plan for health care costs in the future and you can use it to purchase qualifying LTC plans. LTC plans and WA Cares focus on a specific type of care.</p>
<p>Do you have to work for 10 years in order to be vested for WA cares? I am 60 and plan to retire in 5 years.</p>	<p>Yes, all Washington state employees who do not take the necessary steps to opt-out will be required to pay the assessment. While employees who do not work the full 10 years will not be vested, they may still have access to benefits should the need arise if they have worked and paid into the plan for at least three years over a six-year period prior to needing to access the benefits. In addition, you can continue to earn credit towards vesting after retirement from your job if you pick up part-time work in retirement if it is at least 500 hours a year.</p>
<p>How does this affect people who are already retired and have LTC through WEA/Premera?</p>	<p>Those who already have LTC will have an opportunity to opt out between Oct 1, 2021 through December 2022. But, if you are retired / not working, you would not need to opt out since you would not be paying into the WA Cares Fund.</p>
<p>My partner works for Amazon and they are telling their employees who want to opt-out that some of the private insurance options have deadlines soon, as in before the Oct open enrollment period because their application processing time takes so long. How are WEA members getting this information in order to make the best possible decision for their needs?</p>	<p>As a reminder, there is not a LTC option in SEBB. If you are interested in pursuing options for private Long Term Care, you may want to explore NEA member benefits or other private options.</p>
<p>I plan to retire in 8 years. The vesting is 10 years. Does that mean I can't qualify?</p>	<p>All Washington state employees who do not take the necessary steps to opt-out will be required to pay the assessment. While employees who do not work the full 10 years will not be vested, they may still have access to benefits should the need arise if they have worked and paid into the plan for at least three years over a six-year period prior to needing to access the benefits. In addition, you can continue to earn credit towards vesting after retirement from your job if you pick up part-time work in retirement if it is at least 500 hours a year.</p>

<p>Will probably retire before the 10-year vesting period is complete. Since no premiums once retired, does that mean no longer eligible for coverage.</p>	<p>You will have a three year window in which to access the benefit if you do not reach the 10 year vesting period. Or you can look to work part time (500 hours per year) to meet the 10 year vesting and then the benefit is permanently available.</p>
<p>My question was: Let's say that I take long term care through NEA now and that in 5 years I stop working in education, will I be able to continue to pay for my policy and use it even if I'm not a teacher anymore?</p>	<p>Yes</p>
<p>Is the WA plan only for educators or is it for everyone?</p>	<p>WA Cares Fund is for everyone who works more than 500 hours per year.</p>
<p>If it takes ten years to vest, does that mean I have to work for at least ten more years to see any benefit?</p>	<p>Yes, all Washington state employees who do not take the While employees who do not work the full 10 years will not be vested, they may still have access to benefits should the need arise if they have worked and paid into the plan for at least three years over a six-year period prior to needing to access the benefits. In addition, you can continue to earn credit towards vesting after retirement from your job if you pick up part-time work in retirement if it is at least 500 hours a year.</p>
<p>Does this cover long term at home care?</p>	<p>yes</p>
<p>What if I currently don't have any kind of LTC insurance, but I don't plan to retire in Washington state?</p>	<p>You will still have pay. All employees in Washington state who work more than 500 hours per year have to pay unless they have another LTC plan.</p>
<p>I only have 7 years left before retirement. Since it takes 10 years to vet, should I opt out?</p>	<p>We cannot give you advice on what to do but you will qualify for benefits just not the permanent benefit that doesn't have a limited window to access the benefit. You will have 3 years to access if not fully vested. Or you can work part-time to be able to bridge the number of years needed to access the permanent benefit.</p>

<p>If I choose to opt out, how do I do that?</p>	<p>Opting out of WA Cares Fund is a permanent individual decision and cannot be changed even if you change employers. If you opt-out, an individual will never be able to opt back into the system.</p> <p>The process for exemptions will be overseen by the Employment Security Department and they are currently creating the rules for this process. To apply for an exemption, you must be over 18 years of age and have purchased a qualifying private long-term care insurance plan before November 1, 2021. Long-term care insurance is defined in RCW 48.83.020. The window for applying to opt-out will occur between October 1, 2021 and December 31, 2022.</p> <p>Exemptions will take effect on the first day of the quarter immediately following the approval of the exemption and employees are not entitled to a refund of any premium deductions made before the effective date of an approved exemption or notification of an exemption.</p> <p>It is the employee's responsibility to notify and provide proof of their approved exemption to their employer. The</p>
<p>where do you go to find out if you are in the program or have opt out?</p>	<p>Everyone is required to participate unless they have enrolled in an approved private LTC plan and applied for an exemption you will be put into the WA Care Fund. Do nothing and you will be in the plan.</p>
<p>Can we use VEBA to pay the premiums?</p>	<p>For IRS qualifying private LTC plans you may be able to use VEBA to pay those premiums.</p>
<p>I am 61 years old. I hope to retire at age 65years old. Can I decline even if I don't already haver LTinsurance?</p>	<p>All Washington state employees who do not take the necessary steps to opt-out will be required to pay the assessment. While employees who do not work the full 10 years will not be vested, they may still have access to benefits should the need arise if they have worked and paid into the plan for at least three years over a six-year period prior to needing to access the benefits. In addition, you can continue to earn credit towards vesting after retirement from your job if you pick up part-time work in retirement if it is at least 500 hours a year.</p>

<p>Is it worth having both the state and a private plan?</p>	<p>Yes -- if you wait a couple of years and buy a supplemental plan when those become available. Those will be much cheaper and will wrap around the state plan</p>
<p>When you say WORKING does this mean teaching? What if I am currently teaching, but will retire soon and then working another job - do I still qualify starting it as a teacher?</p>	<p>You can continue to earn credit towards vesting after retirement from your job if you pick up part-time work in retirement if it is at least 500 hours a year.</p>
<p>Tell me more about the 10 years to be vested. If I only have 5 more years to work am I out? or if I work 5 years and then am retired 5 more years can I access it then after those 10 years.</p>	<p>All Washington state employees who do not take the necessary steps to opt-out will be required to pay the assessment. While employees who do not work the full 10 years will not be vested, they may still have access to benefits should the need arise if they have worked and paid into the plan for at least three years over a six-year period prior to needing to access the benefits. In addition, you can continue to earn credit towards vesting after retirement from your job if you pick up part-time work in retirement if it is at least 500 hours a year.</p>
<p>Will I be eligible for the plan if I retire withing seven years?</p>	<p>While employees who do not work the full 10 years will not be vested, they may still have access to benefits should the need arise if they have worked and paid into the plan for at least three years over a six-year period prior to needing to access the benefits. In addition, you can continue to earn credit towards vesting after retirement from your job if you pick up part-time work in retirement if it is at least 500 hours a year.</p>
<p>Thanks, Mary. What if the part time is an adjunct and is not tracked by hours but by course taught.</p>	<p>If your course schedule equals more than 500 per year, then you are qualified.</p>
<p>What if I've already retired... but will continue to work part-time as a sub? Can I do it after retirement, but actively being a sub?</p>	<p>Only if you are working 500 hours a year in Washington State and meet the contribution or vesting requirements. This is a program that only workers pay into so when you retire and your income comes from your pension and retirement savings, you will not pay the WA Funds contribution.</p>
<p>Can we enroll in Washington Cares now and then later decide to go with a private LTC?</p>	<p>Yes if you buy supplemental private LTC. But you can't opt out of the WA Cares Fund later.</p>

Are you allowed to opt for the WA Cares policy and still get a small LTC policy of your own to supplement since the cap is \$35,000?	Yes. You can have both.
Private LTC may increase in premium in the future, doesn't the state plan also have the ability to increase in the future?	Yes but it would be a very marginal increase, whereas for private insurance the increases can be much higher
can ben share the screen differently? Mine is cut off on the Left, even when I change the view percentage.	Kristin, I just changed the participant view - did that solve the problem?
How much does \$36,000 pay for in regards to long term care?	It really depends on what services you require and what they cost when you require them.
It is quite difficult to find a facility that will take Medicare clients prior to a private pay period. Additionally Medicare clients are often doubled up with another person. When using the Washington Cares money, are we going to be treated like Medicare clients (difficult to find a place and doubled up)?	
Teresa, can I have this state option, Long Term Services & Support Trust AND NEA LTC ?	Not sure I understand, but I think yes, you can do all of the above. Ben just described some of that.
If I buy a life ins policy with a long term ryder, does that allow me to opt out?	Hard to say without knowing the specifics. Long-term care insurance is defined in RCW 48.83.020.
Can Wa Cares be used and supplemented by a private insurance if the benefit doesn't seem to be enough?	Yes
Teresa; NEA does not have options for us under age 40? Any options?	Ask your Financial Advisor for options. None of the companies we work with offer ubder 40.
What is the NEA Long Term Care benefit period ?	You get to design based on your needs.
\$36k life time benefit doesn't seem like it will cover very much - like, less than a year's worth...is this really a life time benefit or an annual benefit?	Unfortunately, it is a lifetime benefit.
Does NEA offer long term care policies that would qualify for this program and allow an opt out?	Yes, we will talk about how to access.
I am 59 years old , am I too late to get long term care insurance ?	There are no age limits for WA Cares it is based on paying while you are in the work force. With the private LTC insurance, the older you are when you start paying may require higher costs in premiums.

My local tried to get a group quote to get a better plan for around the same price. The state will not allow payroll deduction but most group plans require this. Why did the state put that rule in place? Washington's plan does not sound very desirable.	
36,500 is the yearly max?	Lifetime max
This is for all Washington employees, not just teachers, right?	Correct.
Can Ben's presentation be shared with us also? It contains some details that the shared presentation doesn't have. Thank you.	Slides from Ben's Washington Cares Fund presentation: https://www.washingtonea.org/file_viewer.php?id=48056
Can people have and use both? How much can \$36,000 cover?	Yes to both. Hard to say what the \$36,000 will cover. It really depends on the services you need and how much they cost when you need them.
I'm sorry if I missed this answer. I am 31 years old, is this an option for me right now?	Yes. It will automatically happen unless you opt out by Nov. 1 by showing proof of alternative LTC insurance
Is this a maximum benefit of \$36K per year, or for lifetime? If this is a lifetime benefit, LTC will cost you way more than \$36K.	Lifetime
can we pay for and receive LTC insurance for a spouse also, or is this only for the employee?	The WA Cares is just for the employee but you may be able to purchase LTC insurance for your spouse through another provider.
So 1/4 time work (500 hrs) for 10 years will result in full vesting?	Yes
Can the \$36500 be used for a relative?	No. Only the employee.
If a person works fulltime for the next 2 years, then worked 500 hours per year for the next 8 years would they be fully covered for the \$36,500 or would it be pro-rated based on how much they paid in?	Anything over 500 hours per year counts.
Can I also keep my VEBA account and participate in WA Cares?	Yes,
Sorry I can in a little late. Is this for all workers, state workers or just teachers?	All employees working more that 500 hours per year

I filled out all my information on the NEA website regarding my age, medical, etc. I also stated my significant other (who is not an NEA member) was interested, but I wasn't give the option at the end for him to fill out anything. What do we need to do so he can also apply?	Please go to the website and complete the questionnaire for your partner as well.
With the NEA coverage, we pay our whole life until we access the benefits, correct? So affordability of the plan after retirement is a consideration.	That is correct.
Are retired NEA members such as members of WEA retired eligible to buy NEA LTC insurance?	Yes
Where did you get this information Jennifer Silves?	It is part of the law and can be found on the WA Cares Website. http://www.wacaresfund.wa.gov/
Why are we hearing about this issue so late? For those of us wanting to retire soon. there really isn't adequate time to apply and make correct decisions.	This is a new law from this year's legislative session.
So if I'm under 40... and I can opt into the state plan and then when I turn 40 can I purchase a second private plan as well?	yes, you can always add additional coverage.
I am retired military who has LTC benefits when I turn 60. DOes that mitigate my need to pay/participate for LTC in this program?	Not at this point and time.
Can I buy the 10 years to be vested?	at this time no
Is there a religious exemption for Christian Scientists?	No, there are no religious exemptions.
If I make contributions for 10 years, move out of state and live somewhere else (cheaper state to live) and then move back if I need LTC, will I be eligible for the lifetime payout?	yes, if you are permanently vested the benefit will be available.
If you are not vested prior to retirement, could you pay in yourself for the remaining years after you retire?	At this time, that is not an option.
Do we pay every year until we retire or do we stop after ten years?	You pay in during all years that you are working but do not pay during unpaid leaves or once you retire.
Is the benefit the same for someone who paid in for 12 years or 32 years?	Yes. \$36,500 lifetime max

If I sub 500+ hours per school year (as a retiree), how do I participate in this program?	You are automatically in unless you opt out.
you said to look in the answer tab for my questions where is the answer tab?	When you answer the Q&A function, there should be a tab in that function at the top.
Is \$36,500 a life time amount or an annual amount???? what if I pay 20 years into it so I only get \$36,500??	Lifetime. Unfortunately yes under the current law.