Employer Wage Reporting and Premiums Toolkit

Updated December 2025

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About Paid Leave

We know that the most important things in life happen outside the workday. People we care about become ill. Families welcome new members. Big moments that require extra attention come along for all of us.

Support in these times means we can be stronger both at home and at work. Paid Leave is an essential benefit that strengthens companies by ensuring every employee can take paid time for care when needed. This statewide insurance program makes Washington an even better place to live, work and do business.

About WA Cares Fund

70% of Washingtonians will eventually need long-term services and supports – help with activities of daily living like bathing, eating, and taking medications. Long-term care can be expensive. Most of it is not covered by Medicare or health insurance, and Medicaid only covers it after you've spent down your life savings.

WA Cares provides working Washingtonians a way to earn access to long-term care benefits that will be available when they need them. It will cover most of the need for some people, while for others it will provide breathing room during one of life's most challenging stages, giving the family time to develop a plan.

Find WA Cares resources for employees, employers and community partners at wacaresfund.wa.gov/toolkit.

Employer responsibilities

This toolkit is intended to help anyone with employees in Washington know their responsibilities as an employer under Paid Leave and WA Cares. We update this toolkit periodically. Check for updates at paidleave.wa.gov to make sure you have the most current version.

What employers need to do

- Understand which employees are included under the Paid Leave and WA Cares programs.
- Withhold Paid Leave and WA Cares premiums from employee paychecks.
- Create/maintain an employer account for quarterly reporting and payments.
    - File quarterly wage reports.
    - Pay premiums quarterly for each program.
- Provide information about Paid Leave and WA Cares to your employees.

Resources for employers

- Employers Paid Leave Benefits Toolkit
- Online premium estimator
- Form W-9 Tax ID (Paid Leave)
- Form W-9 Tax ID (WA Cares)

Employees who work in Washington state

Almost every Washington employer must participate in these programs, and almost every Washington employee will be eligible to receive benefits. This includes businesses of all sizes and non-profits, charities and faith organizations. If you are a public or private business with even one employee in Washington, you'll very likely be a part of Paid Leave and WA Cares.

The location where your employee works generally determines if they are considered an employee in this state (localized to Washington).

- **If an employee lives out of state but they work entirely in Washington**, their work is localized to Washington. They should be included in your quarterly wage reporting.
- **If an employee lives in Washington but their work is performed entirely out of state**, their work is localized out of state. They should not be included in your quarterly wage reporting.
- **If an employee's work cannot be localized to a single state** because they perform their work in multiple states throughout the quarter, you may use the location of the employee's base of operations as the tiebreaker.
- **Teleworking:** When teleworking, if the employee works entirely from their home located in Washington state, their work is localized to Washington and should be included in your quarterly wage reporting.

Certain groups are excluded from Paid Leave and/or WA Cares by law

- Individuals who perform "casual labor" as defined by RCW 50A.05.010.
- Federally recognized tribes, unless the tribe has opted in.
- Self-employed individuals, unless opted in.
- Federal employees.

The following sections provide more information about these exclusions.

Collective bargaining agreements

Paid Leave and WA Cares laws had special provisions for certain employees covered by collective bargaining agreements (CBAs).

Paid Leave: The CBA provision in the Paid Leave law expired December 31, 2023. This means that as of January 1, 2024, unless otherwise excluded, CBA-covered employees are treated as regular employees for Paid Leave.

WA Cares: The CBA provision in the WA Cares law expired December 31, 2025. This means that as of January 1, 2026, unless otherwise exempt, CBA-covered employees are treated as regular employees for WA Cares.

For more information on CBA-covered employees, visit paidleave.wa.gov/cba.

Federally recognized tribes

Federally recognized tribes are not required to participate in Paid Leave or WA Cares but may opt in to both programs. Visit paidleave.wa.gov/tribal-businesses and wacaresfund.wa.gov/tribal-governments for more information.

Self-employed individuals

Self-employed people include sole proprietors; members of partnerships, LLCs and joint ventures, independent contractors (as described in RCW 50A.05.010), or if you are otherwise in business for yourself.

Self-employed people are not considered employees and should not be included in quarterly wage reporting. These individuals can opt in to participate in either Paid Leave or WA Cares by electing coverage. Visit paidleave.wa.gov/elective-coverage or wacaresfund.wa.gov/how-it-works/opt-in for more information.

Note: Corporate officers are not self-employed and must be reported as employees in quarterly wage reports.

Special reporting circumstances

Paid Leave conditional waivers

Some employees who are temporarily working in Washington may be eligible for Paid Leave conditional waivers. The waiver is for employees who are physically based outside of the state but are working in the state on a limited or temporary basis; and are not expected to be employed by any employer in the state for 820 hours or more in four consecutive reporting quarters. Without the waiver, these employees are subject to the premium assessment and may be eligible for Paid Leave benefits.

Employees with approved conditional waivers must be included on quarterly wage reports. Premiums will not be assessed for Paid Leave, but these employees are subject to the WA Cares premium unless an approved exemption letter has been provided.

Download the conditional waiver form and learn more at paidleave.wa.gov/waivers.

Paid Leave voluntary plans

You have the option to offer your employees paid family and/or medical leave benefits through an employer-funded program, called a voluntary plan. The benefits offered to employees under a voluntary plan must meet or exceed the benefits of the state plan. Voluntary plans only apply to the Paid Leave program. There is no voluntary plan option for the WA Cares program.

To get more information about voluntary plans and whether it's the right choice for your business, download the voluntary plan guide at paidleave.wa.gov/voluntary-plans. We maintain a list of employers with approved voluntary plans at paidleave.wa.gov/voluntary-plans-employer-list.

Employers with approved Paid Leave voluntary plans must file quarterly wage reports. Premiums will be assessed for WA Cares and for Paid Leave medical or family portions, if applicable.

WA Cares exemptions

As of January 1, 2026, an employee who holds a non-immigrant visa for temporary workers is automatically exempt from WA Cares. You must not withhold premiums from their wages, unless they notify you, in writing, that they would like to participate in WA Cares. If the employee becomes a permanent resident or citizen employed in Washington, the exemption no longer applies.

Exemptions administered by ESD

Some of your employees may apply to be exempt from WA Cares. If approved, it's the employee's responsibility to give you a copy of their exemption approval letter.

Certain individuals are eligible for voluntary exemptions from the WA Cares, including employees who are:

- U.S. military veterans with a 70 percent or higher service-connected disability rating;
- Spouses or registered domestic partners of active-duty service members;
- Active-duty service members who concurrently work off duty civilian jobs; or
- Employed by a Washington employer, but live outside of Washington.

Employees who applied for a voluntary exemption due to having a private long-term care insurance policy can discontinue their exemption between Jan. 1, 2026 and June 30, 2028. If discontinued, your employee will need to give you a copy of their discontinuation letter, which will have an effective end date. You must:

- Keep a copy of the employee's exemption discontinuation letter on file.
- Start deducting WA Cares premiums from the worker after the effective end date or the date they provided you notice, whichever is later.

It's the employee's responsibility to notify you of any changes to their exemption status. Failure to do so can result in required back-payment of premiums (paid by the employee) and additional penalties.

Exempt Employees:

Once an employee provides you a copy of their approved exemption letter, which will show the effective date of their exemption, you must:

- Keep a copy of the employee's exemption approval letter on file.
- Stop deducting WA Cares premiums from the exempt worker beginning the effective date or the date they provided you notice, whichever is later.

Quarterly Reporting:

Employees with approved WA Cares exemptions must be included on quarterly wage reports and marked as exempt. Premiums will not be assessed for WA Cares, but these employees are subject (in most circumstances) to the Paid Leave premium.

Employer accounts

Set up your online employer account to ensure you can:

- File and amend quarterly wage reports for Paid Leave and WA Cares.
- Submit premium payments.
- View your account activity and account balances.
- View information about your employees' use of Paid Leave benefits.
- Add multiple contact information to receive notifications and letters.
- Apply for Small Business Assistance Grants.
- Add additional users to help manage your account and complete tasks.
- Initiate and manage Power of Attorney (POA) links with your third-party administrator/payroll company.

Registering your business for the first time

Registering your business with Paid Leave and WA Cares is a several step process, which helps us confirm the person completing the registration process is authorized to do so. This person becomes the Account Administrator.

Like most Washington state agencies, we use SecureAccess Washington (SAW) to manage access to employer accounts. You may already have a SAW account established for reporting with other Washington state agencies. If you have a SAW account, skip to Step 2. If you have added Paid Family and Medical Leave as a service, skip to Step 3.

Step 1: Create a SAW account

You will need an active SAW account to log in and establish your employer account. You will use this username and password every time you log in to Paid Leave. Visit paidleave.wa.gov/technical-support for information on how to create a SAW account.

1. On the secureaccess.wa.gov homepage, click **Sign Up**.
2. Fill out all required fields.
3. Check your email for an authorization link then click the link to activate your account.

Step 2: Add the 'Paid Family and Medical Leave' service

Once you are logged into your SAW account, you will need to add "Paid Family and Medical Leave" as a service:

1. In SAW, click **Add Service**, then **Add By Agency** button to browse the list of services by agency.
2. Click **Employment Security Department**, then find "Paid Family and Medical Leave (PFML)" and click **Add**.
3. On the "Registration Complete" screen, click the **My Services** link.

After confirming, you will see the **Paid Family and Medical Leave (PFML)** link listed as a service on your SAW homepage.

Step 3: Set up your employer account

1. Click the **Paid Family and Medical Leave (PFML)** link on your list of services on your SAW homepage.
2. On the "Now Accessing Paid Family and Medical Leave" page, click the **Continue to Paid Family and Medical Leave** hyperlink and continue to the "Create an Account" page. Here you have the option to create several types of accounts. If you did not land on this page and are on the homepage for a different account type, click **+Add/Switch** in the top right of the screen to go to the "Choose an Account" page then click **Create a New Account**.

Click **Register your Business**. Enter your business's Unified Business Identifier (UBI) issued by the Department of Revenue. Follow the instructions on the screen. If we don't recognize your UBI, you'll have the option to submit documentation requesting that it be created and added to our system. For more information, visit paidleave.wa.gov/technical-support.

Employer account technical support

Limited Access while waiting for a PIN

When you initially create your employer account, you can choose to have limited access until you verify your account with a PIN. Make sure the address listed when you request the PIN is correct. If not, follow the process to update your business address, as we will send your PIN via mail. Allow 7-10 business days to receive your PIN.

Upon receiving your PIN letter, enter it as soon as possible, as it will expire. If you request a new PIN letter while waiting, the first PIN will no longer be valid.

While waiting for your PIN, you will have limited access to your account. With limited access, you will only be able to submit your quarterly reporting and make payments.

Entering your PIN:

Log in to SecureAccess Washington (SAW) and select the Paid Family and Medical Leave service to access your account. When you access your account, the initial screen will ask you to enter your PIN, which you would have received in the mail. Your PIN is case sensitive, so enter it exactly as it is written on the letter.

By completing the PIN process and verifying your account, you will get access to more account features, like adding and managing additional users, viewing your report history and submitting amendments, viewing account transactions, and viewing employees' benefit and weekly claim information. You'll also be able to add more points of contact for your business and view information about your employees' use of Paid Leave benefits as well as being able to link to and manage Power of Attorney (POA) requests for any third-party administrators (or employer agents) accessing your account.

Registering another business

Once you have created your employer account and registered a business, you can add more employer accounts.

When you log in to SAW and access Paid Leave, you will see the account(s) that you have registered. Add another account by clicking **Create a New Account** at the bottom of the page. Start at Step 3 above to register this additional business account.

If you do not see the account selection page, click **+Add/Switch Account** in the top right of the screen to switch between accounts or add additional accounts.

Adding users to your account

Once you have fully registered your employer account, you can add users to your account. This is helpful when you have multiple people in your organization completing tasks such as wage reporting or making premium payments or viewing benefit information.

Users with the Account Administrator and User Maintenance roles can add users, assign roles, and inactivate users as needed.

Employer account roles
Account Administrator: Full access to all account functionalities.
Quarterly Wage Reporting: Can file and view quarterly wage reports and amendments.
Payments and Refunds: Can make payments and request refunds.
Paid Leave Benefit Claims: Can access employees' Paid Leave benefit claim details.
Account Maintenance: Can manage account-related activities.
User Maintenance: Can add other users to your business account.

Adding users: Before you begin you will need the first and last name, SAW username, email address and phone number for each person you want to add to your account.

- From your employer account homepage, click **Manage Account** in the top menu bar then click **User Maintenance**.
- Click the **Add User** button.
- On the "Manage Internal User" page, provide the user's details and select the appropriate roles. Under "Account Status," select **Active**, then click **Save**.

Updating roles or inactivating users: You can change a user's role(s) or contact information, or inactivate a user as needed. When a user's account is marked "Inactive", they will not be able to access the account.

- From your employer account homepage, click **Manage Account** in the top menu bar then click **User Maintenance**.
- Locate the user in the User Maintenance table and click **Edit**.

- On the “Manage Internal User” page, update the user’s contact information and/or roles. If deactivating the user, select “Inactive.” Click **Save**.

Adding multiple contacts to your account

After fully registering your employer account, you can add multiple points of contact for your business. All accounts will have a primary contact, but you can also add a wage reporting contact, payment and refunds contact, and benefits contact. For these contacts, enter information for individuals within your organization, not a third-party administrator.

Keeping this information up to date ensures timely communication with the correct contacts at your business.

Employer contact types	
Primary Contact Information:	This is the contact and address we will use for all correspondence **unless** contact information is provided for any of the specific areas below.
Quarterly Wage Reporting:	Contact for quarterly reports and employee's hours and wages.
Payments and Refunds:	Contact for payments, balances due or refund requests.
Paid Leave Benefit Claim:	Contact for Paid Leave benefit questions and notifications. This is where we will mail notification letters related to your employee's use of benefits.

Updating your Primary Contact Information:

Ensure your Primary Contact Information is up to date.

- Your employer account homepage shows the primary contact we have on file, click the **Edit** link to make changes.

Adding/updating Additional Contacts:

Your employer account homepage shows the primary contact we have on file, click the **Edit** link to view and make changes to additional contacts on your account.

- Add or update additional points of contact by clicking **Edit** to the right of the contact type. Enter the contact information and click **Save**.
- When editing an additional point of contact, you have the option to use the Primary Contact instead.

Setting up a Power of Attorney (POA)

You can have an agreement with an employer agent or third-party administrator to manage your Paid Leave and WA Cares reporting, premium payments, benefit claims or other related tasks. You must have an approved Power of Attorney (POA) on file before we can provide you with any information about your client's account, including reports or employee-level data.

Even with a POA on file, you are still responsible for ensuring all employer requirements are met.

From your employer account, you can initiate a POA with your agent or approve your agent's request in your account if they started the process. To review or approve any POAs, you will need full access to your account and have the Account Administrator role.

With the Account Administrator role, you'll receive account notifications about your POAs and be able to review and respond to POA requests from your agent (third-party administrator).

Responding to Power of Attorney (POA) requests

When your employer agent submits a POA request to link to your account, we'll send an email notification to all users with the Account Administrator role. Only those users can Accept or Decline a Pending POA request or update an Active POA.

1. From your employer account, click **Manage Account** in the top menu bar, and then click **Manage Linked Agents**.
2. Review your pending requests in the table labeled "Pending Power of Attorney (POA) Requests". **Accept** or **Decline** the POA.
3. Once updated, we will send a notification email to the agent and users with an Account Administrator role.

Initiating Power of Attorney (POA) requests

After fully registering your employer account, an Account Administrator can initiate POA Requests to link to your employer agent (third-party administrator).

1. On your employer account, click **Manage Account** in the top menu bar, and then click **Manage Linked Agents**.
   - If **Manage Account** does not appear in the top menu bar, request a PIN to gain Account Administrator access.
2. Click **Link to an Employer Agent**.
3. You'll then need to enter your third party's Agent ID. Click **Next** and verify the agent is listed as the "Employer Agent Name"
4. Under "Employer Contact Information", select a **Contact Type**
5. Select the roles you would like your agent to act on your behalf for both Paid Leave and WA Cares:

Wage Reporting:	File quarterly reports and view wage submission history
Wage Amendments:	File wage amendments
Payments:	Make payments, requests refunds or transfers, view and download account activity
Audits:	Participate in Paid Leave and WA Cares audits
Appeals/Agreements:	Enter into agreements and make oral or written presentation of fact
Benefits:	Download benefit or weekly claim reports for employees and apply for small business assistance grants

6. Add the **Effective Start Date (MM/DD/YYYY)** . Use today's date or the date your agent started representing you. The Effective End Date (MM/DD/YYYY) is optional.
   Important: POA is inactive and agent will not be linked after the effective end date.
7. Enter the agent's contact information under "Employer Agent Contact Information".
8. Confirm all information is correct, certify it, click **Next** and **Submit.**
   Use **Previous** to make changes.
9. Once submitted, we will send a notification email to your agent for review.

After you submit an electronic POA it is pending. While your POA is *Pending*, your agent can access your account online to submit or amend quarterly reports, view balances or make payments, and view your wage submission history. You can also **Withdraw** your *Pending POA* before your agent accepts or declines it.

The POA is complete after your agent **Accepts** or **Declines** your request. When the POA is accepted, your agent will have access to the roles assigned until the effective end date. If the effective end date is left blank, it can be added online later.

Updating an active Power of Attorney (POA)

You can extend or end an active POAs by updating the effective end date for the POA

1. On your employer account, click **Manage Account** in the top menu bar, and then click **Manage Linked Agents**.
2. Locate the POA you would like to update then click **View POA**.
   Enter an **Effective End Date** on or after the effective start date then click **Update**.
3. Once updated, we'll send a notification email to the agent and all users with an Account Administrator role.

To change the assigned roles or the effective start date, submit a new POA Request.

Wages and hours

You are responsible for collecting and paying Paid Leave and WA Cares premiums on wages paid to each employee each quarter.

When reporting wages, report the amount of wages paid to each employee in the quarter, and the number of hours associated with those wages. Paid Leave and WA Cares use the same definition of gross wages and hours.

Gross wages

Generally, wages are the employees' gross wages without tips. Wages are defined in the law under RCW 50A.05.010 and WAC 192-510-025.

Gross wages are:

- Salary or hourly wages, excluding tips
- Holiday pay
- Paid time off (vacation, sick leave, associated cash outs)
- Cash value of goods or services given in the place of money
- Commissions or piecework
- Bonuses
- Cash value of gifts or prizes
- Cash value of meals and lodging when given as compensation
- Separation pay (such as severance or termination pay, or wages in lieu of notice)
- Value of stocks at time of transfer to employee (if part of a compensation package)
- Compensation for use of specialty equipment, performance of special duties or working particular shifts
- Stipends and per diems (unless provided to cover a past or future cost incurred by the worker as a result of the worker's expected job functions)
- Compensation attributable to mandatory service charges

Wages do not include:

- Tips
- Payments from an employer benefit to the employee that is not part of their standard compensation

- Supplemental benefit payments
- Payments provided to cover a past or future cost incurred by the worker as a result of the worker's expected job functions, such as for meals or travel

Reporting hours worked

You must report the number of hours each employee was paid during each quarter, rounded up to the nearest whole number.

How to report hours worked:

- **Hourly employees.** Report the total number of hours worked by each employee.
- **Employees on salary.** Report 40 hours for each week in which a full-time salaried employee worked.
- **Vacation pay, sick leave pay, paid time off (holiday pay).** Report the number of hours an employee is on paid time off. Do not report hours for a cash-out of leave.
- **Overtime.** Report the number of hours actually worked for which overtime pay or compensatory time is provided, without regard to the amount of wages or compensation paid.
- **Wages in lieu of notice.** Report the actual number of hours for which an employee was paid.
- **Severance pay.** Do not report hours for severance pay.
- **Payment in kind.** Report the actual hours worked for performing services which are compensated only by payment in kind.
- **On-call and standby hours.**
  - Report the number of actual hours for which an employee receives wages for being on call or on standby with the employer.
  - Do not report hours for which an employee is scheduled to check in before work, and if not required to work, has no further obligations.
  - Here, "on-call" and "standby" hours are defined as paid hours when employees must comply with employer requirements, such as maintaining physical or mental status, remaining in a specified location, or being required to report to work within a specific time frame.

Specific details for faculty, piecework or commissioned employees, practice and rehearsal time, and more are defined in WAC 192-510-025.

Small business employers

Small employers are required to participate in Paid Leave and WA Cares, and their employees are fully eligible to participate in both programs. Grants are available to employers with fewer than 150 employees to help cover the cost of employees using Paid Leave.

Business size

Your business's size is determined each September and takes effect the following January for that full calendar year. It is based on your average employee headcount over the previous four quarters as reflected in the reports you submit quarterly. It is not calculated by full-time equivalent (FTE) positions. We will notify you if your business size has changed from small to large, or large to small compared to the previous year.

If you have not been in business in Washington long enough to report four calendar quarters by September 30, we calculate your business size by averaging the number of employees reported over the quarters for which reporting exists. This includes 'no payroll' reports.

Paid Leave: Small employers are responsible for remitting the employee portion of the Paid Leave premium. Businesses with fewer than 50 employees (as calculated by the department) are exempt from the employer portion of the Paid Leave premium,. Employers may withhold the employee share of the premium or choose to cover some or all of the premium as an added benefit.

WA Cares: Regardless of business size, the WA Cares premium is entirely employee-funded. Employers may withhold the employee share of the premium or opt to cover some of all of the premium as an added benefit.

Paid Leave small business grants

Small business assistance grants provide up to $3,000 to help cover costs associated with employees who take approved Paid Family and Medical Leave.

Small business assistance grants are available to employers with 150 or fewer employees. You can be approved for up to 10 grants each year, one per employee on leave. The types of grants available depend on the size of your business as calculated by the department.

If your employee count is 50 to150, you may be eligible for one of the following grants:

- $3,000 grant if you added an employee to their payroll temporarily to replace an existing employee on leave, or
- $1,000 to help cover other wage-related costs or equipment purchases.

If your employee count is under 50, you may be eligible for a $3,000 grant if you:

- Had significant additional wage-related costs due to your employee's Paid Leave, or
- Added a temporary employee to your payroll to replace an employee on Paid Leave.

Employers with fewer than 50 employees will be required to pay the employer share of the premium for three years (12 quarters) after receiving a grant. Employers with between 50 and 150 employees already pay the employer share of the premium and do not have additional requirements after receiving a grant.

Employers with outstanding or delinquent wage reports or with overdue premium payments are not eligible for grants. Employers with an active Voluntary Plan are also not eligible.

For more information about small business assistance grants and to apply, please visit paidleave.wa.gov/small-businesses and review our application checklist.

Premiums and withholding

Premiums, collected from employees and employers through quarterly reporting, fund the Paid Leave and WA Cares programs. Premium rates are adjusted each year for Paid Leave, in January, and apply to the wages paid in that calendar year.

All employers are required to do one of the following:

- Withhold employees' Paid Leave and WA Cares premiums from their paychecks, or
- Pay some or all of the employee share of the Paid Leave and/or WA Cares premium on their employees' behalf.

Employers cannot collect missed premiums in later pay periods.

See our premium estimator at paidleave.wa.gov/estimate-your-paid-leave-payments.

Calculating WA Cares premiums

Employees are responsible for the full WA Cares premium. For 2025 and 2026, the rate is 0.58 percent of each employee's gross wages, not including those employees who marked exempt on the report. The Social Security cap does not apply.

WA Cares
Total premium for each employee: ○ Gross wages x 0.0058 = total premium (round to two decimals) ○ This is the maximum amount you can withhold for WA Cares

Calculating Paid Leave premiums

For Paid Leave, the cost of the premium is shared by the employer and employee. For 2026, the premium rate is 1.13 percent of each employee's gross wages (excluding tips), up to the Social Security cap.

Once an employee meets the Social Security cap, you must stop withholding premiums on any additional wages over the cap but continue to report their wages. The Social Security cap is per employer. If an employee has more than one job in a year, the employee must meet the Social Security cap at each employer before premiums are no longer assessed. When this happens, the total Paid Leave premium may be higher than if the employee exceeded the Social Security cap at only one employer.

We provide two methods for calculating Paid Leave premiums. The first is a simplified method that combines the employee medical and family rates. In the second method, the employee's medical and family rates are calculated individually. You can use either method. Past premium rates are listed in the "Historical premium rates" section.

Paid Leave – Simplified Method
This method combines the employee's medical and family share of the Paid Leave premium.
1. **Total premium for each employee:** o Gross wages x 0.0113 = total premium (round to two decimals) o Only include employee wages up to the social security cap for each calendar year. In 2026 the social security cap is $184,500.
2. **Employee's share (withholding):** o Gross wages x 0.0113 x 0.7143 = Employee Share (round to two decimals) o This is the maximum amount you can withhold for Paid Leave
3. **Employer's share:** o Total Premium - Employee Share = Employer Share o This is the amount the employer is required to contribute, unless we've determined you are a small business with less than 50 employees.

Paid Leave – Full Calculation
This method is used to calculate the employee's medical and family rates separately. This may be required if using a voluntary plan for only family or medical leave.

1. **Total premium for each employee:**
    - Gross wages x 0.0113 = Total Premium (round to two decimals)
    - Only include employee wages up to the social security cap for each calendar year. In 2026 the social security cap is $184,500.
2. **Employee's family share:**
    - Gross wages x 0.0113 x 0.4806 = Employee Family Share (round to two decimals)
    - You can withhold up to this amount for the employee's family share of Paid Leave
3. **Employee's medical share**:
    - Gross wages x 0.0113 x 0.2337 = Employee Medical Share (round to two decimals)
    - You can withhold up to this amount for the employee's medical share of Paid Leave
4. **Employer's share:**
    - Total Premium - Employee Family Share - Employee Medical Share = Employer Share
    - This is the amount the employer is required to contribute, unless we've determined you are a small business with less than 50 employees.

A note about rounding

Quarterly premiums due are sometimes different than the amounts employers calculate on gross wages throughout a quarter. These differences can occur because employers withhold premiums per employee, per pay period within each quarter. Each time you calculate an employee's withholding, that calculation is rounded to the nearest cent. This calculation, and subsequent rounding, happens multiple times throughout the reporting period for each employee.

However, quarterly premiums are assessed based on the employer's total reported wages, for all reported employees, accrued over the entire quarter. Therefore, the calculation is rounded only one time when assessing premiums. This rounding difference can lead you to withhold a different premium amount than what the system states you owe.

This difference may be minor for small employers but can build as your workforce grows. The above calculations should be used as a best estimate for what you will need to pay in premiums at the end of a reporting period, but you should always view your account balance under the payments tab in your online account before submitting a payment.

Wage reporting

Paid Leave and WA Cares are reported on a combined quarterly report.

Like most Washington state agencies, we use SecureAccess Washington (SAW) to manage access to customer accounts. You will need an active SAW account to log in and establish your employer account. If you do not have a SAW account, create one at secureaccess.wa.gov. For more information, visit paidleave.wa.gov/technical-support.

Report and premium payment due dates

Reporting periods follow calendar quarters and are aligned with the reporting periods for Unemployment Insurance (UI) and other state agencies.

Quarterly reports must be submitted by the last day of the month following each calendar quarter. If a reporting date falls on a Saturday, Sunday, or a legal holiday, reports will be due on the next business day. The law that applies is WAC 192-540-030.

Reporting quarter	Report due
Q1: January, February, March	April 30
Q2: April, May, June	July 31
Q3: July, August, September	October 31
Q4: October, November, December	January 31

What to report

Each quarter, you are required to file a wage report with the following information:

Required Information	
Employee information ○ SSN or ITIN ○ Last name ○ First name ○ Middle initial, optional ○ Hours associated with wages paid ○ Wages paid during the reporting quarter ○ WA Cares exemption status ○ Date of birth	**Employer information** ○ Total Paid Leave premiums withheld from employees, if any ○ Total WA Cares premiums withheld from employees, if any

No payroll

You'll need to file for every quarter, even if you did not have payroll. A no payroll report is required for 8 consecutive quarters unless you notify us before the end of the 8 consecutive quarters you do not have employees to report for the foreseeable future. Email us at paidleave@esd.wa.gov with "Closed Business" as the subject and include the following:

- Your name
- Your business name
- Your UBI number
- Your phone number
- Your mailing address
- Business closed date

How to report

We offer three reporting methods:

Manual entry. Each quarter, log in to your employer account and manually enter your employees' information. This includes each employee's name, SSN or ITIN, date of birth, wages paid during the reporting quarter and the associated hours worked. Additionally, you must indicate if the employee has provided an approved WA Cares exemption letter. You can do this for up to 50 employees.

Single file (.csv). Each quarter, compile your employees' information into a csv file to upload in your online account. We provide a template and specifications for creating and testing your file at paidleave.wa.gov/reporting.

Bulk filing. Employer agents (like payroll companies, CPAs and other third-party administrators) can report using an ICESA file. This file type allows the user to report for multiple UBIs in a single report. Information on the ICESA file format and instructions for testing file specifications is found here: paidleave.wa.gov/employer-agents.

How to tell if the file was processed

Your report status may take up to 48 hours to update after you file. To check the status, log in to your online employer account. Click **Wage Reporting** in the top menu bar, then **Wage Submission History**. If the report was processed successfully, the report status will be "Processed." If the status of any report is "Rejected," click on **Submission Issues** to review the file errors. Correct the errors in your file and resubmit.

How to amend a report

You may need to make a correction to a wage report. This is done by submitting a new wage file called an amendment. Amending a wage report will completely replace the previous report, so make sure it includes all the employees for that quarter, not just the employees that need adjustment.

You must have full access to your account to file an amendment; amendments are not an option with limited access.

Paying premiums

Payments for Paid Leave and WA Cares must be made separately so that the funds are deposited into the appropriate trust fund for each program.

How to see your balances

We calculate the total premium due after each quarterly report is submitted. All employers can see their Paid Leave and WA Cares account balances under the payments tab in your online account ***after*** the quarterly report has been successfully processed. If you have full account access, you also can see account activity including premium invoices and payments received. Learn more about account access on our Technical Support page.

How to make payments

Payments can take several days to post to your account depending on your payment method. We offer three payment options for you:

ACH. You will be taken to a secure third-party payment processor. It's important that you do not close your browser during the payment process. Once your payment is complete, click **Exit** to return to your business account.

Credit/debit card. You will be taken to a secure third-party payment processor. It's important that you do not close your browser during the payment process. Once your payment is complete, click **Exit** to return to your business account. You will be charged a processing fee of 2.9% for each payment.

Check/money order. Download and print the payment coupon for each program you're paying premiums for. Attach your payment and mail it to the address on that form. Processing times will be longer than 3-5 business days. We do not accept foreign currency.

To request a refund

If you overpay your premiums, you will see a credit balance, which is shown as a negative amount, on your account balance. You can use this amount to pay future premiums. If the amount is $50 or more and you have filed reports for all quarters, you can request a refund by emailing us at paidleave@esd.wa.gov with “Refund Request” as the subject and include the following:

- Your name
- Your business name
- Your UBI number
- Your phone number
- Your mailing address

Refunds will not be processed for less than $50 unless your business is closed or does not anticipate future payroll.

Washington Paid Family & Medical Leave | WA CARES FUND

Historical premium rates

Paid Leave

Year	Social Security Cap	Total Premium		Employee Share		Employer Share	
		Rate	Calculation	Rate	Calculation	Rate	Calculation
2019	$132,900	0.004	Gross wages x 0.004	0.6333	Gross wages x 0.004 x 0.6333	0.3667	Gross wages x 0.004 x 0.3667
2020	$137,700	0.004	Gross wages x 0.004	0.6333	Gross wages x 0.004 x 0.6333	0.3667	Gross wages x 0.004 x 0.3667
2021	$142,800	0.004	Gross wages x 0.004	0.6333	Gross wages x 0.004 x 0.6333	0.3667	Gross wages x 0.004 x 0.3667
2022	$147,000	0.006	Gross wages x 0.006	0.7322	Gross wages x 0.006 x 0.7322	0.2678	Gross wages x 0.006 x 0.2678
2023	$160,200	0.008	Gross wages x 0.008	0.7276	Gross wages x 0.008 x 0.7276	0.2724	Gross wages x 0.008 x 0.2724
2024	$168,600	0.0074	Gross wages x 0.0074	0.7143	Gross wages x 0.0074 x 0.7143	0.2857	Gross wages x 0.0074 x 0.2857
2025	$176,100	0.0092	Gross wages x 0.0092	0.7152	Gross wages x 0.0092 x 0.7152	0.2848	Gross wages x 0.0092 x 0.2848

Current Paid Leave premium rate methodology

$$\text{Premium rate} = \frac{140\%\ (\text{benefits paid} + \text{admin costs for prior fiscal year}) - \text{Sept 30 account balance}}{\text{taxable wages of the prior fiscal year}}$$

The premium rate is calculated by taking 140% of the prior fiscal year's expenses, including benefits paid and the department's administrative costs for Paid Leave. This is then reduced by the Paid Leave account balance as of September 30. The result of the above calculation is then divided by the total taxable wages in the prior fiscal year. This ratio is carried out to the fourth decimal place and then rounded up to the nearest hundredth of a percent. This rounded figure is the new premium rate unless it exceeds the 1.2% premium rate cap.

Using this method, the 2026 premium rate will be 0.0113 percent.

Document change log

Version 1.1 – October 25, 2018

- Original employer toolkit

Version 2.1 – November 14, 2018

- Updated employer reporting requirements and deadlines
- Updated Social Security cap for 2019
- Updated timeline for ESD's release of the required employee notification poster

Version 3.1: December 6, 2018

- Updated description of calculating business size
- Updated definition of gross wages
- Expanded the explanation of calculating premiums
- Removed stipends and per diem from the definition of gross wages

Version 4.1: March 18, 2019

- Updated reporting deadlines
- Expanded details about report filing options and formats
- Added small business section

Version 5.1: July 1, 2019

- Updated information about CBAs
- Expanded description of wages and hours
- Added information about reporting process resources

Version 6.1: August 13, 2019

- Added information to the reporting periods chart

Version 7.1: November 22, 2019

- Added information about benefits

Version 8.1: December 19, 2019

- Updated list of information employers receive in notifications
- Updated information about continuation of healthcare benefits

Version 9.1: January 3, 2020

- Updated information about continuation of healthcare benefits

Version 10.1: March 3, 2020

- Added information about premium withholding
- Expanded definition of supplemental benefits
- Added links to Paid Family and Medical Leave website

Version 11.1: April 17, 2020

- Added casual labor to the list of exempt workers
- Added son-in-law and daughter-in-law to the definition of family
- Updated list of reportable hours
- Added language about employer appeal rights
- Expanded definition of supplemental benefits and paid time off

Version 12.1: August 11, 2020

- Updated graphic
- Updated language about job protection
- Updated sample text for workplace blog or newsletter

Version 13.1: November 2, 2020

- Updated premium rate and Social Security wage cap for 2021

Version 13.2: November 4, 2020

- Updated premium calculation

Version 14.1: August 6, 2021

- Definition of family member
- Updated information about small business grants
- Updated RCW
- Updated website links

Version 15.1: December 15, 2021

- Updated 2022 Paid Leave premium rate and calculation and 2022 weekly benefit amount
- Updated website links

Version 16.1: June 9, 2022

- Added link to list of employers with approved voluntary plans
- Clarified language around providing written notice to employees on leave

Version 17.1: November 18, 2022

- Updated 2023 Paid Leave premium rate and calculation and weekly benefit amount
- Added historical formulas

Version 18.1: October 5, 2023

- Added WA Cares reporting and premiums information

Version 19.1: October 25, 2023

- Added 2024 Paid Leave premium rate and calculation and weekly benefit amount
- Added current premium rate methodology

Version 20.1: January 25,2024

- Split documents into Employer Wage Reporting and Premiums Toolkit and Employer's Paid Leave Benefits Toolkit

Version 21.1: June 2024

- Formatting updates

Version 22.1: November 2024

- Added 2025 Paid Leave premium rate and calculation
- Added POA information for third-party administrators
- Added payment slips

Version 23.1: May 2025

- Added information about gross wages

Version 24.1: December 2025

- Updated collective bargaining agreement (p 7)
- Updated WA Cares exemptions (p 9)
- Update instructions for Secure Access Washington (p 10, 11)
- Update setting up a POA (p 16, 17)
- Updates small business grants (p 21, 22)
- Updated premium rates for 2026 (p 23, 24, 25, 31)

Payment coupons

Complete the form below:

- Confirm your Customer ID. It should be the letter "C" followed by 9 digits, usually your business's UBI number.
- Confirm your mailing address below. Please note, if the name exceeds 35 characters it will appear shortened.
- Print the form and cut along the dotted line.
- Fill-in the dollar amount listed on your check/money order.
- Mail your check, along with the form, to the address provided below. **Please note: Your premium payments for WA Cares Fund and Paid Family and Medical Leave are mailed to different addresses. Do not include both payments in one envelope.**

If any of the information listed on this payment coupon is inaccurate, please let us know by contacting us at 833-717-2273.

Cut Here

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Employment Security Department
WASHINGTON STATE

Customer ID: ____________________________

Amount Enclosed: $_______________________

Company Name: ___________________________

Address: ________________________________

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Mail Payments to:

Employment Security Department

Paid Family & Medical Leave

PO Box 84249

Seattle, WA 98124-5549 USA

Complete the form below:

- Confirm your Customer ID. It should be the letter "C" followed by 9 digits, usually your business's UBI number.
- Confirm your mailing address below. Please note, if the name exceeds 35 characters it will appear shortened.
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Cut here

Employment Security Department
WASHINGTON STATE

Customer ID: ____________________

Amount Enclosed: $__________.____

Company Name ______________________

Address ____________________________

____

____

Mail Payments to:

Employment Security Department

WA Cares Fund

PO Box 3537

Seattle, WA 98124-3537 USA