



**Benefits
Preserved**

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**3 Non-Negotiable Rules
4 Ways to Use Account
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3 Non-Negotiable Rules

The three rules below must be followed to protect Supplemental Security Income (SSI) and Medicaid.



1. All requests must benefit the Trust Beneficiary.

Disbursements must be for the "primary benefit" of the trust beneficiary. In other words, the money in the trust can only be used for the individual that the trust is for. The money in the trust cannot be given away, donated, or spent on anyone else besides the trust beneficiary. See POMS SI 01120.203(B)(1) (e).



2. Cash can not be provided directly to the Trust Beneficiary.

Those with SSI, Money directly given to the Trust Beneficiary will be considered as "unearned income", which will reduce their benefit on a dollar-for-dollar basis. What the Special Need Trust (SNT) can do is pay a third party for purchases that are for the direct benefit of the trust beneficiary. See POMS SI 01120.200(E)(1)(a).



3. Proper documentation is required to substantiate all purchases

The Social Security Administration Office (SSA) or the local Medicaid office will request copies of these records to verify that disbursements made from the Special Needs Trust (SNT) for the benefit of the trust beneficiary were appropriate. In the form of receipts, invoices, and/or other evidence to keep accurate records of all Special Needs Trust (SNT) transactions. If unable to provide these records, it will be presumed that the disbursements were made inappropriately and the Trust Beneficiary may lose his/her eligibility for SSI and/or Medicaid.



4 Ways to Use The Trust



1. Direct Payment via Invoice

For Example: You would like to buy a couch. You go to the furniture store and request an invoice from the store to confirm how much your couch will cost. You submit the invoice to CPT Institute and we make the check payable to the furniture store. The check can be sent directly to the furniture store or it can be sent to you and you can walk it in to the store.



2. Reimbursement to a Third Party

For Example: Your friend or family member buys you a tablet. You can submit the receipt of that purchase to CPT Institute. We cut a check from your trust account, payable to your friend/family member for the tablet they purchased for you.

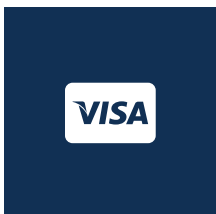


3. Credit Card

Your Special Needs Trust (SNT) can pay your credit card expenses if you submit the following items:

- The monthly credit card statement
- Receipts to match the transactions in each credit card statement

Important Note: A credit card is not the same tool as a debit card. A credit card is a loan from a bank that provides you a line of credit. A debit card is connected to the money held in a bank account. Social Security and Medicaid only allows us to pay credit card expenses.



4. True Link Visa Card

True Link Financial can provide you a convenient re loadable Visa Card for \$10 per month. The card can be used anywhere VISA is accepted.

Funds from your Special Needs Trust (SNT) can be placed on this card.

Once the funds on the card have been used, you provide us the proper documentation for all your previous transactions. Once all the documentation have been received, more funds can be loaded on the card to use. Please use our Receipt Tracking Log on our website to assist you.



3 Guiding Principles

CPT Institute follows 3 guiding principles as your trustee when disbursing funds from your trust to help preserve and protect your valuable government benefits.



1. Is the request in your best financial interest?

The fiduciary duty is the highest legal obligation one person can owe to another in the United States. As your trustee, we must ensure your basic needs are met and are in your best interest. Any disbursement must make financial sense in the long term.

A general fiduciary standard is you are only able to use up to one third of the balance in the trust account for large purchases like a home or a vehicle. A general trustee rule is that we only approve large purchases out right. We do not approve down payments with monthly payments.



2. We follow the discretionary standard for your trust.

You can use the funds in your trust for medical-related needs, a vehicle or home maintenance, and even credit card debt, depending on your situation. But such benefits do not extend to activities that could compromise your physical or mental safety or put you in danger.



3. We are obligated to try to preserve ongoing eligibility for government benefits.

Every effort will be made to ensure that your disbursements from your Special Needs Trust (SNT) do not jeopardize your eligibility for government benefits.

These are the 3 guiding principles that CPT Institute follows when reviewing disbursement requests. Saying no to someone is the hardest part of our job. When we have to say no, it is because the disbursement request did not meet one or several of our guiding principles that follow the rules govern by Social Security Administration and Medicaid.



How can you use the funds in your trust?

Here is a guide to some of the areas where you can use your trust funds.

Supplemental Medical and Medical-Related Needs

- Medications
- Non-necessary medical care, services, and procedures
- Special dietary supplements
- Special equipment and clothing
- Supplemental nursing care
- Rehabilitative and physical therapy
- Wheelchair, electric scooter, and/or other mobility aiding equipment
- Medical implants, artificial limbs, and orthotics, and other similar items
- Mechanical, electric, or other special beds
- Psychological services
- Dental, ophthalmic or auditory care
- Home improvements to make the living environment more accessible
- Cosmetic surgeries
- Experimental treatments
- Alternative medical treatments and medications
- Similar care which public assistance programs may not otherwise provide, including payments to those providing services in the home or other locations

General Needs

- Payments to caregivers
- Attorney, Care Manager, and Guardian services and fees
- Motor Vehicles
- Clothing
- Entertainment
- Electronics, including
 - Phones
 - Television
 - Cable
 - Internet
 - Satellite
 - Wireless services
- Visitation or vacation-related expenses
- Recreational activities
- Hair, nail, and other personal care
- Stamps, writing materials, and packaging materials
- Special sports and social memberships
- Prepaid burial space
- Insurance premiums on personal property

Disclaimer: This is a general list and case dynamics are taken into consideration. Please see the Three Golden Gates QR Guide for further details.