



POLICIES

A Supplemental Needs Trust is set up to cover the expenses of goods and services that are **supplemental** to a beneficiary's basic needs (food and shelter). Basic food and shelter expenses should be provided through a beneficiary's Social Security Disability payment or Supplemental Security Income payment. The following is a list of examples of some common expenses that, subject to the discretion of the Trustee in each situation, **may be** allowed through a supplemental needs trust.

Funds for expenditures may be requested in advance of expenditures, as a reimbursement for expenses, or as a direct payment to vendors. All expenditures must be verified by the original receipts.

PROCEDURES

In order to request a disbursement from an individual's account with ACHIEVA Family Trust, the following procedures need to be followed:

1. The person requesting funds needs to contact ACHIEVA Family Trust in writing to request a disbursement for expenses. Use the **Fund Request Form**.
2. Checks are issued bi-weekly. After we receive and approve a request, a check should be received within ten business days.
3. The check may be issued as an advance for anticipated expenses, reimbursement for expenses or a direct payment to a vendor. **The original receipts for items must be received by ACHIEVA Family Trust before another check is issued.**
4. **Original** receipts of items purchased must be sent to ACHIEVA Family Trust in order to verify the use of the trust funds for audit purposes. Credit card use should be accompanied by the original receipts, not just the credit card statement. **Copies can be sent for services provided such as telephone, cable and medical bills.**
5. Services, such as attendant care, must be documented in order to receive funds from ACHIEVA Family Trust. The service provider's name and address are required when completing the **Service Form**. The service provider's signature and the signature on behalf of the Beneficiary are required.

ACHIEVA Family Trust

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Additional information available at www.achievafamilytrust.org

Examples of Frequently Requested Distributions from a Supplemental Needs Trust

This list is offered to provide guidance on how a supplemental needs trust can be utilized to help enhance the quality of a person's life, and is by no means all inclusive. Please keep in mind that the Trustee by law must have absolute discretion in reviewing requests for distributions. Therefore, **you should not view this list as guarantees**. Some common examples are:

- Attendant Care
- Private case management & counseling
- Job coaching
- Medications, medical equipment, hygiene products
- Computer hardware & software
- Guardianship & advocacy services
- Adaptive equipment
- Attorney fees in relation to trust
- Home adaptations
- Private lessons & materials
- School or camp tuition
- Appliances, furniture & household items
- Entertainment and recreation
- Lawn care & snow removal
- Clothing
- Cable, telephone, & internet services
- Medical, nursing & dental care, tests not covered by another source
- Independent evaluations & testing (vocational, medical, psychological, etc.)
- Insurance premiums (health, dental, car, homeowners & renter)
- Expenses related to owning & operating one car (See vehicle procedures & policies)
- Travel expenses including transportation or hotel

Examples of Distributions Usually Not Permitted from a Supplemental Needs Trust for a Person Receiving SSI

Supplemental Security Income (SSI) is meant to cover all basic food and shelter expenses. If distributions are made from a trust for food and shelter expenses, a person's SSI payment may be reduced. The following is a list of distributions that are usually not made from a trust for beneficiary receiving SSI:

- Cash given directly to the beneficiary for any purpose
- Food and groceries
- Rent or mortgage payments; property taxes; homeowner or condo association dues
- Utilities including electricity, gas, heating fuel or water

Examples of Prohibited Distributions from Supplemental Needs Trusts

The following is a list of distributions that will generally not be approved for distribution from a supplemental needs trust:

- Alcohol
- Cosmetic surgery
- Gaming and gambling
- Tattoos and piercings
- Firearms and other weapons
- Pornography
- Motorcycles, ATVs
- Gifts for others, gift cards, and charitable donations