

Enhance



Protect



Provide

Holiday 2019

ACT

The Arc Community Trust of Pennsylvania

Wishing you and your family a Happy Holiday Season!

ACT's Board, Staff and Administration wish you a happy and blessed Holiday Season. ACT is honored and appreciative of the opportunity to support you and your loved one as trustee of their trust. We look forward to supporting you in the coming year.

As we seek to provide support that enhances the life of each beneficiary, we hope the information and resources provided through ACT's Staff, our website and in this newsletter are beneficial. In this issue we have identified resources that you may not be aware of, that may enhance your daily life. In addition, we have added resources and information to the ACT website. We urge you to bookmark ACT's site and check for updates, resources and additions, like e-forms for disbursements (www.ArcTrust.org).

From your ACT team, we wish you and your family a blessed Holiday Season and a Happy New Year!

ABLE A POSSIBLE TOOL FOR BENEFICIARY'S

ABLE accounts and special needs trusts (SNTs) are both financial tools for managing funds without affecting an individual's eligibility for such means-tested programs as Medicaid and Supplemental Security Income (SSI). But that's pretty much where the similarity ends. They're governed by very different regulations and many individuals wonder which to choose. Increasingly, families are opting for the benefits of both.

Once funds are in trust, a trustee approves distributions for the sole benefit of the beneficiary. One limitation of the third-party trust is the set of strict policies from Social Security regarding distributions from trust that pay for room and board benefits, known as "In-Kind Support and Maintenance" rules. **This penalty can amount up to 1/3rd of the individual's SSI payment. At the current SSI maximum of \$771 dollars, that reduction translates to \$257 a month!**

To this point, ABLE accounts are more flexible in helping to pay for housing-related expenses, as they are permitted under "qualified disability expense" rules. So, it could make sense to use ABLE accounts to help pay for common housing supports such as, rent, utilities, property taxes and condo dues, while the third-party trust could be used for significant intermittent expenses, including health-related costs, travel and educational programming. **With the use of an ABLE account the SSI reduction may be \$0, enabling the beneficiary to retain the SSI maximum of \$771.**

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PAABLE ACCOUNTS

FREE ASSISTIVE
TECHNOLOGY

The ABLE Act itself defines "qualified disability expenses" as "expenses related to the eligible individual's blindness or disability which are made for the benefit of an eligible individual who is the designated beneficiary." It then goes on to list a range of categories of potential uses for funds set aside in ABLE accounts, including: **"Education, housing, transportation, employment training and support, assistive technology and personal support services, health, prevention and wellness, financial management and administrative services, legal fees, expenses for oversight and monitoring, funeral and burial expenses, and other expenses, which are approved by the Secretary under regulations and consistent with the purposes of this section."** As you can see, an ABLE account may provide you the flexibility you desire.

Visit ACT's website (www.arctrust.org/able-account) for more information or go directly to PAABLE's site; www.paable.gov for eligibility as well as registration details.

ACT—NEWS & VIEWS,
HOLIDAY NEWSLETTER

Happy Holidays ❄️ Blessed New Year

www.ArcTrust.org

CaptionCall—The Gift of Hearing

Connecting with Friends, Family & the World



CaptionCall

www.CaptionCall.com

Do you have difficulty communicating with your loved one on the telephone? Does your child have hearing challenges? As you have aged, is it more challenging to hear conversations on the phone? Do you miss calls because you simply don't hear the phone ring? CaptionCall may be just what you need!

ACT's staff recently met with a representative from CaptionCall, a provider of a revolutionary phone system/service that helps those with partial or complete hearing loss to communicate over the phone. This resource is completely FREE for those with a certified hearing loss and will not impact your trust or benefits. In Fact, it's an available nationwide resource that is unfortunately unknown by most!

ACT hopes that shedding light on this hidden resource may help you and your family stay connected. CaptionCall is a potential resource to reduce or possibly eliminate your struggles to communicate with family, friends and connections on the phone. ACT seeks to provide access to these types of resources in effort to aid each beneficiary as well as those individuals that care for them.

Below you can read how CaptionCall can help and how you can receive this resource for FREE or a fee of \$75 which can be covered by an ABLE account or possibly trust disbursement! We hope this resource can assist you and your loved one increase connection and stay better connected over the phone!



SO HOW CAN CAPTIONCALL HELP YOU?

Using CaptionCall is a lot like using captions on TV—you can hear and read what the other person is saying. The CaptionCall phone works like a regular phone while displaying captions during your conversation. Today, they offer CaptionCall Mobile for iPad's and in the near future you will be able to use CaptionCall on an iPhone! Here is how the phone and App can assist you have better connections with family, friends, doctors and other professionals.

- **Follow the conversation** - Patented SilkScroll® technology smoothly captions and displays what your callers say on a large, easy-to-read screen.
- **Turn up the sound** - You can adjust volume and frequency to fit your hearing needs. CaptionCall phones meet TIA-4953 amplification standards.
- **Get voice messages** - Use the built-in answering machine or one you already have.
- **Go hands-free with speakerphone** - CaptionCall RealSound audio processing minimizes voice distortions.
- **Save your conversations** - Look back at appointment times, directions, and favorite calls!
- **Find numbers easily** - Touch the screen to dial recent calls or saved contacts.

HOW CAN YOU GET CAPTIONCALL?

There are two options for receiving CaptionCall:

1. Receive CaptionCall at no cost by visiting a hearing care professional first. There is no up-front cost when you submit a signed professional certification with your request for a phone. Download a certification form their website.
2. Order a CaptionCall phone today for only \$75 from the website or by calling 1-877-865-9228. You can get a rebate for your cost at any time by providing CaptionCall a professional certification of hearing loss. Download a rebate request on the website.

HOW CAN THE SERVICE BE FREE?

Thanks to the Americans with Disabilities Act (ADA) and the Federal Communications Commission (FCC), funds are set aside to help people with hearing loss effectively use the telephone. CaptionCall is an FCC-authorized captioned telephone service provider and is compensated from/by the Interstate Telecommunications Relay Service fund, which is administered by the Federal Communications Commission, FCC for providing the captioning service. So neither you or your trust are charged.

NEXT STEP/INFORMATION

For additional information and to see how CaptionCall works, check out the website, www.CaptionCall.com or speak with a local representative, Wendy Harkins Davis by calling 484-639-4494 or email her at wdavis@captioncall.com. You can always contact your ACT Trust Administrator for assistance as well!