



The Arc Community Trust of Pennsylvania

USES OF A SPECIAL NEEDS TRUST

Generally speaking, funds in a special needs trust can be used to meet the disability-related needs of the trust beneficiary and to improve the quality of life of the beneficiary. Goods and services must be for the sole benefit of the beneficiary, not for the benefit of other family members or friends (although incidental benefits to others will not prevent the funds from being used). Some examples of common uses of special needs trust funds are listed below. These are examples only, many other things may also be covered or, conversely, the language of a particular trust may limit the uses of that trust.

Medical goods and services. (In all cases, only to the extent that Medical Assistance will not provide the goods or services.)

Medical fees, including doctor and hospital bills not paid by MA

Assistive technology

Dental bills

Psychotherapy

Vision care

Physical therapy

Durable medical equipment

Medical supplies

Prescriptions

Personal Services

Private case management (to extent not covered by MA)

Personal Care Aide services (to extent not covered by MA)

Barber/Hairdresser

Cosmetics

Personal hygiene products

Transportation

Passes for public transportation

Taxis

Household

Furniture

Electronic equipment

Cleaning supplies

Cleaning services

Cable TV bills

Telephone bills

Newspaper and magazine subscriptions

Pet supplies

Lawn care

Clothing

Automobile expenses

Gasoline and oil

Routine maintenance

Repairs

Automobile purchase (with some restrictions)

Education

College courses, seminars, etc.

Books

Music lessons

Musical instruments

Tutoring

Vacations (with some restrictions)

Entertainment

Concert tickets

Sports Tickets

Movies, movie rentals

Hobbies

Establishment of pre-paid burial plans

Examples of Distributions Usually Not Permitted 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:

Funds given directly to the beneficiary for any purpose

Food

Rent or mortgage payments; property taxes; homeowner association dues or property fees

Utilities including electricity, gas, heating fuel, garbage, sewer or water

Examples of Prohibited Distributions

The following list will generally not be approved for distribution by ACT:

Alcohol

Cosmetic surgery

Gaming and gambling

Tattoos and piercings

Firearms and other weapons

Pornography

Motorcycles, ATVs; Dirt Bikes; Golf carts

Gifts for others, gift cards and charitable donations

Luxury items