



*Supplemental Needs Trust  
(SNT) Administration*

**Since 1972**



#### **ABOUT NYSARC TRUST SERVICES:**

NYSARC Trust Services has been administering supplemental needs trusts (SNT) and helping people with disabilities protect their financial eligibility for Medicaid and other means-tested benefits since 1972. We are New York's leader in SNT administration and the original provider of pooled trusts for Medicaid income spend-downs.

Our trust programs have helped over

**25,000 people**  
protect benefit eligibility

#### **EXPERIENCED BENEFIT PROTECTION**

You will benefit from our knowledge of government benefits and years of experience working with people with disabilities.

#### **ACCOUNTS ESTABLISHED QUICKLY**

Upon receipt of the Joinder Agreement (JA), opening deposit, and Social Security information, an account can be established in as little as 48 hours.

#### **TIMELY DISTRIBUTION PROCESSING**

With adequate funds and proper documentation, distributions are processed within an average of 5 business days from receipt.

#### **ONLINE PORTAL & 24/7 PHONE LINE**

Monitor trust activity online, download trust documents and forms, and verify deposits using the NYSARC Trust Portal. You can also call our automated phone line 24/7.

#### **EXCEPTIONAL SERVICE**

Our responsive and caring staff are available **Mon - Fri from 8:30 am - 5 pm** taking a hands-on approach to help each beneficiary get the most benefit from their trust.

#### **WHY CHOOSE NYSARC?**

- ◆ Low cost to establish and maintain
- ◆ Live customer service with multi-lingual support
- ◆ No limit on monthly disbursement requests
- ◆ No annual renewal or hidden fees
- ◆ Electronic Deposits of monthly income
- ◆ Automatic payment options
- ◆ Dedicated phone line for professionals

**For more information on NYSARC's trust programs, please see the comparison chart on the next page.**

**Do you have questions? Call (518) 439-8323 for assistance!**

# NYSARC Trust Services Comparison Chart

	FUNDED BY	TYPE OF TRUST	OPENING DEPOSIT	ENROLLMENT FEE	ADMINISTRATIVE FEES**	WHAT HAPPENS TO FUNDS AT DEATH?
<b>COMMUNITY TRUST I</b>	A person with a disability* with excess resources	1st Party Pooled	\$300	\$200 from initial deposit	0.075% Monthly (Starting at \$20)	Retained by Trust to benefit people with disabilities
<b>COMMUNITY TRUST II</b>	A person with a disability* with excess monthly income	1st Party Pooled	\$300	\$200 from initial deposit	Monthly Sliding Scale (Starting at \$30)	Retained by Trust to benefit people with disabilities
<b>COMMUNITY TRUST III</b>	A person with a disability* with excess resources	1st Party Pooled	\$250,000	\$500 from initial deposit	0.05% Monthly (0.6% Annually)	Possible Medicaid payback, balance, or a portion of the balance is retained depending on amount of Medicaid lien
<b>THIRD PARTY COMMUNITY TRUST</b>	A third party for a loved one with a disability*	3rd Party Pooled	\$10,000	\$750	0.125% Monthly (\$50/mth minimum)	No payback to Medicaid. Balance distributed as directed by Donor in JA
<b>UNRESTRICTED FUND</b>	A third party for a person with an intellectual and/or developmental disability	3rd Party	\$25,000	None	None	\$25,000 to Exempt Fund, balance as designated in trust document

\*As defined by NY EPTL 7-1.12, Social Security Law Section 1614 (a) (3) [42 USC 1382c(a) (3)]

\*\* Additional Fees may apply. Fees listed may be subject to change from the time of printing.

## NYSARC TRUST PROGRAMS:

NYSARC administers irrevocable pooled supplemental needs trusts (SNT) that allow people with disabilities and qualifying adults to protect assets and income so that those funds are not counted when determining a person's financial eligibility for means-tested government benefits.

The funds you deposit in a trust account can then be used to further enhance your quality of life by paying for items and services that your benefits do not provide.

### THIRD PARTY TRUST PROGRAMS

**Third Party Community Trust:** A pooled trust funded by a third party for the benefit of a loved one with any type of disability as defined in NY EPTL 7-1.12

**Unrestricted Fund:** Funded by a third party for the benefit of a person with an intellectual or developmental disability

**Exempt Fund:** A 501(c)(3) tax-exempt fund that accepts donations and bequests to support The Arc New York's unfunded Corporate Guardianship Program

### COMMUNITY TRUSTS - 1st Party Pooled Trusts

**Community Trust I:** Funded by the beneficiary when a person comes into a sum of money (excess resources/assets) that would otherwise cause a reduction or complete loss of Supplemental Security Income (SSI) and/or Medicaid benefits

**Community Trust II:** Funded by the beneficiary with excess monthly income (Medicaid spend-down) to qualify and/or maintain eligibility for Medicaid benefits, home care, and other community-based long-term care services

**Community Trust III:** Funded by the beneficiary with excess resources/assets of \$250,000 or more that would cause a person with a disability to lose benefit eligibility

### MEDICARE SET-ASIDE (MSA) ADMINISTRATION:

**Medicare Set-Aside (MSA):** NYSARC also administers Medicare Set-Aside (MSA) accounts for beneficiaries who fund a Community Trust with settlement proceeds



*NYSARC Trust Services enhances the lives of people with disabilities through responsible trust administration and a commitment to protecting benefit eligibility.*

### Contact us for more information!

**phone:** (518) 439-8323

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**visit:** [www.nysarctrustservices.org](http://www.nysarctrustservices.org)