



*Supplemental Needs Trust
(SNT) Administration*

Since 1972

NYSARC 
TRUST SERVICES

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.

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.

Our trust programs have helped over

25,000 people
protect benefit eligibility

EXCEPTIONAL SERVICE

Our responsive and caring staff are available weekdays and take 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
- ◆ 24/7 Online Account Access
- ◆ No limit on monthly disbursement requests
- ◆ No annual renewal or hidden fees
- ◆ Electronic Deposits of monthly income
- ◆ Automatic payment options

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? |
|------------------------------------|---|------------------|-----------------|----------------------------|--|--|
| COMMUNITY TRUST I | 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 |
| COMMUNITY TRUST II | 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 |
| COMMUNITY TRUST III | 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 |
| THIRD PARTY COMMUNITY TRUST | 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 |
| UNRESTRICTED FUND | 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



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

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

Contact us for more information!

phone: (518) 439-8323

email: trustdept@nysarc.org

visit: www.nysarctrustservices.org