



Suggestions for Use

FIRST PARTY

SPECIAL NEEDS TRUST FUNDS

Now that you have established a FIRST PARTY Special Needs Trust with Vista Points, Inc., here are some things you should know about how the funds in the Trust can be spent.

One major rule you must understand is:

The trust funds must be used solely for the benefit of the beneficiary.

For trust beneficiaries who are receiving Supplemental Security Income (SSI) and Medicaid, trust funds can be used on their behalf only for goods and services that Medicaid does not pay.

The Trustee cannot distribute cash directly to the beneficiary. Medicaid considers such cash distributions as income to the beneficiary, which could potentially cause the Trust Beneficiary to receive a reduction in benefits or lose these benefits in their entirety.

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Here are some suggestions for how to use trust funds:

- If the Trust Beneficiary owns his or her home, the funds can be used for maintenance, remodeling and insurance.
- For all beneficiaries, it is a good idea to prepay funeral or cremation expenses.
- Consider hiring a professional sitter or non-medical caregiver for the Trust Beneficiary. Vista Points can give you the contact information for non-medical home health care companies in your area.
- Household goods and furniture, such as a desk and chair or recliner; rugs; knickknacks; “flowers of the month,” and other items that personalize the Trust Beneficiary’s dwelling.
- Medical, dental, and diagnostic work and treatment that would not otherwise be paid for by Medicare or Medicaid.
- Differentials in the cost between a private and a shared room at the nursing home.
- Expenditures for travel and transportation (including purchase of a vehicle and adaptation for disability), entertainment, cultural, and educational experiences.
- Specialized dietary needs that cannot be met in a facility where the Beneficiary resides.

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Checklist – This list is not all-inclusive.

Home Improvement

Roof
Windows
Siding
Exterior paint
Gutters
Driveway
Landscaping
Sprinkler/alarm system
Patio
Deck
Walkway
Heating
Air conditioning
Hot water heater
Interior paint
Carpet/Flooring
Kitchen
Bathroom
Waterproof basement
Insulation
Bathtub or shower
Window treatment
Plumbing fixtures
Bathroom vanity
Ceiling fans
Light fixtures
Wiring
Cabinets
Maintenance fees
Homeowners insurance
Yard maintenance
Moving Expenses

Assessments

Pre-planning

Suggestions

Personal Property

Clothing
Washer
Dryer
Refrigerator
Stove
Dishwasher
Microwave
Stereo
Television
Satellite TV/Radio
Table Radio
iPod/iPad/VCR/DVD
Answering Machine
Telephone/Cell Phone
Computer/Printer
Furniture
Hearing aids
Eyeglasses
Incontinence Items
Dentures/Dental Care
Toys and Games
Pets and Pet Supplies
Hobby Supplies
Motor Vehicle/Maintenance

Intangibles

Travel, cruises, day trips
Athletic events
Theater, symphony
Entertainment
Nonmedical professional
Caregivers/sitters
Cable TV/Internet
Telephone
Hair care
Therapeutic massages

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Funeral arrangements
Cremation arrangements

Professional services
Classes