



Supporting and empowering individuals with disabilities and their caregivers through Education, Outreach, Networking, and Future Planning Services.



October 2017

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**October Is National
Special Needs
Law Month**
National Academy of Elder Law Attorneys



The National Academy of Elder Law Attorneys (NAELA) has designated October as "National Special Needs Law Month." Special Needs Law attorneys throughout the country contribute a great deal to their communities by educating those with special needs, their families, and caregivers about their legal needs.

In honor of National Special Needs Law Month, ACHIEVA Family Trust would like to take this opportunity to remind readers of the importance of future planning for individuals with disabilities and their family members. While it is important to plan for all aspects of an individual's future, for many the most important thing to consider is the preservation of crucial government benefits such as Supplemental Security Income (SSI) and Medicaid. These benefits are conditioned upon an individual having no more than \$2,000 in available resources in order to maintain eligibility. Although an individual may be subject to this strict resource limitation, the creation of a Special Needs Trust will allow an individual's parents or other family members to leave money in trust for the individual's benefit without compromising government supports and services. Because of this strict resource limitation it is important that the necessary documents are prepared in advance, if possible.

[Read more here](#)

Don't Forget to Name Your Contingent Beneficiaries
Patti Jo Tuner, Paralegal Case Manager, Marshall, Parker and Weber

It has been said that a good estate plan is like a puzzle, with all the different pieces fitting together to make the picture you want. The most easily identified piece of the estate puzzle is your Will. Tucked neatly next to your Will are your Power of Attorney and Health Care Directive. And perhaps you have a trust. Most people think these are enough pieces to complete their estate planning picture - but an important part is still missing.

Beneficiary designations are an often forgotten part of estate planning. Beneficiary designations appear on life insurance policies, annuities, and retirement plans. It is typical for married couples to name each other as their primary beneficiary. That's fine, but it is not enough. It's also important to look at the contingent (or secondary) beneficiary. In other words... Who gets the asset if your spouse pre-deceases you?

If you fail to name a contingent (or secondary) beneficiary, the benefit may pay to your estate and be distributed according to the provisions in your Will. This may have many negative implications for your beneficiaries, especially if retirement plan benefits are involved.

[Read more here](#)

**Interest Free Loans
A Smart Way To Cover Large Expenses**



Are you wondering how you are going to afford a home repair this fall? Do you have credit cards or medical bills you are trying to pay off? Do you need to purchase or fix a car? These large expenses arise for everyone at different times. A local nonprofit can help with these and other financial needs.

The Hebrew Free Loan Association offers interest-free loans on a nonsectarian basis for all the above circumstances. "Everybody needs money sometimes. We would welcome people to contact us," said Aviva Lubowsky, one of the directors at HFL. She said loans

range from \$500 to \$10,000.

Other reasons people may request a loan include tuition, small business needs, adoption, fertility treatment, and weddings or funerals, to name a few. To qualify for a loan through HFL, you must be a resident of Allegheny County and have a source of income. Loans from \$5,000-\$10,000 require a cosigner - another resident of Allegheny County with good credit who owns a home.

By offering interest-free loans, Hebrew Free Loan helps people achieve their goals while retaining financial stability and independence. Pittsburgh's Hebrew Free Loan, which was founded in 1887, is the oldest of 40 such agencies in the United States. For more information, visit www.hflapgh.org, email info@hflapgh.org or call 412-422-8868.

A Home Of My Own

ACHIEVA is working with families who want to plan for a family member with a disability to move out of their family home and into a home of their own.

By combining government funding, such as Medicaid waiver with natural supports, such as help from family, friends, and private resource, people are realizing their dream of having "A Home of My Own", can become a reality.



A Home of My Own offers choices of where to live and with whom, customized supports and services, as well as reduced wait time and an alternative to a waiting list. If a housemate or roommate is wanted, but not known to the individual or family, we can introduce families to one another. A Home of My Own offers true person-centered planning!

To make a referral, please contact Michelle Stockunas, Project Manager at 412-995-5000 x402.



National Disability Employment Awareness Month 2017

The purpose of National Disability Employment Awareness Month is to educate about disability employment issues and celebrate the many and varied contributions of America's workers with disabilities. This year's theme is "Inclusion Drives Innovation."

The history of National Disability Employment Awareness Month traces back to 1945, when

Congress enacted a law declaring the first week in October each year "National Employ the Physically Handicapped Week." In 1962, the word "physically" was removed to acknowledge the employment needs and contributions of individuals with all types of disabilities. In 1988, Congress expanded the week to a month and changed the name to National Disability Employment Awareness Month.

"Americans of all abilities must have access to good, safe jobs," said U.S. Secretary of Labor Alexander Acosta.

"Smart employers know that including different perspectives in problem-solving situations leads to better solutions. Hiring employees with diverse abilities strengthens their business, increases competition and drives innovation."

[Read more here](#)



Employment Benefits Counseling Program

Achieve employment goals. Maintain vital government benefits.

If you are concerned about how your employment income could affect your government benefits, ACHIEVA Family Trust can help. Discover a one-stop resource to help you to achieve your employment goals.

- * Have access to resources for individuals with disabilities who want to work
- * Maximize your employment income
- * Maintain your access to vital government benefits

To get a no-cost consultation or to discuss the options, call 412-995-5000 x565 or email benefitscounseling@ACHIEVA.info.



"I Want to Work, But I Am Afraid Of Losing My Government Benefits."

**Are you concerned about how employment
can impact your government benefits?**

If so, please join us on Friday October 13, from 9:00 am - 11:00 am for a panel discussion on: "I Want to Work and Keep My Benefits"

Location: ACHIEVA, 711 Bingham St., Pittsburgh, PA 15203

Panelists Include:

Bill Frase - Assistant Director of Community Employment, ACHIEVA

Joy Smith - Area Manager, AHEDD (A Benefits Counseling Resource Organization)

OVR - Speaker to be Determined

Josie Badger - #IWantoWork Campaign Manager

Attend in Person

Attend Live Via Webinar

Free Parking and Accessible Building

Light Breakfast will be provided

Sponsored by:



**7th Annual Transition and Employment Fair
at Baldwin High School**

November 9, 2017

6:00 pm - 8:00 pm

Open To All Individuals 14 and Older...

*** DOOR PRIZES and RAFFLES ***

LIGHT REFRESHMENTS. DOOR PRIZES. AND RAFFLES!

SPONSORING DISTRICTS

THURSDAY, NOVEMBER 9, 2017
6:00PM TO 8:00PM

BALDWIN HIGH SCHOOL GYM
4653 CLAIRTON BLVD.
PITTSBURGH, PA 15236

**COME MEET WITH OVER 50
REPRESENTATIVES FROM LOCAL
SCHOOLS, AGENCIES, AND
EMPLOYERS TO GET THE
INFORMATION YOU NEED FOR
SUCCESS!**

ATTEND BREAKOUT SESSIONS ON:

ACHIEVA Family Trust



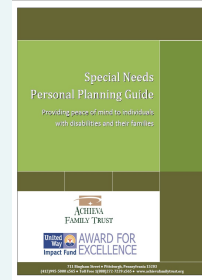
**Attend Breakout Sessions With:
ACHIEVA Family Trust
Office of Intellectual Disability**

[Click here for more information and to register](#)

SPECIAL NEEDS FUTURE PLANNING RESOURCES

Special Needs Personal Planning Guide ([DOWNLOAD](#))

The Future Planning Guide is a resource and profile of your family member containing all of the information that makes them unique. The details of this picture include your family member's health history as well as their experiences with life and learning, family and friends and likes and dislikes. The Future Planning Guide assists in developing a plan to help ensure that you family member's needs are met day to day, on special occasions and in times of emergency.



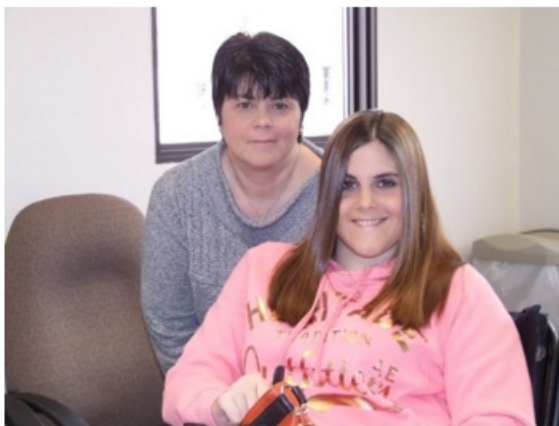
Future Planning Attorney List (Greater Pittsburgh Area) ([DOWNLOAD](#))



See our list of attorneys located in Pittsburgh and the surrounding area who have expressed an interest and are willing to assist families and individuals with disabilities regarding their future planning needs.

These attorneys can assist families in determining the types of future planning that will best meet their needs. In addition, these attorneys are able to draft future planning documents that may include a Last Will and Testament, Special Needs Trust, Power of Attorney and Living Will. If you are interested in future planning, please feel free to contact one or more of the attorneys listed in order to discuss your needs.

ACHIEVA Family Trust for Special Needs Trusts ([WEBSITE](#))



“ ACHIEVA protects her money from her going out and blowing it, or anyone else getting their hands on it. It helps her use that money and feel normal to do the things she likes. With the trust, Kara can do the same things that other kids do. ”

ACHIEVA Family Trust has been providing services to help families and individuals with disabilities plan for their future for more than 17 years. Individuals with disabilities and their families face significant challenges in planning for their financial stability. ACHIEVA Family Trust provides information to individuals and can serve as trustee for several kinds of trusts benefiting individuals with disabilities.

ACHIEVA Family Trust:

- Serves as Corporate Trustee for Common Law Trusts, Pooled Trusts and Payback Trusts to benefit individuals with disabilities.
- Distributes trust funds to increase individuals' quality of life while preserving eligibility for essential government services.
- Adds case management and social work expertise to the traditional role of corporate trustee.
- Utilizes the expertise of PNC Bank and Capital Group for Investment Management.

VIEW ARCHIVED WEBINARS

The ABLE Act and SPECIAL NEEDS TRUSTS

*Presenters: Nancy Murray, President, The Arc of Greater Pittsburgh
Jacquelyn Connell, Trust Attorney, ACHIEVA Family Trust*

[VIEW WEBINAR](#)

Managed Long Term Care and Waivers

Presenter: Janice Meinert, Paralegal, Pennsylvania Health Law Project

[VIEW WEBINAR](#)

HIPAA Laws and Confidentiality of Mental Health Information/Mental Health Advance Directives

*Presenters: Mark Zacharia, Esq., Associate Counsel, UPMC Corporate Legal Department
Julianne Washington, Esq.*

[VIEW WEBINAR](#)

Turning 26? Happy Birthday and Happy New World of Health Insurance

*Presenters: Sally Jo Snyder and Leslie Bachurski, Consumer Health Coalition
Libby Powers and Susan Saule, CHANGE Children's Hospital*

[VIEW WEBINAR](#)

Educational Transition Planning for Children Ages 14 - 22

*Presenters: Dr. Erin Grimm, Allegheny Intermediate Unit Eric Jankoski, Baldwin Whitehall School District Transition Coordinator, Mary Hartley, 21 & ABLE, United Way of Southwestern PA
Sarah Vogel, Office of Vocational Rehabilitation (OVR)*

[VIEW WEBINAR](#)

CONSUMER FRAUD

Presenter: Phillip Little, Office of Attorney General

[VIEW WEBINAR](#)

GUARDIANSHIP & POWERS OF ATTORNEY

Presenters: Heidi Rai Stewart, Esq. and Matthew Lautman, Esq., Houston Harbaugh

[VIEW WEBINAR](#)

SSI, SSDI & REPRESENTATIVE PAYEES

Presenter: Elaine Cole, Public Affairs Specialist, Social Security Administration

[VIEW WEBINAR](#)

MEDICAID, MAWD, & WAIVERS

Presenter: Erin Guay, Paralegal, Pennsylvania Health Law Project

[VIEW WEBINAR](#)

MEDICARE

Presenter: Bill McKendree, Team Leader, APPRISE State Health Insurance Program

[VIEW WEBINAR](#)

ACHIEVA Family Trust

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[Visit Our Website](#)

[Email Us](#)

ACHIEVA is an agency that is dedicated to providing the best quality services for people with disabilities in "celebrating abilities and exceeding expectations."

STAY CONNECTED

