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

IN THIS NEWSLETTER......

ACHIEVA Family Trust - 20 Years & Still Growing!

By Amy Dolan Strano, President, ACHIEVA Family Trust

It's 2018 and ACHIEVA Family Trust (AFT) is celebrating 20 years of operation. Personally, I will be celebrating 20 years of marriage in 2018. I'm not sure which event is more impressive, but I can honestly say that I am proud to have been dedicated to making both of these thrive for more than 20 years! Both have had their challenges and require constant attention in order to succeed, but the results have been worth the hard work.

I've had the privilege of being involved with AFT since its inception, initially as a Planning Committee member and then as a Board member for twelve (12) years. For the past eight (8) years I have been fortunate to serve as AFT's President. AFT started out with a handful of employees and now has close to 25 staff dedicated exclusively to AFT. While much has changed over the past 20 years, AFT's commitment to assisting people with disabilities and their families plan for their future has not! What has always differentiated AFT from other corporate trustees is our dedicated staff. We take pride in hiring talented professionals with extensive experience in the social service field. Our Trust Administrators, who serve as the primary point of contact for our trust beneficiaries and their families, have a wealth of experience working with people with all types of disabilities: intellectual, physical and mental health. I am not exaggerating when I say that the level of knowledge and compassion of all of our staff members is second to none! (You will be learning more about our wonderful staff in future editions of this newsletter.

Throughout our 20 years of operation we have served beneficiaries from Adams County to York County and we currently serve over 2,200 beneficiaries in 57 of Pennsylvania's 67 counties. Always striving for ways to better serve our trust beneficiaries, AFT has recently expanded its geographic footprint to include staff in the Erie and Philadelphia regions of the state. Through these new Regional Trust Liaison positions, we are able to better serve our many trust beneficiaries by providing home visits. The home visits and other aspects of personalized attention truly differentiate AFT from other corporate trustees. "It is really what sets us apart from other trust companies", says Katherine Reim, Regional Trust Liaison for the Erie

Region. Along with Nicole Martin, her counterpart in the Philadelphia Region, they spend much of their time on the road traveling to meet trust beneficiaries and their families.

Read more here

left to right - Nicole, Mary and Katherine meet with a Trust Beneficiary in Philadelphia.

Pittsburgh Attorney Sets Up 'Opioid Trusts' for Beneficiaries with Addiction Issues

Patrick Varine, Tribune-Review

Attorney Martin Hagan specializes in estate planning and has answered questions about nearly all aspects of setting up wills, trusts and similar legal documents. But four years ago, he got a question he hadn't anticipated. "I had clients with a child who had a substance abuse disorder, and they were basically asking me, 'What do I do in this situation?'" said Hagan, a partner at Meyer Unkovic & Scott, a Downtown Pittsburgh law firm.

The American Family Survey, commissioned annually by the Deseret News and conducted by YouGov, found that 12 percent of families in 2017 reported having an opioid-addicted relative. Nationally, opioid overdoses are the leading cause of death for people younger than 50, the Centers for Disease Control and Prevention reported last year.

As the opioid epidemic continues to impact Pennsylvanians and people nationwide, families are in constant search of answers as to how they can help loved ones with addiction issues.
That has led attorneys like Hagan to get creative and establish a sort of "opioid trust."
"People were saying, 'I don't want to leave anything outright to this child because of what I've heard can happen to the money,'" Hagan said. "So what do you do?"

Estate-planning attorneys regularly establish trust funds for beneficiaries with intellectual disabilities, who are entitled to public-health benefits through Social Security or Medicaid and receive supplemental trust payments that add to those.

Read more here

Is Your Child Eligible for Childhood Disabled Beneficiary Benefits?

By Patricia Kalla Zonnenberg

Understanding what benefits might be available to your child or loved one with special needs can be confusing. Different benefits apply in different circumstances, and sometimes different benefit programs can work together to help meet the needs of an individual. Childhood disabled beneficiary benefits (CDBs) are a case in point.

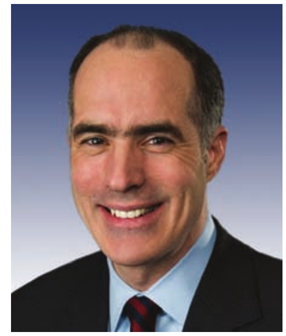
CDBs, provided through Social Security Disability Insurance (SSDI), are generally available to any minor or the "disabled adult child" of a person entitled to Social Security retirement or disability benefits, or of a person who was fully eligible for or receiving Social Security when she died. If determined eligible, a child may receive up to half of her parent's full Social Security monthly benefit.

The Social Security Administration (SSA) starts by looking at four main factors when deciding if a child qualifies for CDBs:

- First, is the parent "fully insured" under Social Security law? A person is fully insured after working 40 quarters, or ten years. Under some circumstances, such as where a parent claims a disability for oneself, benefits may be awarded to a child when the parent has worked for as little as six quarters.

Read more here

Disability Employment Incentive Act



Senator Robert "Bob" Casey (D-PA) recently introduced the Disability Employment Incentive Act (DEIA). This legislation strengthens tax-related incentives and aims to encourage employers (including small businesses) to hire and retain people with disabilities. Additionally, the legislation strengthens the Architectural and Transportation Barrier Tax Credit to ensure that businesses of all sizes have the ability to make needed architectural modifications that eliminate any physical barriers to individuals with disabilities.

National Disability Institute (NDI) believes that the DEIA is a business-friendly approach to assisting employers, large and small, in recognizing the wealth of contributions that people with disabilities have to offer. We look forward to working with Senator Casey and his staff to help educate other Members of Congress about the benefits of this legislation.

ACHIEVA Family Trust
Protecting Futures. Enhancing Lives.

2018 - 2019 ACHIEVA Family Trust Speaker Series REGISTRATION OPEN

Friday September 14, 2018

9:30 - 11:30 AM

Sources of Grant Funding to Support Individuals with Disabilities

Speakers:

Aviva Lubowsky, Director of Marketing & Development, Hebrew Free Loan Association
Jennifer Stoyer, Residual Account Coordinator, ACHIEVA Family Trust Charitable Residual Grant Program
Katherine Reim, Access to Assistive Technology (AT) and Financial Empowerment

Attend in Person

Attend Via Live Webinar

Friday October 12, 2018
9:30 - 11:30 AM
Cultivating Caregiver Resilience
Speaker: Rosemary Hanrahan MD, MPH, ACC, Beyond Words Wellness Resources

Attend in Person

Attend Via Live Webinar

Friday November 9, 2018
9:30 - 11:30 AM

Attend in Person

Housing Options for Individuals with Disabilities
Speakers:
Michelle Stockunas, Vice President Home and Community Supports, ACHIEVA
Sandra Nesbitt, Action Housing

Attend Via Live Webinar

Friday January 11, 2019
9:30 - 11:30 AM
Understanding Social Security, Medicare, Medicaid, MAWD and Waivers
Speaker: Elaine Cole, MS, Public Affairs Specialist, Social Security Administration

Attend in Person

Attend Via Live Webinar

Friday February 8, 2019
9:30 - 11:30 AM
Successful Models of Employment for Individuals with Disabilities
Speakers:
Bender Consulting Services
Bill Frase, CESP, Assistant Director, Employment Supports ACHIEVA Employment Supports

Attend in Person

Attend Via Live Webinar

Friday March 8, 2019
9:30 - 11:30 AM
Financial Considerations for Future Planning
Speaker: Helen L. Sims CFP®, CRPC ®, Vice President Wealth Management Advisor, The Duckworth Haggerty Group | Merrill Lynch, Pierce, Fenner & Smith Inc.

Attend in Person

Attend Via Live Webinar

Friday April 12, 2018
9:30 - 11:30 AM
How to Save for the Future with Special Needs Trusts and ABLE Accounts
Speaker: Jacquelyn Connell, Esq., ACHIEVA Family Trust

Attend in Person

Attend Via Live Webinar

Light breakfast and beverages provided.

All Sessions are held at:
ACHIEVA
711 Bingham St
Pittsburgh, PA 15203

Sponsored by:

ACHIEVA Family Trust
Protecting Futures. Enhancing Lives.

United Way
United Way of Southwestern Pennsylvania

Free and accessible parking provided.

Do You Have Questions About Financial Planning/Future Planning?

Join ACHIEVA Family Trust and Hefren Tillotson for a free seminar on how to plan for your retirement and the financial future of your loved one with a disability. Financial topics including retirement planning, budgeting, and funding a special needs trusts and/or ABLE Accounts will be discussed. Register today to start planning for tomorrow.

Presented by:
Darren Hucko, CFP, RICP, Vice President and Financial Advisor, Hefren Tillotson
Jackie Connell, Esq., ACHIEVA Family Trust Attorney

Wednesday, September 26, 2018
6:00 - 8:00 p.m.
NAMI Office
105 Braunlich Dr # 200,
Pittsburgh, PA 15237

Click here to register

Tuesday, October 23, 2018
6:30 to 8:30 p.m.
ACHIEVA
316 Donohoe Road
Greensburg, PA 15601

Click here to register

If you have any questions, please contact Patty Yerina at pyerina@achieva.info or 412-995-5000 x589.

Light dinner will be served

FOUNDATION FOR FINANCIAL PLANNING

FUTURE PLANNING IS IMPORTANT.
WE CAN HELP.

No Cost Financial Planning Consultations

If you are concerned about planning for your retirement and the financial future for your loved one with a disability, ACHIEVA Family Trust, in partnership with Financial Advisors from Hefren-Tillotson can help.

Through a grant from the Foundation for Financial Planning, Hefren-Tillotson is offering no cost individual consultations for families who are developing a future plan for their own retirement, and also have questions and concerns about how to fund a special needs trust. In addition, the use of other financial tools, such as ABLE accounts for their loved one with a disability will be discussed.

To set up a free, no obligation, individual consultation with a Hefren-Tillotson Financial Advisor, please contact ACHIEVA:
Patty Yerina
412.995.5000 x 589
pyerina@achieva.info

We'll set up a meeting with an Financial Advisor at a time and location that is convenient for you!

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FOUNDATION FOR FINANCIAL PLANNING

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Pittsburgh, Pennsylvania 15203
(412) 995-5000 x 565

View Previous Webinars

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."