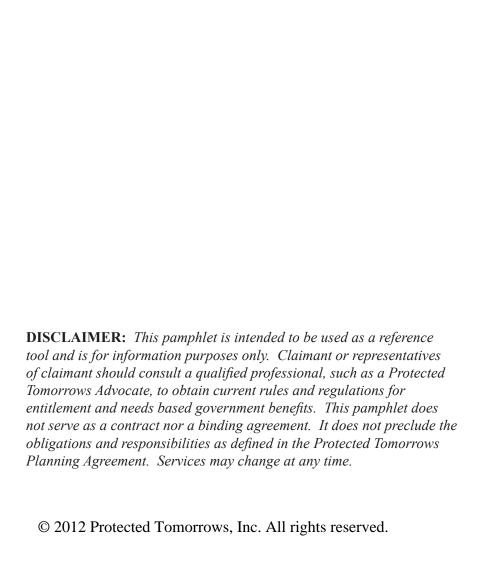


SOCIAL SECURITY MEDICAID AND OTHER AVAILABLE GOVERNMENT BENEFITS





WE BELIEVE

Every human being has a right to live life to his or her fullest potential.

Desperation and fear are Mankind's oldest enemies. A society may fairly be judged by the extent to which is spares its most vulnerable citizens from having to endure them.

OUR HERITAGE

Self-sufficiency is less satisfying to the soul than caring for one another.

As Mankind truly is only one family, what benefits any one of us enhances the lives of us all.

Those of us with greater needs enable their loved ones by enabling them to feel needed.

OUR GOAL

Make it possible for people (both the less and more fortunate) to achieve peace of mind.

To love another
means you can't feel things
are okay until you know
they feel that way.
Your peace of mind
depends on knowing you've helped
bring peace of mind to the other.

OUR BATTLE CRY

Live and help live.

Provide a person with the means to live a fuller life and you give more meaning to yours.

OUR SPIRIT

Help those with special needs attain great independence and security.

If only the strong were to survive, wouldn't all of our lives be greatly diminished?

OUR VALUES

Prepare. Protect. Provide.

The families who count on us expect nothing less.



WELCOME TO PROTECTED TOMORROWS®

Working with a Protected Tomorrows Advocate allows you to join a team focused on improving the life of your loved one with special needs. We are a strong team of professionals with expertise in varying areas of special needs planning. You will generally be working with one coordinator, but know that you have an entire team of professionals collaborating on your case in order to provide you with the highest level of service.

In order for the team to be successful we will ask for information about you or your loved one. Due to the varying deadlines imposed by different benefits agencies, we ask that you provide all information requested in a timely manner and return all calls and e-mail promptly so we can work together towards attaining your goals.

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INTRODUCTION

Your Protected Tomorrows Advocate will help you determine which government benefit programs will best meet the needs of your loved one. General eligibility will be assessed based on the abilities and disabilities of your loved one, income and asset limitations, and other program regulations. Protected Tomorrows assessment of eligibility does not guarantee approval by any government agency.

The following information explains each benefit program, the application process and how your Protected Tomorrows Advocate will work with you through the process.

WHY DO YOU NEED GOVERNMENT BENEFITS?

There are normally three important considerations when applying for benefits.

1. Income

As you well know, the expenses incurred by caring for a loved one with special needs can be significant. Often the relief of a cash or in-kind benefit may be important in allowing your loved one to have the quality of life we would wish for them.

2. Inclusion in Desirable Services

Once your loved one is a beneficiary in a government program such as Medicaid or Medicare, critical access is sometimes offered to other much-needed vocational, residential, therapeutic services. Obtaining one benefit can be the key to many others that do not accept private pay clients.

3. Independence

Some benefits offer your loved one an important tool to independent living and life skills. For instance, a personalized free bus pass may assist your loved one with transportation needs. A SNAP card may assist your loved one with limited purchasing power and budgeting skills.

SOCIAL SECURITY

Supplemental Security Income (SSI): SSI is a Federal income supplement program designed to help the aged, the blind and individuals with disabilities, who have little or no income, by providing cash to meet basic needs for food, clothing and shelter. SSI has asset and eligibility requirements.

Social Security Disability Insurance (SSDI): Social Security pays benefits to people who cannot work because they have a medical condition that is expected to last at least one year. To receive disability benefits applicants must meet two different eligibility criteria.

What PROTECTED TOMORROWS will do for your loved one's Social Security application:

- Initiate an application on behalf of the person with a disability ("claimant")
- Collect needed information for Social Security from you or others
- Complete the disability report for SSI & SSDI
- Become your appointed representative for all government contact
- Submit required documents to Social Security
- Conduct phone interview with Social Security
- Assist in determining need for Representative Payee. (See Representative Payee information on Page 6)
- Maintain contact with client regarding status
- Maintain contact with Social Security to ensure accuracy of application and receive progress updates

If your Social Security application is approved:

Once the claimant is awarded Social Security Benefits they will receive a notice via mail. The notice will identify the SSI or SSDI benefit amount and when the benefit will be paid each month. This notice will also indicate if there is any back pay owed to you.

Back Pay is an additional benefit amount which is calculated and awarded by Social Security from the date you applied for benefits until the time you were approved and received benefits. Back payment **will** count against your asset limits for government programs, only after a nine (9) month "grace" period. Back pay money may be used to pay for the claimant's needs, such as:

- Paying back rent owed to family (landlord);
- Paying medical bills;
- Down payment/security deposits for an apartment;
- Remodeling home for better accessibility; or
- Any other financial need of applicant.

You may be required to report to Social Security how this money is spent. Therefore, we highly recommend you document how money is spent for reporting to Social Security at a later date.

Upon approval CLAIMANT is required to:

- Re-establish eligibility every few years, also known as a redetermination.
- Report any events that would effect recipient's income (i.e. employment, inheritance, etc.)
- Report Pay on a monthly basis. While receiving Social Security Benefits, you are still eligible to work. You must report your wages monthly to Social Security. Your benefits will be adjusted based upon your earnings. Since the income limits are adjusted annually, please discuss the current income limitations with your Protected Tomorrows Advocate

If your Social Security application is denied:

- Protected Tomorrows will assist with the first appeal of a reconsideration.
- If the first appeal is denied, Protected Tomorrows will discuss an additional contract for representation at a hearing.

REPRESENTATIVE PAYEE

A Representative Payee is used for SSI/SSDI recipients who might have trouble handling their own money. Social Security will determine if a representative payee is appropriate, and will interview the representative payee. Generally, a family member or friend will act as the representative payee, and they are not allowed to collect a fee. If there is no person available to become a representative payee, Protected Tomorrows can work with Social Security to find an agency to act as the representative payee.

Representative Payee Responsibilities:

- Notify Social Security of any changes to recipient's income
- Budget recipient's money
- Assist in applying for other government benefits and coordinate all services for recipient
- Report annually to Social Security where, and what the recipient's money was used for, such as: rent, medical bills, clothing, utilities, etc.

What PROTECTED TOMORROWS will do for a Representative Payee:

Protected Tomorrows will work together with the Representative Payee to ensure all responsibilities are met and benefits are not adversely impacted by lack of response to notices or correspondence, or incomplete reporting.

- Help your family identify the appropriate Representative Payee.
- Apply for and coordinate all other government benefits available to recipient.
- Review and respond to all correspondence from Social Security, including reporting of changes to income and maintaining eligibility.
- Complete the annual report to document how benefit money was spent (with the information provided by you.)

MEDICAID

Each state provides different levels of medical care to low income adults, children, and individuals with disabilities. Most states refer to this program as Medicaid.

Each state has different requirements for eligibility. It is a good idea to apply for benefits even if the individual with a disability already has insurance. This is so he or she may maintain eligibility for other state-provided services, such as personal assistant services, vocational services and residential placement.

Depending on assets and income restrictions, a recipient might have a "spend down" before benefits begin. A spend down is a monthly amount the recipient must pay out-of-pocket for medical expenses before coverage begins. Recipients will need to send medical receipts to the state program office. Once the spend down is met, recipient will receive notice that medical coverage for that month is covered by the state program.

What PROTECTED TOMORROWS will do for your loved one's Medicaid benefits:

- Apply for benefits
- Submit needed information
- Correspond with state program office
- If approved, and requires spend down, submit medical expense receipts on recipients behalf
- Check monthly for Medicaid eligibility

MEDICARE

The Federal Government provides medical coverage known as Medicare. To become eligible the recipient must be receiving SSDI. Eligibility begins two years after application approval.

Once on Medicare, recipients may select a prescription plan under the Medicare Part D program. There will be a deductible and co-pay with Medicare.

If a recipient is eligible for both Medicare and the state medical program, generally the state program will cover the deductible and co-pay.

Individuals who are disabled are automatically eligible to receive Medicare at age 65 or 25 months after disability determination. Recipients will automatically be sent a Medicare card three (3) months prior to their Medicare eligibility as defined above.

What PROTECTED TOMORROWS will do for your loved one's Medicare benefits:

- Ensure that your benefits start when you become eligible
- Research and present to recipient the choices for the Medicare Part D prescription program
- Coordinate eligibility for dual eligible recipients

CIRCUIT BREAKER

Circuit Breaker is an Illinois program that offers discounts on property taxes to Senior Citizens and People with Disabilities. It also offers a free public transportation pass, discounts on license plates, and prescription assistance. The program is offered yearly.

What PROTECTED TOMORROWS will do for your loved one's Circuit Breaker application:

- · Apply for Circuit Breaker
- Submit additional information if needed
- Follow up on application

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

(formally known as Food Stamps)

The Federal Government provides money designated for food assistance to people who meet income eligibility requirements. The State Department of Human Services administers the program.

What PROTECTED TOMORROWS will do for your loved one's SNAP benefits:

- Apply for benefits
- Submit required documentation
- Handle all correspondences with state program office

Depending on how each state handles the program, either yearly or every two years, the recipient will have to re-establish eligibility.

GUARDIANSHIP

Guardianship is a legal tool used to protect individuals who have lost the ability to make personal and financial decisions for themselves.

The guardian assumes the duty of caring for the disabled person and/or their assets, and the court maintains oversight to reduce the risk of exploitation or abuse.

What is adult guardianship?

Adult guardianship is the legal process by which an individual assumes the role of decision maker for an adult who becomes unable to make such decisions for him or herself. Guardianship can take several forms:

- Guardianship of the Person, wherein decisions are limited to those affecting the disabled individual's person, such as medical treatment decisions;
- Guardianship of the Estate, wherein the guardian is responsible for managing the disabled person's estate (Guardianship of the Estate is required where a disabled person has assets in excess of \$2,000, or in cases where an inheritance or other monetary windfall in excess of \$2,000 is anticipated);
- Guardianship of the Person and Estate; or
- Limited Guardian of the Person, Estate or both, in cases where the disabled person is determined by the court to retain some capacity for rational decision-making.

Who may serve as Guardian?

Any person may serve as guardian who:

- Has attained the age of 18;
- Is a resident of the United States;
- · Is responsible;
- Is not under a finding of disability; and
- Has not been convicted of a felony involving harm or threat to an elderly or disabled person, including a felony sexual offense. The court may appoint an individual who has been convicted of a felony other than those noted above so long as the court finds it to be in the best interest of the ward and there is evidence of rehabilitation.

Entities may also serve as guardian, including:

- Any public agency or not-for-profit corporation found capable by the court of providing the care and/or support the ward requires.
- Any corporation qualified to accept and execute trusts in Illinois may serve as guardian of the estate.

What PROTECTED TOMORROWS will do to assist with guardianship:

- Assist you in determining if a guardian is appropriate
- Refer you to a qualified attorney

NOTE: Attorney fees are negotiated directly between client and attorney. Attorney fees are separate from any Protected Tomorrows fees.

PROTECTED TOMORROWS MAINTENANCE RENEWAL:

After your initial services have been completed and your benefits are in place, you may consider renewing your Service Agreement with Protected Tomorrows.

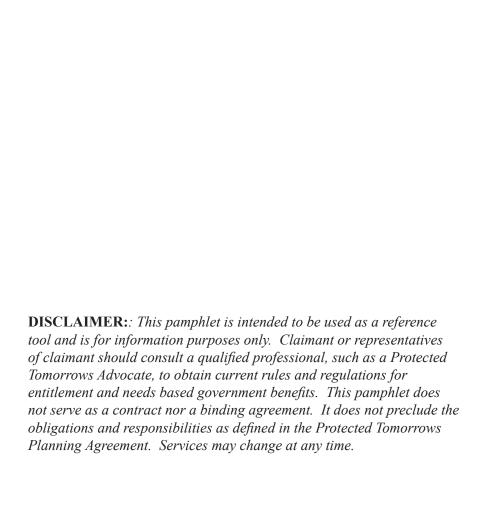
Protected Tomorrows offers an annual Maintenance Agreement that will provide the following services, as necessary, based upon your individual situation:

- **General Benefits**: Answer questions of client and/or recipient as needed.
- Social Security:
 - Review and respond to all correspondence from Social Security Administration on recipient's behalf.
 - Assist in the redetermination for benefits every two years after approval.
 - Submit required monthly pay reporting on recipient's behalf

Medicaid

- Complete monthly eligibility checks and inform client of interruption of benefits when necessary.
- Submit medical expense receipts on recipient's behalf.
- Review and respond to all correspondence from state program office.
- **Circuit Breaker**: Apply annually on recipient's behalf each year the maintenance agreement is renewed.
- SNAP (Supplemental Nutrition Assistance Program)
 - Review and respond to all correspondence from state program office.
 - Re-establishing eligibility, when necessary.

NOTE: If reconsideration of benefits or appeals become necessary, additional fees may apply.



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