

## **Defining Supplemental Needs Trusts**

How are Supplemental Needs Trusts Defined?

What items and expenses can be distributed?

### **Distributions ‘Supplement’ but do not Replace Assistance.**

Distributions from a Supplemental Needs Trust cannot be made on behalf of the Beneficiary if the effect of such distribution is to replace, or to disqualify a Beneficiary from receiving Government Assistance. The Trust asset is available to the Beneficiary as only the Trustee chooses or directs. The Trustee must refuse any payment request from the Beneficiary for services for which any public agency has the obligation to provide.

Examples of Allowable Distributions: Appropriate Non-support payments on behalf of a beneficiary include but are not limited to, payments for any of the following purposes:

- 1) medical, dental, and diagnostic work and treatment for which there are no available private or public funds;
- 2) medical procedures, even though they may not be medically necessary or life saving;
- 3) differentials in cost between housing and shelter for shared and private rooms in institutional settings;
- 4) supplemental nursing care, rehabilitative and/or occupational therapy services;
- 5) care appropriate for a beneficiary that assistance programs do not otherwise provide;
- 6) expenditures for travel, companionship, and other expenditures that will improve the quality of the Beneficiary’s physical, emotional, psychological, and or spiritual health.

See the Following List on the next page for a more detailed account of allowable and disallowable items.

## **List of Supplemental Needs Allowable & Disallowable Expenses**

<b>Allowable Items</b>	<b>Services</b>
Appliances, Washer/Dryer, Refrigerator, Microwave, etc	Clothing Computer & Software, Tablets,
Automobile, Insurance, Gasoline and Repairs/Maintenance	Smart Phones, etc.

Eyeglasses/Contacts  
Funerals  
Furniture  
Hearing Aids  
Hobbies and Activities of All Kinds  
Household Products  
Life Insurance  
Medical Devices  
Personal Care Items  
Pets of any kind  
Televisions(Regardless of size)  
Tools  
Vacations (Anywhere in the World)  
Wheel Chairs & Mobility Assistance  
Devices

#### **Allowable Recurring Bills**

Cable T.V.  
Cell and Telephone Services  
Internet Services  
Insurance Payments

**This is Not an Exclusive list  
Please Call if you have any  
questions. 617-770-1050**

College Tuition, Books, Room &  
Board  
Camps, Day or Overnight  
Cruises

Charlie Cards  
Chiropractic Therapy  
Elective or Cosmetic Surgery  
Entertainment Expenses- Movies,  
Baseball, Football (Sports of  
All Kinds) Concerts, Plays,  
Museums etc.  
Dental Care  
Facial Care and Hair Removal  
Hair Care (Color, Implants,  
Extensions, etc.)  
Lectures  
Lessons (Music & Art)  
Home Care & Supplemental  
Caregiving  
Home Improvements  
House Cleaning  
Massage  
Manicure/Pedicure  
Medical Care which is not covered by  
insurance  
Psychotherapy  
Physical & Occupational Therapy  
Transportation  
Travel Expenses  
Taxi Cabs  
Veterinarian Bills

#### **Disallowed Items**

Food & Groceries  
Home Owners or Renters Insurance  
Rent/Mortgage  
Taxes of any kind  
Utility Bills Including Oil Gas, Water,  
& Electric