

LIFE's trust is staffed by a team of attorneys and trust specialists who are available to answer questions anytime. We pride ourselves on providing superior-quality customer service and speedy responses to all of our clients' requests.

LIFE's services include:

- ◆ Every client is assigned a primary point of contact, a trust counselor, who is familiar with their specific case.
- ◆ All payments will be sent out within 3 business days of request.
- ◆ All calls are returned within 2 business days.
- ◆ **LIFE** will process all new trusts within 2 business days.
- ◆ **LIFE** does not require a security deposit or escrow funds to be kept in the trust account.
- ◆ You can use Automatic Bill Pay or ACH transfers to automate funding of the trust. You'll never have to worry about being late with your checks and risk an interruption in your Medicaid services.
- ◆ **LIFE** can also set up recurring monthly payment requests for expenses that are the same amount every month, so you won't have to repeatedly submit the request.
- ◆ **LIFE** will promptly reach out to all new clients to educate them about our services, ensuring a smooth transition into the trust. Our counselors are also available to speak to clients during the Medicaid signup process.

LIFE's fiscal department is subject to a yearly audit by a certified public accountant. We follow the strictest financial guidelines.

LIFE is a 501(c)(3) not-for-profit social services agency which has been operating for over 30 years. **LIFE** runs a wide variety of programs in communities all around the New York area. For more information about all our services, visit our website www.lifetech.org.

www.lifetrusts.org

LIFE

Pooled Income Trust Services



LIFE HOUSE

Life-Early Learn

Life OPWDD

Life Service
Coordination

Life Challenges

Life-Trust

Labor & Industry For Education, Inc.

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**Do you want to qualify for Medicaid,
but think your monthly income is too high?**

There may be a way for you to qualify to receive Medicaid services and still hold on to your money.

If you have monthly income, such as a pension, Social Security, etc., but want the benefits that come with being eligible for Medicaid, then the LIFE, Inc. Pooled Income Trust may be the perfect solution for you.

In order to qualify for Medicaid, you must meet both the medical and financial criteria. The financial criteria encompass both asset and income limitations. Signing up for LIFE's Pooled Income Trust is the best way to qualify for community Medicaid when your income does not meet the strict guidelines established by Medicaid. For 2016, Medicaid allows only \$825 of monthly income for an unmarried individual, or \$1,209 for a married couple. If your monthly income is above that amount, then you may have surplus income.

Pooled Income Trust

Medicaid allows individuals to spend down surplus income by joining the LIFE, Inc. Pooled Income Trust. This is the only way to receive Medicaid services and use your own money to pay your own bills.

A pooled income trust is the best and most efficient way for people with a monthly surplus to remain qualified for Medicaid, without affecting eligibility for SSI, food stamps, Section 8 or other governmental benefits. Depositing the surplus amount into the trust each month ensures that you will be automatically eligible for Medicaid.

You can live at home, not in a home.
Joining LIFE's Pooled Income Trust permits you to experience a higher quality of life – allowing people with disabilities to maintain greater independence. You can instruct LIFE's trust to make monthly payments on your behalf, covering a wide-ranging list of expenses, including but not limited to: rent, utilities, mortgage, cable, cell phone, groceries, real estate taxes and certain medical expenses.