

# The Trust Report

## Developmental Disabilities Life Opportunities Trust

Washington State Developmental Disabilities Endowment Trust Fund

Summer 2005

### Disbursements Pay for Needed Supports, Services

by Ed Holen, Administrator

The vision behind the Life Opportunities Trust is to encourage people to save money to pay for supports and services they need in the future. For some people the future is now and the need is immediate.

As we see an increasing number of disbursements from individual's Trust accounts, several examples are wise uses of the investments.

One beneficiary was recently transferred from Medicaid to Medicare. Unfortunately, Medicare does not pay for her prescription drugs that were covered by Medicaid. Instead of facing a crisis, she has the Life Opportunities Trust to fall back on. Now Trust funds pay for the prescription drugs she needs.

A few other people have sensibly used their Trust funds to pay for specialized hearing aids and eyeglasses not covered by other benefits. Some used the money for special equipment, beds and home furnishings. Others used disbursements to cover legal fees or services they need to live independently in the community. Still other people used the funds to pay for summer recreation programs and clothing.

The needs and reasons for using Trust funds now are as varied as the individuals requesting disbursements. The important thing is that all of these individuals have the safety net of the Life Opportunities Trust to fall back upon in their time of need.

### Young Families Prepare for Future Employment Needs

When students with developmental disabilities leave the public school system in Washington State, there are simply no guarantees that they will receive services and supports to help them find good jobs or participate in programs that help them live productive, rewarding lives.

One great feature of the Life Opportunities Trust is the ability for families to save money now for the future employment and day program needs of their teenaged daughter or son with a developmental disability.

Families that begin investing early when their children are young will have peace of mind knowing the resources will be available to pay for those essential employment services in the near future.

### New Brochure in the Mail

Investing now for the future employment needs of a young child with a developmental disability is so valuable. That's why the Life Opportunities Trust has put together a new brochure to help young families think through their unique needs.

The Division of Developmental Disabilities is assisting with the distribution of the brochures, which should be arriving in a DDD envelope in the mail this summer.

If you know of other young families who would benefit from this approach, please call Patti Bell at 1.888.754.8798 for assistance.

### Life Styles

#### Huwe Family Doubles Investments

Ron and Sherri Huwe know a good thing when they see it. That's why the Walla Walla parents of three established a Life Opportunities Trust I account for their son Benjamin and helped him establish his own Trust II account shortly after.

The Huwes knew the importance of the Trust and Sherri was anxious to be first in line. They didn't immediately have the \$600 enrollment fee, so Sherri paid \$25 to reserve a spot, hoping something would come her way to help earn the money.

Last year, she was able to work on a paid advocacy project that gave her enough for the enrollment fee. Then the Trust administration announced the fees could be paid in \$25 installments.

Now the Huwes invest \$25 each month into each Trust to ensure they will get state matching funds once vested. Ben also invests some of his allowance into his Trust II account. And Ron's parents hope to give Ben some inheritance money – something they couldn't do before without risking his benefits.

At 17, Ben has a few more years in school, but he's already making

## By the Numbers

We are pleased to announce 85 new enrollments between January 1 and June 30, 2005. That makes our total 421 enrollments since July 1, 2002.

Of those, 192 are Trust I accounts set up by family members or guardians, and 229 are Trust II accounts, which only accept funds belonging to the individual with a developmental disability. Trust II funds may come from settlements, back Social Security payments, inheritance or wages. For help setting up an account or contributing more funds, call Patti Bell at 1.888.754.8798.

## Save the Date for Second Annual Meeting

The second annual meeting of Trust holders will be held November 21, 2005 from 4 to 6 pm at the DoubleTree Suites & Inn in Tukwila. The event will conclude before the annual King County Legislative Forum at the same location.

This is a great opportunity to meet members of the governing board and Trust fund staff. Attendees will also learn more about the Trust's investment earnings from a representative of the State Investment Board and have an opportunity to ask questions.

Please call Stephanie Benfield at 800.634.4473 with questions about the second annual meeting.

## Tell Us How We're Doing

We want to continue to make this a valuable resource for beneficiaries and their families. In the next quarterly statement, Trust holders will receive a survey. Please share with us what you like and dislike about the Life Opportunities Trust. Everyone who completes and returns the survey by December 31, 2005 will be entered into a drawing for four Seattle Mariners tickets for the 2006 season.

### Life Styles continued from Page 1

big plans for his own art business. He sold his first piece for \$35 to a legislative assistant last year.

The money was invested in his Trust. He also dreams of creating a program for sick children, where he will deliver handmade Get Well cards and stuffed animals.

Some Trust funds may be used for post-high school employment and business efforts, yet Sherri

and Ron want to ensure the money will help Ben in the long run.

"I do think about the day when we're gone. I want to be prepared and I don't want to financially burden my daughters," said Sherri. "I know how much they love him and will stay involved in his life. The Trust will help provide for his financial needs to live independently."

## Moving Soon?

If you have moved or are planning to move, contact us **to change your contact information**. Call Patti Bell at the Arc at 1-888-754-8798.

## Questions? Feedback?

We welcome your comments and feedback. Let us know how we can do better. Call or email Ed Holen at 1-800-634-4473 or [edh@cted.wa.gov](mailto:edh@cted.wa.gov).

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