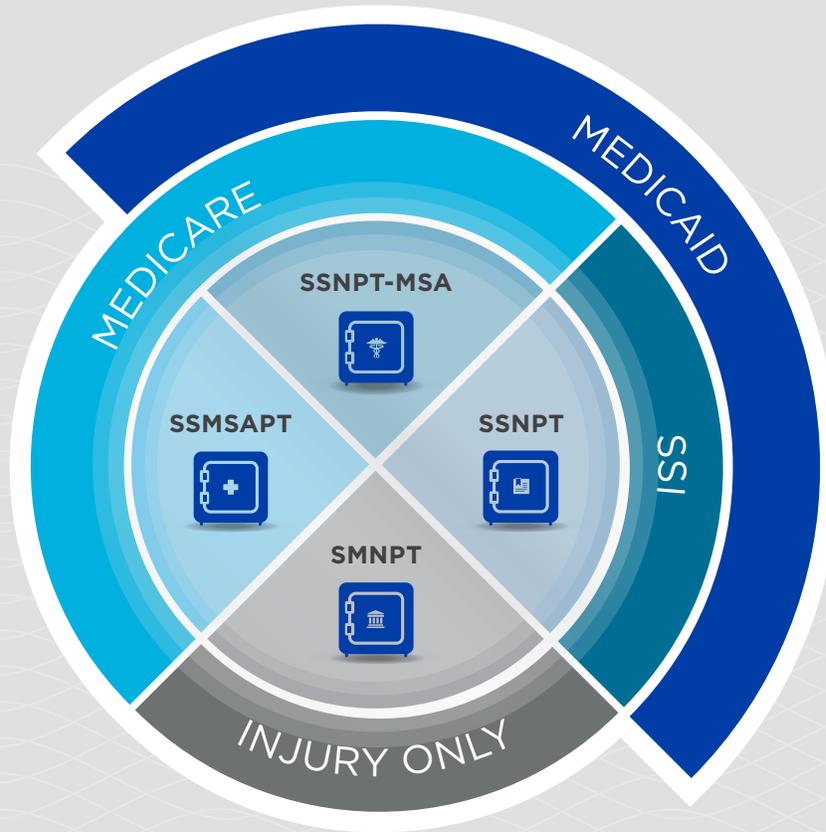


POOLED TRUST SERVICES

Settlement Solutions Simplified

Pooled Trust Solutions Overview



MEDICARE	SSDI	MEDICAID	SSI
<p>Medicare provides coverage for hospital stays (Part A); doctor visits (Part B) and prescription drugs (Part D). One must be 65 or older to qualify for Medicare or be disabled and receiving SSDI benefits (there is a 24 month waiting period before someone with a disability gets Medicare coverage). There are co-pays, deductibles and the "donut hole" for prescription drugs which means there can be significant out of pocket costs. Does not cover extended nursing home stays.</p>	<p>Social Security benefits include disability (SSDI), disabled adult child (DAC) and retirement benefits. Pays a monthly benefit calculated based upon contributions during work life. Disability benefits begin after a 6-month elimination period following onset of disability. For SSDI, one must meet the definition of disability and have enough quarters paid into the system (40 quarters or credits).</p>	<p>Provides basic health care coverage for those who meet the income and asset rules. It pays doctors, hospitals and other healthcare providers directly. Receipt of \$1 of SSI, in most states, automatically triggers eligibility for Medicaid. There are no deductibles or co-pays like with Medicare. Covers extended nursing home stays.</p>	<p>SSI provides a small monthly benefit for basic living expenses. To be eligible, one must be age 65 or older, blind, or disabled plus meet income/asset rules [monthly income limit and resources of less than \$2,000 total].</p>

The founders of the Pooled Trust Services (PTS) are among the nation's leading experts on public benefit preservation techniques and trust solutions for personal injury settlements.

PTS was created to assist attorneys who need to advise clients to consider creating a trust because they are about to receive a settlement in a mass tort action or a personal physical injury suit. Our trust solutions can assist injury victims in a number of different situations they may find themselves in at settlement. In order to protect eligibility for needs based public benefits such as SSI/Medicaid, a special needs trust should be considered. Similarly, if a client is eligible for Medicare benefits then a Medicare Set Aside Trust should be considered. Lastly, if a client is disabled and needs help protecting their recovery, a Settlement Management Trust might be an appropriate solution. While turning a settlement over to a trustee is a difficult reality to face, it is what is required by federal/state law to remain eligible for needs based benefits and Medicare benefits. We are here with the information and tools to make a difficult decision as easy as possible.

By placing settlement monies in a pooled trust, a client can choose how to use the money for items and services they need/want. PTS is committed to providing injury victims with the best possible service, flexibility, compassion and understanding when it comes to administration of their pooled trust. Our mission is to treat every trust beneficiary with the dignity and respect they deserve. Our trust team is here to serve our beneficiaries and we look forward to working with you, your client, their family and other professional advisers.

SETTLEMENT SOLUTIONS NATIONAL POOLED TRUST

The Settlement Solutions National Pooled Trust (SSNPT) was created to help people who have suffered a disabling injury qualify for and maintain Medicaid/SSI benefits. SSNPT is a pooled trust established pursuant to 42 U.S.C. §1396p(d)(4)(C).

SETTLEMENT SOLUTIONS NATIONAL POOLED SPECIAL NEEDS/MSA TRUST

The Settlement Solutions National Pooled Trust/Medicare Set Aside was created to help people who have suffered a disabling injury qualify for and maintain Medicaid/SSI as well as Medicare benefits by having their MSA inside an SNT. It is a pooled trust established pursuant to 42 U.S.C. §1396p(d)(4)(C) and 42 U.S.C. §1395y(b) to properly administer an MSA.

SETTLEMENT SOLUTIONS MEDICARE SET ASIDE POOLED TRUST

For those eligible for Medicare Part A/B, eligibility can be lost without proper planning and a Medicare Set Aside put into place. The Settlement Solutions Medicare Set Aside Pooled Trust (SSMSAPT) is a pooled trust established pursuant to CMS guidelines to properly administer an MSA.

SETTLEMENT MANAGEMENT NATIONAL POOLED TRUST

Settlement Management National Pooled Trust (SMNPT) is a pooled settlement management trust that offers injury victims a low-cost trust solution for their settlement. This trust is perfect for minor settlements and for those rendered incompetent as an alternative to guardianship accounts. When paired with a structured settlement, it can protect the structured settlement from being sold on the secondary market. For adults, it is a unique low-cost solution to protect their recovery from being dissipated too quickly or attached by creditors/judgments.



Call or visit online to learn how we can help you.

Toll free 844.381.2875
www.pooledtrustservices.com

