

OSNT + ABLE

Working together for you!



**OREGON ABLE
SAVINGS PLAN**

OREGON SPECIAL NEEDS
TRUST



Did you know you can use an Oregon Special Needs Trust (OSNT) account and an ABLE account together to meet all your needs?



HOUSING

Housing expenses are not allowable from a Special Needs Trust but they are allowable from ABLE accounts. You may request the OSNT transfer money from your trust account into your ABLE account and you can use the funds in your ABLE account to pay for rent or move-in costs.



UTILITIES

Social Security rules define housing expenses to include utilities such as water, electricity, trash pick-up, and gas. You may request the OSNT transfer funds from your trust account to your ABLE account to use for payment of your utility bills.



FOOD

Special Needs Trusts may not distribute funds for food. ABLE accounts, however, can cover basic needs, including food. You may be eligible to request a transfer of funds from your OSNT account to your ABLE account if you need money for food.



Why have both? There are lots of reasons you might need or want to have both an ABLE and an Oregon Special Needs Trust account!



NO LIMITS ON CONTRIBUTIONS

While ABLE accounts have annual and account balance limits, there are no limits to how much money can be contributed to or held in an OSNT account.



NON-DISABILITY EXPENSES

ABLE accounts can be used for Qualified Disability Expenses (QDE) incurred because of having a disability. Purchases through the OSNT are not required to be disability related.



ACCOUNT MANAGEMENT

Your OSNT account is managed by The Arc to make sure all purchases are allowable. This is essential, so you do not lose any benefits. You are responsible for managing your own ABLE account.



SECURITY & OVERSIGHT

As the OSNT administrator, The Arc Oregon is responsible for safeguarding your money against potential fraud or abuse, and to make sure the money is only used for your sole benefit.