



Disability Rights Community Members Honored at 2022 Celebration of Abilities

Members of the disability rights community gathered May 25 to recognize several individuals for their statewide advocacy efforts at **PLAN|NJ's 2022 Celebration of Abilities**. This biennial fundraising event honors people who are making major contributions to improving outcomes and enhancing quality of life for people living with disabilities.

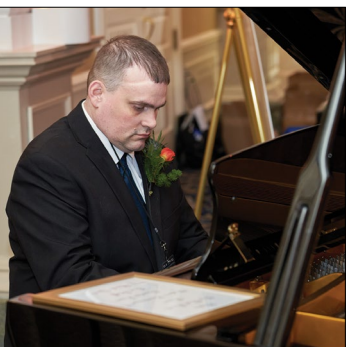
"Each of these disability rights leaders deploys compassion and tenacity in order to remove systemic barriers to

quality supports for people with mental health, physical and developmental challenges," said Ellen Nalven, Executive Director, PLAN|NJ. "With one in five adults diagnosed with

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PHOTOS BY FRANK DIGIOVANNI



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Award recipients, clockwise from left: Lorn Drumheller on piano; Ellen Nalven with Paul Aronsohn and Hazeline Pilgrim; Olivia Rae Vargas and family; Adrianna del Principe, Esq., who also provided the evening's keynote address.



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PLAN|NJ Board of Directors from upper left: Michael P. McGarry, Adam Wilson, Peter A. Phillips, Theodore R. Goyins, Jr., L. Randolph Hood. From lower left: Joseph B. Young, Elizabeth G. Farishian, Thomas J. Zesk, Ellen B. Nalven. Not pictured: Ellie Byra, Linda Buch, Goldie Ellis, Gary Knapp, Beth C. Manes, Kristi Phillips, Louise Tagliareni.



Award recipient
Nicola Nero and
family

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disabilities in New Jersey, much more must be done to ensure they are safe, protected from homelessness, abuse and exploitation, and able to enjoy thriving lives in the communities where they live and work.”

Several accomplished individuals who live with disabilities and are a part of the PLAN|NJ family were also recognized, including Lorn Drumheller, pianist; Dennis Garrigan, former musician and road crew

with professional rock bands; Tami Kaplowitz, visual artist, and her father, Ken; Olivia Rae Vargas, champion equestrian; and Adrianna Del Principe, Esq.

Along with Adrianna, former board member Barbara Sandstrom, as well as Peter Phillips, current board president of PLAN|NJ, were recognized for their contributions as sibling and parent advocates, respectively. Nicola Nero was presented with the Outstanding Staff Member of the Year Award.

All funds raised from the event benefit PLAN|NJ's Family Support Program, which provides fiduciary and social services at no cost for individuals with significant disabilities who are in need. More photos available at www.plannj.org.

SPECIAL NEEDS TRUSTS: CREATING FINANCIAL STABILITY

To remain eligible for public assistance, someone who lives with disabilities or is unable to manage their own finances may need to take certain legal action related to their assets. This is crucial because benefits provided by Social Security, Supplemental Security Income, Medicaid and other programs could be jeopardized should this individual acquire assets over these program's limits. There are three options available to help protect benefits while also ensuring there are funds available to care for the person in the future.

ABLE (ACHIEVING A BETTER LIFE EXPERIENCE)

ACCOUNTS The ABLE Act, enacted in 2014, allowed for the creation of ABLE accounts, also known as 529 ABLE or 529A accounts. A tax-advantaged savings account for eligible people with disabilities, an ABLE account will not affect SSI, Medicaid and other public benefits programs eligibility. Funds from the ABLE account can be used to pay for qualified disability expenses to support the health, independence and quality of life for someone who lives with disabilities.

An ABLE account can be funded with up to \$15,000 a year. An ABLE account is only for people who became disabled before age 26 and whose disability meets the Social Security Administration's definition and criteria, and a licensed physician must complete a certification. ABLE accounts can be set up and administered by that individual, making it easier to maintain independence

by allowing the account holder to access the funds. Any funds remaining in the ABLE account after the owner's death must be used first to repay Medicaid.

SPECIAL NEEDS TRUSTS A special needs trust, when drafted and managed correctly, will not affect eligibility for public benefits programs. Sometimes called a first-party trust or a self-settled trust, these irrevocable trusts contain the individual's own assets. The trust is managed by an appointed trustee who makes distributions for the sole benefit of the beneficiary (the individual with disabilities). Special needs trusts cannot be established after the beneficiary turns 65. Likewise, any funds remaining in the trust after the beneficiary dies is reverted to Medicaid for repayment.

THIRD-PARTY TRUSTS Also known as a supplemental benefits trust, a third-party trust is similar to a special needs trust in some ways. However, there are many distinct differences such as: It can be funded with assets from a donor (a third party), such as a family member or friend; the trust's funds can be used for anything the beneficiary needs; when the beneficiary dies, the assets can pass to the donor's other relatives or somewhere else; and third-party trusts don't carry age restrictions.

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Join Us! **Family Night Out at the Somerset Patriots!**

Last year was a hit! Join us at the Somerset Patriots ballgame Thursday, August 4 for our 2nd Annual PLAN|NJ Family Night Out. Purchase tickets for \$10 at www.plannj.org/events/.

"This is a chance to gather the families, businesses, nonprofits and local leaders who make up the disability rights community in our state," said Ellen Ball Nalven, Executive Director. "Let's cheer on our PLAN|NJ family members who will be participating, let more families know of our available services, and have some fun!"

In 2021, more than 500 family members, partners and friends of PLAN|NJ filled the TD Bank Ballpark to safely gather after a year of isolation and challenge due to the pandemic.

A portion of the proceeds from the evening's ticket sales and 50/50 raffle will directly benefit the people and families served by PLAN|NJ who are in need.





Planned Lifetime Assistance Network of New Jersey

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YES! I want to help PLAN|NJ support individuals and their families with the legal and financial planning, care coordination, and self-determination assistance they need and deserve. Enclosed is my tax-deductible donation of:

☐ \$150 ☐ \$100 ☐ \$50 ☐ \$35 Other _____

☐ In Honor of or ☐ In Memory of (please check one and print name): _____

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☐ I would like to learn more about establishing a bequest

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