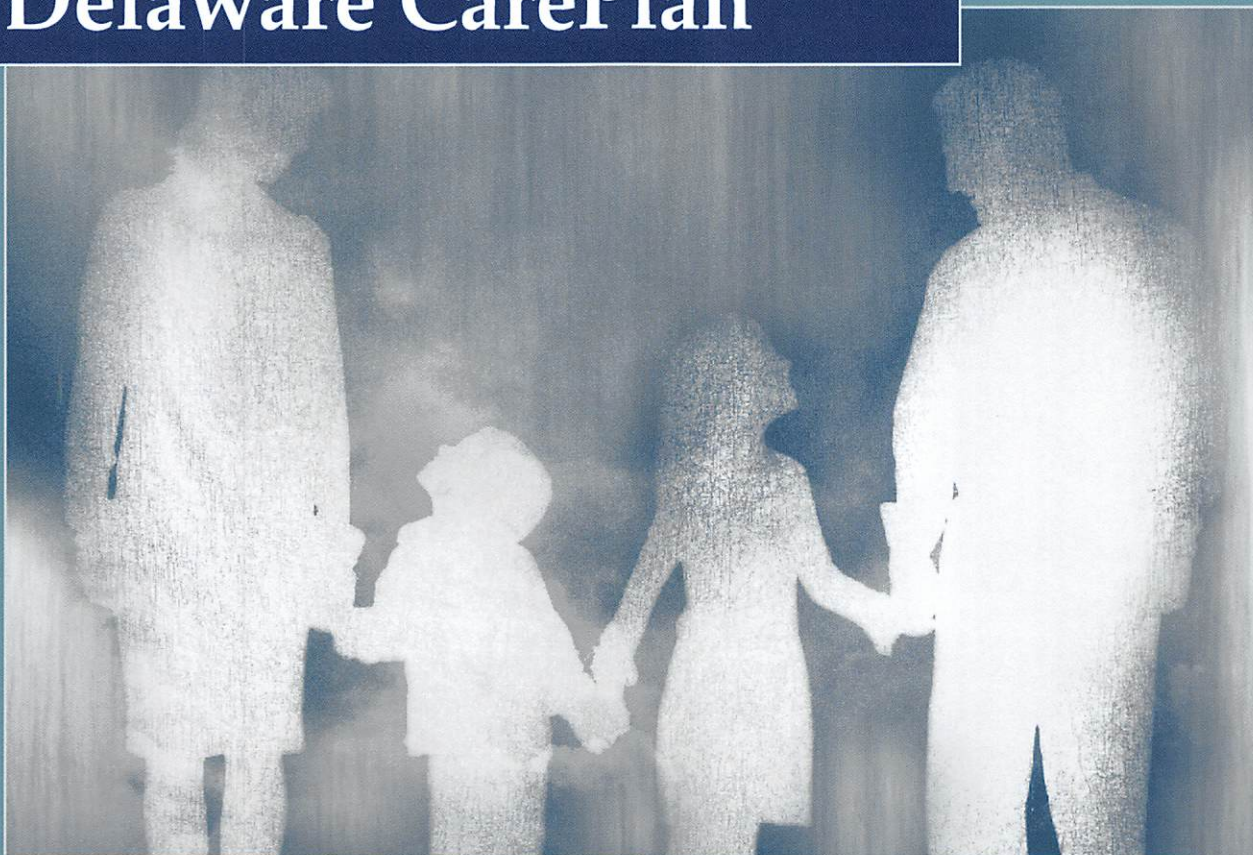


Delaware CarePlan



Because you can't put a price on peace of mind ...





If you have a family member with special needs, who will provide for them when you are gone?

Thanks to advances in diagnosis and medical care, the lifespan of children with disabilities has increased, making it more likely than in previous generations that these children will grow into adulthood and outlive their parents. So how can parents provide long-term protection, advocacy and personal attention for their special needs children? How can they be sure their children will receive the financial and social support they need, even after their death?

Ethan's STORY

Who will be there to keep him safe?

Ethan was 14 when he was diagnosed with severe primary obsessive-compulsive disorder.

He also has early-stage osteoporosis, mild scoliosis, depression and anxiety. Due to his disabilities, he is unable to work and relies on his parents for everything. Ethan's parents were distraught about what would happen after they died.

Through DCP, his parents secured a financial future for him. Although Ethan's trust fund has not yet been activated, DCP continues to work with his parents to update his care plan and provide assurance that their son's quality of life will be carefully monitored when they are no longer able to do so.

They find peace of mind through Delaware CarePlan.

Formed in 1999, Delaware CarePlan, Inc. (DCP), helps parents and guardians ensure their children with special needs can continue to have safe and meaningful lives — and that the means of monitoring, supporting and advocating for their care are firmly in place. DCP accomplishes this by educating parents on estate planning, setting up special needs trusts, devising individualized care plans and securing services.

Estate Planning

Leaving an inheritance for an individual with a disability can cost that person their eligibility for means-tested government benefits, like Medicaid and SSI (Supplemental Security Income). DCP educates parents about the importance of estate planning for individuals with disabilities, including the need to set up a trust and incorporate an individualized care plan as an addendum to the trust. This outreach is performed free of charge.

Special Needs Trusts

DCP allows families to fund trusts with a fraction of the assets that most banks require, so even families with modest to moderate means can start one. The trusts do not replace government support; they are designed to enhance an individual's quality of life by funding services the government supports minimally or not at all. Once the trust is funded, DCP uses a pooled investment strategy to maximize available funds.

Individualized Care Plans

Individualized care plans provide a guide for how trust funds are distributed. They are designed to promote quality of life and may contain instructions on everything from the provision of medical care and physical therapy, to assistance with housecleaning, shopping and more. As a trust beneficiary's interests and needs change, the personal care plan can be revised and updated.

DCP offers a social services aspect not found with financial institutions. A comprehensive plan is created to address the needs of the trust beneficiary. Service providers are then contracted to fulfill those needs. DCP oversees the services, essentially becoming the eyes and ears of the parents, when they are no longer able to do so.

DCP is the only special needs trust agency of its kind in Delaware, designed to accommodate families of modest means. It is inclusive of all disabilities, regardless of severity. Current participants include people with intellectual and developmental disabilities, mental illness, traumatic brain injuries, multiple sclerosis, cerebral palsy, quadriplegia and HIV.

We can't take the place of family,
but **We can support**
families when they need it most.

DCP provides valuable services to families with challenging, and sometimes tragic, circumstances:

- Ensures there is an advocate available to individuals with disabilities.
- Serves as trustee, facilitating the sound administration of contributions by allowing family members to obtain professional investment management through pooled contributions.
- Consults with parents, relatives and guardians concerning lifetime plans and protective services.
- Makes recommendations for guardianship services, as needed.
- Provides information and secures resources for supplemental needs that are not available through governmental or charitable programs.
- Encourages families to set aside funds in a DCP trust which, by Delaware statute, are not considered assets or income that would disqualify them from any means-tested government program.
- Provides attorneys and trust departments with documents for irrevocable trusts that were specifically drafted to comply with Social Security Administration guidelines and protect the beneficiary's eligibility for crucial benefits.

DCP provides a strong foundation for ongoing, individualized support. Its Board of Directors includes experts in law, special needs trusts, financial planning, nonprofit accounting, nonprofit and for-profit administration, as well as community advocates and individuals with a special needs family member.

As a nonprofit organization serving people of modest means, DCP relies on donations to keep fees stable and below industry standard, as well as to provide crucial education and outreach on long-term care planning to all in need of our services.

DCP helps to ensure that children with disabilities — one of society's most vulnerable populations — have the care and support they need when they need it most. Through DCP, parents find the peace of mind that comes from knowing their children will be safe and cared for, even after they are gone.



Scott's STORY

A network of care for an entire family

Due to complications during birth, Scott has multiple disabilities, including cerebral palsy. Tragically, his mother died eight days after his birth, leaving his father to care for him and his two siblings. Through Scott's mother's survivor benefits, his father started a DCP trust fund to supplement Scott's increasing needs. DCP also developed a personal care plan to provide residential support and monitoring for Scott while his father is at work, pay medical bills not covered by Medicaid and support a guardianship filing if Scott's father is no longer able to provide guardianship.

To make a donation or to learn more about Delaware CarePlan, call 302-633-4000.

About Delaware CarePlan, Inc.

Since 1999, DCP has provided parents and families with a support network to ensure the financial well-being and quality of life for their children with disabilities. The support network grew out of a need made apparent by families expressing concern about the future of their loved ones – how to leave an inheritance without jeopardizing crucial government benefits. It provides priceless peace of mind to parents faced with the fate of their children's future beyond the parents' lifetime.

This is the premise on which DCP was founded, and we are committed to providing a lifelong support system to all who are enrolled.



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