

SPECIAL CARESM

SpecialCareSM is a program that provides access to information, from what you need to know in order to provide the best care to your loved one, to how to manage the needs of yourself and other family members. For example, you'll learn why accepting a generous financial gift from a loving grandparent may not be in their best interest, and why disinheriting your child with special needs might be the right thing to do.

If you are caring for a person with a disability or other special need—a spouse, a child, sibling, dependent parent or other relative or friend—you should consider our SpecialCareSM program. The SpecialCareSM program, developed exclusively by Massachusetts Life Insurance Company (MassMutual), is an innovative outreach initiative that provides access to information, specialists, and financial products and services that can help improve the quality of life for people with disabilities and other special needs and their families and caregivers.

The SpecialCareSM program takes a team approach to help ensure proper life care planning for the future of a person with a disability or other special need.

A Special Care Planner¹ or a MassMutual Financial Services Representative with the Chartered Special Needs Consultant® (ChSNC) designation² can work with you and your professional advisors—your banker, accountant or financial planner, lawyer, social workers and health care providers—to review your financial picture and offer options that make sense for your situation.

Getting Started

By following a person-centered life care planning process, you can keep the person with a disability or other special need as the primary focus, and develop a life care plan that helps enable that person to obtain the best quality of life possible.

A life care plan is a coordinated program of social, medical, financial, and legal strategies for people with disabilities and their families. A life care plan continually changes to adapt to the needs of the individual throughout his or her life.

Financial Services Representatives. A Financial Services Representative who specializes in working with special needs will work with the person with a disability or other special need, their family members or caregiver, and their personal advisors to help you:

- Understand the social, medical, and legal needs of the person with the disability or special need;
- Review your financial picture;
- Learn about options that make sense for your situation;
- Ensure benefits such as Medicaid or Supplemental Security Income won't inadvertently be jeopardized, and;
- Maximize finances, and help maintain the lifestyle of the individual with special needs.

Medical Professionals. Medical professionals provide informational and emotional support for the individual with special needs and/or families.

Social Workers. Social workers often act as the client advocate when working with other service professionals (e.g. schools, medical facilities, financial advisors and/or special care planners/ChSNC).

Attorneys. Attorneys provide legal services for people with disabilities and other special needs, their families or caregivers. They work closely with financial advisors and other Financial Services Representatives to develop the proper documentation for various items such as trusts.

Accountants. Accountants, working with Financial Services Representatives and other advisors, seek to understand the unique financial requirements of a person with a disability or other special needs and his or her family in order to help them properly develop a life care plan.

Family Member or Caregiver. The family member or caregiver plays a pivotal role in determining the proper care and benefits for the person with a disability by working closely with other members of the team.

Here are some external website links to provide families with further information to support loved ones with special needs.

Links to Organizations

- Academy of Special Needs Planners
- Brain Injury Association of America
- Easter Seals
- Autism Speaks
- Autism Society of America
- National Down Syndrome Congress
- National Down Syndrome Society
- National Spinal Cord Injury Association
- Paralyzed Veterans of America
- Special Needs Alliance
- United Cerebral Palsy

Links to Services

- Centers for Medicare & Medicaid Services
- Individual Education Plan (IEP)
- Office of Special Education & Rehabilitation Services (OSERS)
- Social Security Disability Benefits

Links to Educational Materials

- Exceptional Parent
- Family Care America
- For Caregivers, About Caregivers, By Caregivers

For Family Advisors

If you have clients who are caring for a person with a disability or other special needs—a child, a spouse or a dependent parent—our SpecialCareSM program can help by providing access to information, specialists, and financial solutions that can help you and your client: If you have clients who are caring for a person with a disability or other special needs—a child, a spouse or a dependent parent—our SpecialCareSM program can help by providing access to information, specialists, and financial solutions that can help you and your client:

- find information and contacts related to health care issues
- learn more about earning and supplementing an income
- create a safe and accessible living environment
- find needed special equipment
- obtain educational assistance
- enhance personal independence

Through our SpecialCareSM Program, MassMutual helps make a difference in the quality of life for people with disabilities and other special needs and their families and caregivers.

¹ The Special Care Planner receives advanced training and information in estate and tax planning concepts, special needs trusts, government programs, and the emotional dynamics of working with people with disabilities and other special needs and their families. The certificate program is offered by The American College in Bryn Mawr, PA, exclusively for MassMutual Financial Services Representatives.

² Chartered Special Needs Consultant (ChSNC®) – a professional designation awarded to those individuals who've completed 120 hours of academic classes in addition to holding either Chartered Life Underwriter (CLU), Chartered Financial Consultant (ChFC) or Certified Financial Planner (CFP) designations and previously completing the Special Care Planner certification program. The ChSNC designation was developed by The American College in Bryn Mawr, Pennsylvania. The certification program and the professional designation evolved from MassMutual's SpecialCareSM Program.