

**NORTH CAROLINA DIVISION OF SERVICES FOR THE BLIND
PROGRAMS AND FACILITIES SECTION
SPECIAL ASSISTANCE FOR THE BLIND PROGRAM**

Section:	Definitions
Revision History:	Revised 08/02

SAB DEFINITIONS

401 (K) Account - Funds set aside in a designated account for retirement or other future uses.

Absolute Assignment - An irrevocable arrangement in which the funeral home owns and controls the life insurance policy. The funeral home can cash in or borrow against the policy without the insured's consent or knowledge. The funds go to the funeral home at the insured's death.

Adjusted Payment - A payment to the recipient to correct an underpayment and/or other upward adjustments that are needed.

Adult Care Home (ACH) - An assisted living residence in which the housing management provides 24 hour scheduled and unscheduled personal care services to two or more residents, either directly or, for scheduled needs, through formal written agreement with licensed home care or hospice agencies. For a resident to be eligible, the adult care home where he/she resides must be licensed by the Division of Facility Services.

Affidavit - A sworn statement in writing made under oath or an affirmation before an authorized magistrate.

Agency - Division of Services for the Blind.

Annuity - An annuity guarantees the annuitant (person who receives benefit from the annuity) periodic payments of a fixed amount for a specified term of years, for life, or until some specified event takes place in exchange for the payment of a fixed sum. An annuity is usually purchased with a single premium or payment.

Appeal - A request from an applicant/recipient for a hearing to review the action of DSB when the a/r is dissatisfied with the decision in his/her case.

Applicant - An individual who applies for assistance through the SAB program.

Application Process - A series of actions leading to a determination of eligibility or ineligibility.

Assisted Living - Group care for a person who cannot remain in his/her own home and who is placed in a facility licensed by the Department of Health and Human Services as an adult care home.

Award Letter - A statement to an individual from a governmental or private agency indicating benefits for which he/she is eligible.

Base Period - A designated time for verifying countable income when determining the benefit.

BENDEX - Beneficiary Data Exchange System, a computer printout listing the amount of an individual's Social Security Administration benefits.

Beneficiary - An individual(s) designated in the trust to benefit from the trust. The beneficiary can also be called the grantee. The grantor and beneficiary may be the same person.

Beneficiary of Life Insurance - The person or place that will receive the proceeds of a life insurance policy at death of the insured. The beneficiary can be an individual, a funeral home, the estate of the insured, etc.

Black Lung - Payments to a disabled worker who worked in a coal mine or payments to his/her dependents, or survivors.

Bonds - A certificate or evidence of debt by which the borrower promises to pay the bondholder a specified amount of interest and principal on a certain date.

Brown Lung Benefits - Payments made to persons disabled by lung disease resulting from exposure to raw cotton dust.

Burial Contract - A contract whereby the funeral home agrees to provide a burial as agreed upon in the contract. There are two types:

- a. **Revocable** - Plan cash benefits can be accessed at the request of the owner.
- b. **Irrevocable** - Plan does not allow access to cash benefits or change of plan in any way.

Burial Insurance - Insurance purchased specifically to cover the cost of the burial of the insured.

Burial Plot (Burial Spaces) - Burial plots or spaces include conventional grave sites, crypts, mausoleums, urns, or other repositories used to contain remains of a deceased person.

Carolina Access - A program to link Medicaid recipients with a primary care provider who agrees to provide or arrange most of the enrollee's health care services.

Case Number - A number assigned to a case by a county department of social services.

Case Record - A file containing the application and all documents verifying initial and continuing eligibility.

Cash Value of Life Insurance - The amount of money available to the owner of a policy upon voluntary termination of the policy.

Categorically Needy (CN) - Medicaid classification for individuals receiving SSI who are automatically eligible for Medicaid. Classification will always be C (or Q for beneficiaries of Medicare).

CD-SA (S-CD) - Certain Disabled – State/County Special Assistance for Adults is an assistance payment to individuals between age 18 and 65 who do not meet the disability standards for SSI but meet the requirements adopted for the CD program.

Certificate Of Deposit - A written acknowledgment between a depositor and a bank including a promise to pay the depositor at a given time the deposit plus interest. There is usually a penalty if the funds are withdrawn early.

Change in Situation - A change in a recipient's circumstances that may affect eligibility for assistance.

Change in Income- An acquired source of income, a change in rate or pay that will continue (not fluctuating income) termination of income.

Child Support - Money paid or in-kind goods given by a parent for the child's support and care.

Client - A term used to refer to applicants and recipients of financial or medical assistance.

Collateral - A person who can substantiate or verify information.

Collateral Assignment - An irrevocable arrangement in which the ownership is not changed. The funds at the insured's death go to the funeral home. The funeral home uses the proceeds for the funeral, and the excess goes to the beneficiary. The owner cannot cash in or borrow against the policy unless an official of the funeral home signs the request.

Community Alternative Programs (CAP) - Special Medicaid funding and services for individuals residing in the community who are at risk of institutionalization.

Conference – If an a/r is dissatisfied with DSB’s action in his/her case, he/she may request a conference with the DSB Area Social Services Supervisor by completing DSB-7219. The Conference will be held within 15 days of receipt of original request.

Confidentiality - Safeguarding client information.

Contiguous Property - Real property with boundaries that touch the home site property, disregarding the presence of streets, roads, rivers or streams.

Contribution - Donation of cash or in-kind made by an individual to or on behalf of an a/r.

Countable Income - Income of an a/r after deductions, disregards, and exemptions.

County Case Reassignment - The process of referring a case from one county to another based upon the client’s new county of residence.

Coverage Group - The group under which an individual is determined eligible for assistance.

Current Market Value - The amount for which property can be sold on the open market in a particular geographical area.

Deduction - Mandatory work related expense subtracted from gross earned income for the a/r.

Defrauded - To deprive a person of property personal or real, by means of fraud or deceit.

Denial - A determination that the applicant is not eligible for benefits.

Dependent - An individual who is financially dependent upon another for his/her well being as defined by financial responsibility regulations for the program.

Dependent Relative - A child, stepchild, or grandchild; parent, stepparent, or grandparent; aunt, uncle, niece, or nephew; brother or sister, stepbrother or stepsister, half brother or half sister; cousin; or in-law who relies on or is subject to the a/r for support.

Descendant - A person who can receive property, real or personal, from an ancestor or by inheritance.

Determination of Eligibility - The process of verifying eligibility factors for persons applying for SAB.

Disability Determination Services (DDS) - A section of the North Carolina Division of Vocational Rehabilitation (VR) which is responsible for making determination of disability for a/r's of RSDI, SSI, and Medicaid.

Disability - As defined by the Social Security Administration (SSA), a physical or mental impairment of such severity that it prevents the applicant from engaging in substantial gainful activity for at least a year or expected to result in death.

Disabled Adult Child (DAC) - An individual who is blind or permanently and totally disabled who is unable to become self-supporting after age 18.

Disbursement/distribution - Any payment from the principal or proceeds to the beneficiary or to someone on his/her behalf.

Disenfranchised –

- a. Any recipient who was eligible for SAB on September 30, 1995, and
- b. Whose application was taken prior to October 1, 1995, and
- c. Who has been receiving SAB continuously since the application date, and
- d. Whose Total Countable Monthly Income (after all deductions and exclusions, including the \$20 income disregard) was \$871 or greater as of September 30, 1995, and
- e. Whose Total Countable Monthly Income (after all deductions and exclusions, including the \$20 income disregard) is now between \$1,097.51 and \$1,266.50.

Dividends - A share of profits received by a stockholder or by a policyholder in a mutual fund interest.

Division of Medical Assistance (DMA) - A division of the North Carolina Department of Health and Human Services responsible for the administration of the Medicaid program.

Division of Services for the Blind (DSB) - A division of the North Carolina Department of Health and Human Services responsible for providing a complete array of services including Independent Living, vocational rehabilitation, medical eye care and limited financial services for blind and severely visually impaired persons.

Division of Social Services (DSS) - A division of the North Carolina Department of Health and Human Services responsible for providing financial assistance and services for families with children and aged and disabled individuals.

Documentation - Recorded verifications filed in the eligibility record

Domiciliary Care - Level of care indicated on a FL-2/MR-2 form recommending placement in an ACH.

Earned Income Disregard - Exemption of a portion of earned income for applicants/recipients. The formula is to subtract compulsory tax and work expenses from the gross, subtract \$85 and then divide the balance by 2. This is the net countable income for SAB purposes.

Earned Income - Money received from gainful employment such as wages, farm income, self-employment and incentive payments from Division of Vocation Rehabilitation as a result of employment, etc.

Effective Date - The first day of the authorization period for SAB.

Encumbrance - A debt (loan or mortgage) against real or personal property.

Enumeration - The process of obtaining a Social Security Account Number.

Equity - The tax value of a resource less the amount of debts, liens, or other encumbrances. The value of an asset after the encumbrances have been subtracted.

Estate - The whole of one's possessions, especially all of the property and debts left by a deceased person.

Excluded Income - Money received by an a/r which is not counted in determining eligibility for assistance.

Face Value of Life Insurance - The amount of policy benefits at the insured's death.

Fair Market Value - For real or personal property, the tax value of the resource at the time of the transfer as verified by the county tax office, and for liquid assets, the current market value of the resource at the time of the transfer as defined in the Financial Eligibility Requirements Section.

Family Care Home (FCH) - A home licensed by the Division of Facility Services to provide residential care to two to six adults who, because of age or disability, require some personal care and supervision along with room and board to assure their safety and comfort.

FL-2 - A form to be completed by attending physician, which gives a summary of the patient's medical requirements and reflects recommendation for the level of care needed in an institutional setting. A FL-2 is required prior to placement and at least annually thereafter for an a/r in an ACH.

Flag - A reminder notice to assist in case management.

Forged Check - A check that has been endorsed and cashed by someone other than the recipient or his/her authorized payee.

Forgery - The act of signing someone else's name without proper authorization.

Fraud - A criminal act in which an a/r or authorized representative makes a false statement and/or withholds information willfully, knowingly, and with deceitful intent and, as a result, obtains or attempts to obtain assistance for which he/she is not eligible.

Grantor - An individual who uses his/her resources or funds to create a trust. The grantor may also be the beneficiary.

Greater Weight Of Evidence - Greater weight means that evidence, either documentation or sworn statement(s) presented, supports a purpose or purposes, which is more persuasive than evidence to the contrary.

Gross Income - Total countable income before deductions.

Group Home for Developmentally Disabled Adults - an Adult Care Home that provides care for two to nine developmentally disabled adults.

Guardianship Fees - Court-Ordered - A fee owed to an a/r's guardian subsequent to a court order and which is deducted from the a/r's income.

Guardian- General - A legally appointed guardian of the estate and of the person, for any adjudicated mentally incompetent individual.

Guardian of the Estate - A legally appointed guardian appointed solely for the purpose of managing the property, estate, and business affairs of an adjudicated mentally incompetent individual.

Guardian of the Person - A legally appointed guardian appointed solely for the purpose of performing duties relating to the care, custody, and control of an adjudicated mentally incompetent individual.

Hearing - A review requested by an a/r to establish whether an adverse action taken by the Division of Services for the Blind was correct.

Heir Property - Ownership of property passed by will or intestate succession. The ownership may be sole ownership or jointly owned.

Homeless - An individual who lacks a permanent or fixed residence.

Homesite - The principal place of residence and contiguous property, including the house and lot in the city or a house and one acre in a rural area, including all buildings on the acre.

Household Goods and Personal Effects - Refers to clothing, furniture, furnishings, and equipment found commonly in or about a house and used in connection with the operation, maintenance, and occupancy of the home. Includes jewelry, kitchen items, household appliances, books, musical instruments, and hobbies, etc.

Illegal Alien - Aliens not lawfully admitted for permanent residence. These aliens may be known or unknown in INS but are not in a satisfactory status with INS.

Income Diversionable Trust - Income diverted into a trust making the income inaccessible to the a/r.

Income - Cash or in-kind resources received for labor, services, government or private benefits, or any money available to the a/r for his/her maintenance.

Income Disregard – The \$20 allowance which is subtracted from unearned income in computing the SAB budget.

Incompetent Adult - An adult or emancipated minor who lacks sufficient capacity to manage the adult's own affairs or to make or communicate important decisions concerning the adult's person, family, or property whether the lack of capacity is due to mental illness, mental retardation, cerebral palsy, autism, inebriety, senility, disease, injury, or similar cause or condition.

Individual Retirement Account (IRA) - Money set aside in an account for retirement or another future use. There is a penalty if the funds from the account are withdrawn prior to a designated age.

In-kind Support & Maintenance (ISM) - In-kind income is support and maintenance in the form of food, clothing, or shelter (including utilities, heating fuel, property taxes, home owner's insurance).

Inquiry - A request for information regarding assistance or other services.

Intermediate Care Facility (ICF) - A long-term care facility, which provides eight hours per day of nursing supervision by either a RN or LPN.

Intermediate Care Facility – Mental Retardation (ICF-MR) - An ICF for the mentally retarded, which is affiliated with the State's retardation centers or mental hospitals. A facility providing habilitative services to persons with mental retardation and/or developmental disabilities.

Intestate Succession - State rules for distribution of inheritance when a person dies without having a legal will.

Investigation - A thorough examination and verification of all eligibility factors.

Irrevocable - Terms cannot be altered.

Irrevocable Beneficiary - An irrevocable arrangement in which the funeral home becomes the irrevocable beneficiary of a life insurance policy. Ownership cannot be changed. The owner cannot cash in or borrow against the policy unless an official of the funeral home signs the request.

Irrevocable Burial Contract / Irrevocable Prepaid Burial Contract - An agreement between an individual and a funeral home whereby the individual pays in advance towards his/her funeral. The contract cannot be canceled.

Jointly Owned Resources - An asset in which more than one person has legal ownership.

KEOGH Account - A retirement plan available to self-employed persons. Contributions to the plan are tax deductible.

Legal Representative - A person acting for and legally authorized to execute a contract for an individual. If the individual has been adjudicated incompetent, the legal representative must be either a guardian of the estate, a general guardian, or hold the stated individual's power of attorney.

Legal Temporary Residents - These are aliens who have applied for legalization and been granted lawful temporary resident status (LTR) and eventually granted lawful permanent residence.

Lien - An encumbrance upon property pending the payment of a debt.

Lifetime Right/Life Estate Interest - An estate to real property whose duration is limited to the life of the party holding it or to some other person. Upon the death of the life tenant (life estate holder), the property will go to the holder of the remainder interest. The owner of a life estate has right of possession, right to use the property, right to obtain profits from the property, and the right to sell his/her life estate interest.

Liquid Assets- Cash or other property, which can be converted to cash within 20 days. Examples are stock shares, promissory notes, mortgages, life insurance policies, bank accounts (savings and checking), certificates of deposit, and similar items.

Living Needs Benefit- A provision that allows a terminally ill person (or in some cases, individuals permanently confined to a medical institution) to receive all or part of the proceeds of his/her life insurance while living.

Loans - Money loaned with the intent that receiving party will repay lender.

Lump Sum Payment- A one-time payment received by the a/r not expected to recur.

Maintenance Amount - The a/r's personal needs allowance plus the ACH rate.

Medicare - A program of health insurance for aged and disabled individuals who meet the program's eligibility requirements. Title XVIII of the Social Security Act.

Mental health compact (Interstate) - The agreement between States that provides treatment and/or care for mental health patients who are discharged from a State facility.

Migrant Farm Worker - A person who moves with the migrant stream in order to follow seasonal farm work employment and does not return to his/her permanent home each night.

Military Allotments - Benefits received by dependents of military personnel.

Multi-unit Assisted Housing with Services - An assisted living residence in which the housing management does not directly employ staff to provide hands-on personal care services and/or nursing services to the residents. The housing management may arrange for the provision of such services through a licensed home care or hospice agency, but the resident, or their compensatory agent must enter into a separate contract with such agencies. Residents in multiunit assisted living housing with services must not be in need of 24-hour supervision. The Division of Facility Services does not license this type of facility and residents are not eligible for Special Assistance for the Blind. This type of facility is required by law to be registered with the Division of Facility Services.

Mutual Funds - An investment company that raises money by selling its stocks to the public and invests the proceeds in other securities.

Net Profit - The income (minus expenses) received from self-employment, farming, rental income, or small business.

Non-cooperation - The a/r refuses to comply with program requirements.

Non-immigrant Aliens - Aliens who are not permanently residing in the U. S. under color of law. These aliens are lawfully admitted but only for a specified period of time, such as foreign students, and are in a satisfactory status with INS.

Non-Participating Policy - A life insurance policy that does not earn dividends.

Non-Salable - There is no buyer for the asset.

Office of Administrative Hearings – If a/r is not satisfied with decision from Conference with DSB Area Social Services Supervisor, a petition for a fair hearing can be filed within 60 days to the Office of Administrative Hearings (OAH).

Outstanding Checks - Checks written prior to the first moment of the verification month but which had not cleared the bank on the first moment.

Outstanding Claims - Debts against an estate, which are unpaid.

Over issuance/Overpayment - Benefits that are in excess of the amount for which the recipient was eligible.

Partial Payment - Payment made when the a/r initially enters the ACH after the first day of the month.

Participating Policy - A life insurance policy that earns dividends and states how dividends are being used. Insured participates in the profits by receiving dividends or rebates from future premiums.

PASS - Income diverted to a plan for achieving self-support. The PASS must be a written, formal plan, for a specified period of time, for eventual economic self-sufficiency.

Payee - The a/r or substitute payee to whom the SAB check is issued.

Payment month - The month for which a/r receives payment.

Payment Review Period - Twelve months, beginning with month of application, and annually thereafter.

Perjury - The voluntary violation of an oath or vow by swearing to what is untrue or by omission to do what was promised under oath. A signed application is a signed oath.

Personal Property - All personal belongings except land and permanently affixed dwellings.

Power of Attorney (POA) - Individual(s) authorized by a competent adult to manage his/her affairs. The scope of the POA's authority may be broad or narrow as specified in the official document. Both general and durable POA's serve as attorneys in fact to act in legal matters. The POA ends when the adult dies or when the competent adult revokes authority. North Carolina law recognizes three types of Powers of Attorney.

1. General Power of Attorney- Authority ends when adult becomes incompetent
2. Durable Power of Attorney- Authority continues after the adult becomes incompetent or may be drafted in advance to begin only when the adult becomes incompetent.
3. Health Care Power of Attorney- Authority is limited to decisions regarding the adult's health and medical care.

Present Use/Deferred Value - A reduced tax value determined by the current production value of the land.

Presumptive Disability or Blindness - Conditions under which SSI presumes that disability or blindness requirements are met and makes payment for a period of three months. If eligibility is not established for full benefits it is not required that repayment of benefits be made.

Principal - The resources that make up the trust. The principal includes income earned on the principal that has not been distributed. The principal is also called the corpus.

Private Disability or Unemployment Benefits - Includes benefits paid by private insurance plans for person's incapacitated/unemployed.

Private Living Arrangement (PLA) - Any living arrangement other than residency in long-term care nursing facility or other institution.

Private Rate - The rate charged by a facility for a resident who is paying his/her own cost of care.

Proceeds - The income earned on the principal of the trust or other investments.

Processing Deadline - The last day of the monthly processing schedule on which the SAB Eligibility Specialist can take appropriate action on a case.

Program Transfer - The process of transferring from one program of assistance to another.

Promissory Note - A written agreement made by one or more persons to pay another a specified amount of money at specified times or on demand. The most common promissory note is one between the seller and purchaser of real property when the seller essentially finances the purchase. A promissory note may or may not include interest on the note.

Property Value Rebuttal - Process by which a/r can prove the value of real or personal property is less than the tax value by offering opposing evidence to the contrary.

Protective Payee - A substitute payee appointed when the beneficiary recipient mismanages SSI or SSA benefits or fails to comply with program regulations.

Public Institution - An institution that is the responsibility of a governmental unit or over which a governmental unit exercises administrative control (e.g., state mental hospital, prison, etc.)

Public Law - A generic name for statutes passed by Congress.

Qualified Alien - An alien who meets the citizenship requirements to receive SAB benefits.

Rate - Maximum monthly amount that an ACH may charge a Special Assistance for the Blind recipient.

Real Property - Land and all buildings or dwellings affixed permanently.

Reapplication - A subsequent application when a case has been terminated, denied, or withdrawn.

Rebuttal - The process of contesting the value of an asset.

Rebuttal Value - The value of real or personal property established by rebuttal procedures.

Recipient - An eligible person receiving SAB benefits.

Recoupment - Action to recover overpayments made to recipients.

Redetermination - A review of all factors of eligibility at least once every 12 months.

Regular Employment - Employment, either full-time or part-time, on a permanent or temporary basis.

Reinstatement/Reopening - The reopening of a case without the necessity of a signed application.

Remainder Interest - Interest in property over and above life estate holder's share.

Representative - Any individual who alleges that he is acting in behalf of an applicant/recipient. This is not the same as a substitute payee.

Reserve - Cash or its equivalent (liquid assets) and/or real or personal property (non-liquid assets), which are currently available (or in 20 days) to an a/r.

Residency - The county or state where an a/r lives with intent to remain.

Resource - Cash, stocks, bonds, property or other assets owned by the a/r.

Resulting Trust - A verbal or written agreement between two or more parties specifying the ownership of an asset.

Retirement, Survivors, Disability Insurance (RSDI) - A program administered under Title II of the Social Security Act through the Social Security Administration which pays benefits to persons who have contributed enough quarters to the Social Security System, or who are the dependents of one who has contributed to the system, when they are aged or retired, are a surviving spouse or dependent child, or are disabled.

Reverse Mortgage - An agreement in which a lending company makes regular payments to a homeowner during a specific period of time. The amount of payment is determined by the amount of equity the homeowner has in the home. The homeowner is allowed to remain in the home until his/her death or until a negotiated future date. At that time, the home is sold, and/or the lender is repaid.

Revisions (Changes) - Certain changes, which are initiated by the State or Federal government, which may affect the entire caseload or significant portions of the caseload.

Revocable - Terms that can be altered.

Revocable Trust - Funds held in trust which are available for the a/r's use, and which can be altered.

SAA - Special Assistance to the Aged – State/County Special Assistance for Adults is an assistance payment to individuals age 65 and over that meet the eligibility requirements of the program.

SAD - Special Assistance to the Disabled – State/County Special Assistance for Adults is an assistance payment to individuals from age 18 through age 64 who meet the eligibility requirements of the program.

Seasonal Employment - Employment that is engaged in for a portion of year and at a predictable time each year. The employment may cover a few weeks or several months.

Security - Piece of paper that proves ownership of stocks, bonds, and other investments.

Self-Employment - Income earned from a business enterprise or trade controlled by one's self; e.g., produce sales, farm rental, farming, craft sales, baby-sitting in one's own home.

Self-Supporting - Maintaining one's self without financial assistance from others.

Six Thousand Dollar/Six Percent (\$6,000/6%) Test - The \$6,000/6% test is used to determine whether the equity in real or personal property (other than excluded property) counts in reserve. For an a/r to be eligible, his/her property must meet the \$6,000/6% test.

Skilled Nursing Facility (SNF) - A long-term care facility which provides twenty-four hour skilled nursing care with a RN or LPN on duty at all times.

Social Security Administration (SSA) - The agency of the federal government that issues regulations for the RSDI and SSI programs, as well as Medicare and Medicaid, under the Social Security Act.

Sole Ownership - Real property owned by only one person. It is the opposite of joint ownership.

Special Program for SSI Beneficiaries 1619(b) - A program administered by SSA in which the a/r is allowed to work. Earnings from income are excluded, yet the a/r maintains SSI status.

Spouse - An individual who is married to another person.

SSI Standard of Disability - Definition of physical or mental impairment which prevents an individual from engaging in substantial gainful activity and which has lasted or is expected to last for at least 12 months or is expected to result in death.

State Data Exchange (SDX) - A computer file listing the amount of an individual's Supplemental Security Income benefits and which also reflects Social

Security amounts for individuals who receive both SSI and Social Security. This file is available as a printed report and on-line inquiry through EIS.

State/County Special Assistance for Adults (SC/SA) - A program of financial and medical assistance for aged and disabled individuals with special needs, such as adult care home placement.

Stocks - Certificates of ownership of shares of a corporation entitling the holder to dividends and other rights of ownership.

Substantial Gainful Activity - Amount of earnings a disabled recipient may have before RSDI or SSI disability payment is suspended by the Social Security Administration.

Substantiate - Verification of information alleged by the applicant/recipient/representative.

Supplemental Payment - An additional payment due a/r, after the regular payment has been authorized, to meet increase in needs.

Supplemental Security Income (SSI) - A Federal assistance program administered by the Social Security Administration for aged, blind, and disabled persons under Title XVI of the Social Security Act to guarantee a certain level of income. SSI recipients have contributed nothing or not enough to the Social Security System to be able to receive benefits on their own earnings record.

Suspected Fraud - Basis for belief that fraud may have been committed.

Tax Value - Current value of property as determined by county tax appraisal.

Tenancy by Entirety - Property owned by a married couple with the rights of survivorship.

Tenancy-in-Common - Ownership of an undivided share of property with two or more owners who were not married to each other at the time the property was obtained.

Termination Date - The last day of the month in which the a/r is eligible for assistance

Term Life Insurance - Term life insurance is for a fixed period of time as described in the policy agreement. Form of pure life insurance having no cash surrender value and generally furnishing insurance protection for only a specified or limited period of time; though such policy is usually renewable.

Third Party Recovery (TPR) - The responsibility of an individual, institution, corporation, or public or private agency to pay for all or part of medical costs of an a/r.

Time Standard - The requirement to process a SAB application within 60 days from the date of application unless there is applicant or collateral delay in providing information.

Timely Notice - A written notice to inform the recipient of intended action. No action can be taken to reduce or terminate assistance until 15 calendar days following the date of the notice.

Trade Readjustment Benefits - Benefits received as compensation for loss of employment because of foreign imports, when the person is eligible also for unemployment benefits. Benefits are payable through the Employment Security Commission.

Transfer Month - The calendar month in which resources were legally transferred.

Trust - A legally binding agreement regarding assets or income held by one party for the benefit of another.

Trustee - An individual(s) or entity (such as bank or insurance company) that manages and administers the trust for the beneficiary.

Unemployment Insurance (UI) - A benefit check received by a budget unit member who has stopped work.

Uncompensated Value - For liquid resources, the current market value of the resource less any payment or consideration received for the resource. For real and personal property, the equity in the property less any payment or consideration received for the property.

Underpayment - A payment which is less than the recipient is eligible to receive.

Unearned Income - Money received from any source other than earned income.

Universal Life Insurance - A type of participating whole life insurance policy.

Verification - The confirmation of facts and information used in determining eligibility.

Wages/Salary - Compensation paid regularly for services rendered.

Whole Life Insurance Company - A type of insurance policy that has face value and accrues cash value.

Worker's Compensation - Benefits resulting from loss of employment due to injury on the job.