



14200 Snow Road
Brook Park, Ohio 44142
(216) 265-8700

Address Service Requested



PRSRT STD
U.S POSTAGE PAID
CLEVELAND, OH
PERMIT NO. 821

Overview on Medicaid

Medicaid is a federal-state relief program that provides assistance to those who have little or no assets or income. In the application for Medicaid benefits, the applicant must provide a list of all owned assets and income. Some assets, such as a house and car, may be exempt assets in certain conditions. Exempt assets are not counted by Medicaid when it determines whether the applicant's assets are below the eligibility threshold. On August 1, 2016, Ohio transitioned from being a state that set its own Medicaid eligibility requirements to a state that follows the federal Medicaid eligibility requirements. As a result, the asset eligibility threshold increased from \$1,500 (Ohio's former asset threshold) to \$2,000 (the current federal threshold). Now, Medicaid applicants may retain up to \$2,000 in non-exempt assets and still be eligible for Medicaid. Those non-exempt assets may include a life insurance policy as long as the cash surrender value of the policy and the value of any other non-exempt assets do not total more than \$2,000. Irrevocable preneed funeral contracts are regarded as exempt or excluded assets, and therefore, are not counted by Medicaid when determining an applicant's eligibility. Cash and insurance policies, on the other hand, are non-exempt assets. In other words, they are counted by Medicaid so that if the applicant has more than \$2,000, he or she will not qualify for Medicaid benefits. Therefore, for many applicants, it is necessary to convert non-exempt assets (cash and insurance) into exempt assets (house, car, preneed funeral contract) in order to qualify for Medicaid. Since most Medicaid applicants are in, or are soon to be in, a nursing home, they have little need for a

house or car. They all will, however, eventually need a funeral. Additionally, an insurance policy owned by a Medicaid applicant cannot be used to purchase or improve a house or car. It can, however, be used to fund a preneed funeral contract. Therefore, a preneed funeral contract is one of the easiest methods for Medicaid applicants to convert non-exempt assets into exempt assets. In addition to meeting the asset eligibility requirements, Medicaid also has an income eligibility requirement. For Medicaid applicants seeking long-term care (nursing home care), the income limit is \$2,199 a month. To be eligible for long-term Medicaid benefits, an applicant may not receive more than \$2,199 a month in income. If a Medicaid applicant does receive in excess of \$2,199 a month, the applicant must set up a Qualified Income Trust ("QIT Trust"). Each month, the amount of income in excess of \$2,199 is paid into the QIT Trust. The funds in a QIT Trust may only be used to pay nursing home fees, specified medical expenses, spousal and personal allowances, and bank trust fees. QIT Trust funds may not be used to pay for preneed funeral funding or premiums on preneed insurance policies. When the Medicaid recipient dies, all of the funds in the QIT Trust are paid to the State of Ohio.

Call HUMENIK FUNERAL CHAPEL to discuss the ways we can help protect your assets and get you ready before you apply for Medicaid. It is never too soon to start thinking about this Valuable Benefit.

Humenik's Highlights

Joe Humenik Jr.
Funeral Director

William Meixner
Department of Defense
Certified Military
Funeral Provider

Matthew Humenik
Funeral Assistant &
Insurance Claims Specialist

Mary Lou Babal
Facility Manager

Lynn Saber-Eiswerth
Memorialist

Alyssa Gardina
Funeral Assistant

www.HumenikFuneralChapel.com

Call with questions: 216-265-8700 or 1-877-HUMENIK

Jan - Feb 2019

HIGHLIGHTS DATA FORM

Name _____

Address _____

City _____ Zip _____

Phone _____

Mail or drop off to: HUMENIK FUNERAL CHAPEL
14200 Snow Road, Brook Park OH 44142

Trip Suggestions: _____

NOTE: To guarantee seating on the tour, your non-refundable payment must be received with tour order form. Refund if we have to cancel.

TOUR ORDER FORM

Check Tour(s) Selected and Remit Payment with Order Form

\$85 - Amish Country, Ohio Star Theater
Tuesday - April 09, 2019

440/884-4550
1-800-428-3141

Sunshine Flowers
"The Best Little Flower Shop Around"
6230 STUMPH ROAD
PARMA HEIGHTS, OHIO 44130
www.sunshineflowers.net

teleflora

Marcie Pietrowski
sunshineflowersmp@att.net

Are you thinking about selling the house?

I am #1 agent in Brook Park- sales and listings
I service all suburbs around Brook Park
Proud member of SAL Post 610 + VFW 3345
30+ years helping families close Real Estate matters
Will immediately purchase certain properties
Consultations are free and confidential
Read my reviews on Zillow



BrookParkHomeSales.com
Chuck Mikol 216-926-4206



Humenuk Funeral Chapel Welcomes New Associate Alyssa Gardina!

My name is Alyssa Gardina. I am a funeral directors assistant here at Humenuk Funeral Chapel. The first question everyone asks a high school graduate is what they want to do with their lives. I told my parents that I wanted to help people with one of the hardest times of their lives. I want to help people through the loss of their loved one, to show them that with time and with love and support from friends and family it will get easier. After high school I set out to do just that. I am a recent graduate from Cleveland State University where I earned my Bachelor's degree in Social Science with a minor in Psychology. I am currently attending Pittsburgh Institute of Mortuary Sciences where I am working towards my Associate of Specialized Technology degree. When I am not studying for school or working I enjoy many outdoor activities. My two favorite activities include hiking or walking the trails in the Metroparks and snowboarding. Here at Humenuk Funeral Chapel I am currently working in the office with Matthew Humenuk, in furthering my knowledge and skills in the operation of a funeral home. As I further my education I will also study under the authority of Joseph Humenuk (Funeral Director), while working with Joseph I will learn how to speak with the families as well as helping families plan a funeral service for their loved one. During my course of education I will also study under the authority of Gregory Danaher (Embalmer). Since I have started everyone has been very helpful in showing me the ropes. I am looking forward to everything I will learn during my time here. I am honored to be working for a great company such as this as well as serving my local community.



New Funeral Procession Laws

Did you know the Ohio Revised Code updated the laws and regulations regarding funeral processions? Here is a copy of the current laws and regulations updated on October 29th 2018.

(A) As used in this section, "funeral procession" means two or more vehicles accompanying the cremated remains or the body of a deceased person in the daytime when each of the vehicles has its headlights lighted and is displaying a purple and white or an orange and white pennant attached to each vehicle in such a manner as to be clearly visible to traffic approaching from any direction.

(B) Excepting public safety vehicles proceeding in accordance with section 4511.45 of the Revised Code or when directed otherwise by a police officer, pedestrians and the operators of all vehicles, street cars, and trackless trolleys shall yield the right of way to each vehicle that is a part of a funeral procession. Whenever the lead vehicle in a funeral procession lawfully enters an intersection, the remainder of the vehicles in the procession may continue to follow the lead vehicle through the intersection notwithstanding any traffic control devices or right of way provisions of the Revised Code, provided that the operator of each vehicle

exercises due care to avoid colliding with any other vehicle or pedestrian.

(C) No person shall operate any vehicle as a part of a funeral procession without having the headlights of the vehicle lighted and without displaying a purple and white or an orange and white pennant in such a manner as to be clearly visible to traffic approaching from any direction.

(D) Except as otherwise provided in this division, whoever violates this section is guilty of a minor misdemeanor. If, within one year of the offense, the offender previously has been convicted of or pleaded guilty to one predicate motor vehicle or traffic offense, whoever violates this section is guilty of a misdemeanor of the fourth degree. If, within one year of the offense, the offender previously has been convicted of two or more predicate motor vehicle or traffic offenses, whoever violates this section is guilty of a misdemeanor of the third degree. If the offender commits the offense while distracted and the distracting activity is a contributing factor to the commission of the offense, the offender is subject to the additional fine established under section 4511.991 of the Revised Code.

Ohio Star Theater in Amish Country

We are starting the year by heading to Ohio's Amish country for dinner and a show. Save the date, we will be boarding the bus at Humenuk Funeral Chapel on April 9th. We are headed to the Ohio Star Theater. *Stolen, The Musical*, is based on Wanda Brunstetter's best-selling *Daughters of Lancaster County* series. Wanda Brunstetter is an award-winning romance novelist who has led millions of readers to lose their heart in the Amish life. Wanda is also considered one of the founders of the Amish fiction genre. This brand-new musical *Stolen* is colored with alibis, surprising twists, and heartwarming songs. *STOLEN!* is a captivating and funny musical that takes you on a journey you won't want to miss! Blue Gate Musicals uses their signature blend of the comedic and dramatic to bring their newest full-length musical to the stage. *Stolen*, a unique mystery full of intrigue and humor will

captivate you from the opening curtain to the final bow. Before the show we will be heading to the Dutch Valley for a Amish Family-Style lunch. Enjoy fine homestyle meats, dressing, mashed potatoes, noodles, green beans, salad and more. What's included for \$85, admission to the Ohio Star Theater's musical *Stolen*, lunch at the Dutch Valley Restaurant and Transportation on a luxury motor coach.

Upcoming Trips– More Information Coming!

May– No trips planned. Come see us at the Brook Park Memorial Day Parade!

June– TBD

July– TBD

August– TBD

September– Seneca Wine Country Tour

October– Annual Amish Country Trip

Happy New Year!

From all of us at Humenuk Funeral Chapel we want to wish you the happiest of New Years. It is hard to believe that another year has passed. Looking back we remember the memories created last year and looking forward to the many more memories we can create this year. This year let's make it a goal to spend more time with our families and less time on our phones. The memories we can create will last a lifetime with those we share them with. With time seeming to passing by faster let's take time out of every day to think about our loved ones. When was the last time you spoke to your parents, grandparents, or great-grandparents? Taking 15 minutes every day to call and catch up with a loved one can make a difference in their life and yours. This year consider taking you and your family on one of our many trips. Keep everyone informed and invite them to sign up for the Humenuk Funeral Chapel newsletter. The newsletter is a great way to hear about the upcoming trips and advice on preparing for a funeral.

