

Retired? TMA Fund Provides Financial Ray of Hope if Golden Years Tarnish

Retirement can be filled with new experiences, family time, leisure, and more. Retirement also can bring challenges – chronic or new illnesses, a dementia diagnosis, or expensive medications that wipe out your hard-earned nest egg.

When your golden years aren't so golden, [TMA's Physicians Benevolent Fund](#) (PBF) can help keep you afloat if you're drowning in financial woes.

PBF is here for the physician's elderly widow struggling physically and financially, for the physician who can't afford his own ongoing health care, and for the spouse-turned-caregiver who needs respite care. Or when there just isn't enough to cover the grocery bill each month.

"We couldn't pay our bills without it (PBF); Social Security is not enough" said former recipients the late Dr. and Mrs. Charles E. Van Cleave Jr. before they passed. "This help means everything."

PBF can brighten the path for physicians and their immediate families when they find themselves in a desperate financial situation and unable to meet their day-to-day needs. Recipients receive short- or longer-term assistance to pay for necessities -- rent or mortgage, utilities, health insurance, medical bills, clothing, and food.

Most elderly PBF recipients have spent their careers taking care of patients and have switched roles to become the patient, said John Flores, MD, PBF Committee member and TMA Board of Trustees member. "I think it is wonderful this fund exists to give back to our colleagues in their time of need and, in some cases, to their loved ones."

If you know a physician or a physician's family who could use a financial shot in the arm, direct them to the [PBF webpage](#) for qualification details and the confidential questionnaire. Or [email Chris Johnson](#), PBF director. TMA strives to protect the anonymity of fund recipients.

If you'd like to help sustain the fund to support physicians in need, contribute via [secure, online donation](#), or send a check to The Physicians Benevolent Fund, Attn: TMA Finance Department, 401 W. 15th St., Austin, TX 78701-1680. Contributions are tax-deductible to the full extent allowed by law.