

AmeriCorps VISTA members build capacity in nonprofit organizations and public agencies to help them more effectively generate the commitment of private sector resources, encourage volunteer service at the local level, and empower individuals and communities. AmeriCorps VISTA members serve full time for one-year terms. Ionia County ISD has **4 full-time positions** available beginning in mid-June.

Benefits of an AmeriCorps VISTA member:

Living Allowance

The AmeriCorps VISTA program provides a living allowance (\$1026 monthly). The living allowance is paid biweekly and deposited directly into your bank account. You are allowed to work part-time outside of your VISTA position.

Segal Education Award or Cash Stipend

AmeriCorps VISTA members earn a Segal Education award which can be put towards future higher education expenses or to pay off student loans. AmeriCorps VISTA members who successfully complete a year of service can opt to receive either the education award (\$6,095) or the end-of-service cash stipend (\$1,800). Use your AmeriCorps VISTA service as a gap year to pay off loans or save for school as your plan your next move whether that's graduate school or entering the workforce. Also, AmeriCorps VISTA members receive one year of Federal Non-Competitive (NCE) hiring eligibility, which provides advantages in the federal hiring process.

Healthcare Benefits

The AmeriCorps VISTA program offers two healthcare benefits options to members, one for VISTA members who already have health insurance coverage and the other for those who do not.

VISTA members **who have** health insurance or other health coverage during their service term may enroll in the AmeriCorps VISTA Healthcare Allowance. This allowance is a reimbursement program that covers out-of-pocket costs associated with healthcare. Out-of-pocket expenses may include: your annual deductible, coinsurance, copayments, and other charges for qualified medical expenses and limited dental and vision services. The Healthcare Allowance will help offset these expenses up to \$7,900 in 2019. The Healthcare Allowance does not cover costs associated with purchasing insurance, costs for non-essential health expenses, or charges associated with dependents or other individuals covered under your healthcare plan.

Examples of qualifying healthcare coverage:

- Family health insurance: If you are 26 or younger and on a parent's plan, or married and covered by a spouse's plan;
- Health insurance purchased through the Health Insurance Marketplace; Medicaid, Medicare, or military healthcare benefits; or
- Coverage available to individuals in the U.S. territories or who belong to a federally recognized tribe.

VISTA members **do not** have healthcare coverage during their term of service are eligible to enroll in the AmeriCorps VISTA Health Benefit Plan. The plan is available to eligible members at no cost and covers eligible expenses for medical office visits, most lab and x-ray services, limited preventive care (e.g., an annual ob-gyn visit for women), limited dental and vision, medical emergencies, surgical and hospitalization expenses, and certain prescription drug costs. It does not cover pre-existing conditions or care for dependents, including your spouse.

Childcare Benefits

If you have children under the age of 13, you may qualify for the VISTA program's childcare benefit. Your approved benefit rates will be your child care provider's rates or the maximum allowable rate in the state in which the child care is being provided (whichever is the lesser of the two). Eligibility is determined by three factors:

- Age of children: must be under 13 years of age.
- Total household income: All income of all family members living in the household is counted to determine eligibility. This includes any wages, SSI, TANF, public assistance, unemployment, child support or alimony. Your VISTA living allowance, however, is not counted in determining eligibility.
- Your state income limit: Each state sets a maximum income limit for eligibility for child care subsidies. If your family income is above this limit, you cannot receive child care benefits.

Leave

As a VISTA member, you are entitled to personal leave, medical leave, and leave for certain holidays (those recognized by your sponsor.) Family leave and emergency leave are also available in certain situations. Military service and jury duty can also necessitate a leave of absence, both of which are covered.

Relocation Allowance

If you are moving more than 50 miles from your home to a new community to serve, VISTA offers relocation travel assistance and a settling-in allowance (\$750). It will also provide a travel allowance for travel from your project site back to your home of record when you complete service.

Reduction Education Costs

VISTA provides several benefits that can help you manage, or even reduce, your federal student loans, and offers others that can lower your overall student debt.

- Loan Forbearance and Deferment
- Graduate Record Examination (GRE) Fee Reduction
- College Cost Reduction and Access Act (CCRAA)
- Education Award Match