



VISTA

TERMS, CONDITIONS, AND BENEFITS

**Attention: You Must Read This Document and Sign
the Last Page Prior to Coming to Pre-Service
Orientation!!!**

(Please bring this document with you to your Pre-Service Orientation.)

This document provides an overview of the most important terms, conditions and benefits of service in AmeriCorps*VISTA. It must be read by all individuals who wish to be considered for AmeriCorps*VISTA service prior to their arrival at Pre-Service Orientation (PSO). Please read the following pages and then sign the last page prior to arriving at your PSO. (If you are uncertain about something that is included in this document, feel free to call your state office. Additional clarification will also be provided at PSO. You may wait and sign the last page at that time.) Greater detail about service in AmeriCorps*VISTA is provided in the AmeriCorps*VISTA Member Handbook that you will be provided at your Pre-Service Orientation.

Basic Terms of Service

Term of Service

- **AmeriCorps*VISTA service is a one year commitment.** Members are expected to serve 12 months, full-time, excluding Pre-Service Orientation. AmeriCorps*VISTA service is unique in that it involves a full immersion in the project and community. This is not a 9 to 5 job. You are expected to be available for the needs of your community and project at all times. If an individual believes he or she cannot fulfill this commitment, they should not become an AmeriCorps*VISTA member.
- An individual may serve up to three one-year terms with the approval of the Corporation for National and Community Service State Director. If an individual successfully completes a one-year term of service, he or she may apply for another term, but there is no entitlement to any continuation of service, or additional terms of service in AmeriCorps*VISTA. In extremely rare circumstances, the Corporation for Nat'l Service may approve service for up to five years. Note: This three-year service limit applies to service in any combination of AmeriCorps programs.
- VISTA Leader positions are available to outstanding VISTAs who have completed a year of service. VISTA Leaders work on projects of eight or more members, providing those members personal and project support, coaching, and technical assistance.

Personal and Medical Leave

- With prior approval from your supervisor, AmeriCorps*VISTA members are authorized 10 work days per year of personal leave and up to 10 work days per year of sick leave. Under special circumstances, five additional days of sick leave may be approved by the Corporation for National and Community Service (CNCS) State Director.
- Jury duty and military reserve leave do not count against personal leave.
- All leave must be approved by the project supervisor.

Emergency Leave

- Members are authorized seven days of emergency leave for death or critical illness of an immediate family member. The State Corporation Director may request documentation substantiating the need for emergency leave. In very special circumstances, additional time may be authorized by the State Director.
- The Corporation for National and Community Service will pay for reasonable round trip transportation required by circumstances of emergency leave when approved by the Corporation State Director. Your state office must make travel arrangements.

Employment and Educational Courses During Service

- Because AmeriCorps*VISTA service requires a full immersion in the project and community, both full and part-time employment are prohibited. Members must remain available for service without regard to regular working hours at all times.
- For the same reason, full-time enrollment in an educational institution is prohibited.
- Part-time enrollment in an educational institution is generally prohibited. One course may be authorized if: (a) the course is directly related to project assignment; or (b) the course is part of the member's career development plan developed in coordination with his or her supervisor. More than one course may be authorized if enrollment in the course(s) (6 hours or less) is required for Pell Grant eligibility. Note: Additional educational credit(s) may be received for AmeriCorps*VISTA service and training if allowed by the institution, but this cannot include enrollment in additional school courses or class time.
- Enrollment in an educational institution requires approval from the project director and State Director.

Housing

- AmeriCorps*VISTA members are expected to live and work in their community of service. Members are responsible for finding housing and paying their own rent. In some cases, sponsor organizations may find and/or provide free or low-cost housing to their members.

Financial Support

Subsistence Allowance (a.k.a. Living Allowance)

What you need to know . . .

- Subsistence allowance is an amount of money provided to each AmeriCorps*VISTA member to cover basic living necessities during your service.
- It is set at approximately the poverty level of a single individual. It varies based on where the member serves.
- It is paid every two weeks (NOT twice a month).
- It will be electronically deposited into your bank account (the form should be completed and returned).

Note: Some AmeriCorps*VISTA members are paid directly by their sponsoring organization rather than the Corporation for National and Community Service. **Check with the organization that recruited you to find out if this is the case.** If you are paid by your sponsor organization, follow whatever instructions they have for you to receive your subsistence allowance.

What you need to do . . .

- Confirm with your supervisor or Corporation State Office about the amount you will receive.
- **Fill out the direct deposit form, have your bank fill out Section 3. You will need to send this information to your CNCS State Office. Addresses and fax numbers will be found in your PSO materials.**

- Note: The United States Treasury requires that federal payments be made by direct electronic deposit except when this would cause the unusual “hardship” on the payee due to a physical or mental disability, or a geographic, language, or literacy barrier, or would impose a financial hardship. If you would experience a such hardship, a U.S. Treasury check mail can be mailed to you or to the project address closest to your assignment.
- Federal taxes are withheld from the subsistence allowance. State, local, and Social Security (FICA) taxes are NOT currently withheld. You are responsible for including your subsistence allowance on your state and local tax returns.
- Your sponsor organization may NOT supplement your subsistence allowance.
- The subsistence allowance is not considered income for purpose of unemployment compensation. AmeriCorps VISTA service is not a “job.” In most states, however, you will not be able to collect unemployment compensation because you are not available to look for a job. Check with your state unemployment office.

Relocation Allowance

What you need to know . . .

- A modest relocation allowance is provided to you if you must relocate in order to serve for a one-year term of service. This allowance is not available for part-time terms of service such as the Summer Associate program.
- The relocation allowance is intended to cover initial moving-in expenses (security deposit, utility deposit, etc.). The relocation allowance amount will not exceed \$550.00.
- The relocation allowance is paid to you in your first regular biweekly allowance payment. Taxes are withdrawn.

If you do not currently have a bank account, you can open an Electronic Transfer Account (ETA) for a nominal monthly fee. You can find out about ETAs at: <http://www.eta-find.gov>.

- If you believe that receiving your pay by direct deposit payment would cause you hardship, please put this in writing and submit it to your Corporation State Office and your payments may be made by check.

What you need to do . . .

- AmeriCorps*VISTA members are authorized a baggage allowance for shipment of personal effects between home of record and your project site, both on initial assignment and on termination. The baggage allowance, based on the direct mileage between two points, is \$25 per 100 miles, rounded to the nearest hundred, with a maximum of \$500.
- Turn in receipts to the Corporation State Office within 30 days of your travel.

Earned Income Credit (EIC)

What you need to know . . .

- The EIC is an amount members may be able to subtract from their taxes if they meet certain income qualification criteria. Eligibility is determined by the Internal Revenue Service (IRS). Find out from the IRS whether you qualify for the EIC before you submit the W-5.
- If you qualify, you can choose to get part of the credit in advance. To get an advance, you must have a child under the age of 18 who lives at home with you and you must meet income criteria. The W5 form is for advance payment only and filling one out does not affect your eligibility for earned income credit in any given tax year.

What you need to do . . .

- For a detailed description, call the IRS at: 1-800-829-3676, or visit www.irs.gov.
- If you qualify, fill out the enclosed W-5, Earned Income Credit Advance Payment Certificate and bring it to PSO. Once we have this form, we will include part of the credit regularly in your biweekly subsistence allowance if you qualify. **This form must be re-filed every December!**

Treasury Offset Program

What you need to know . . .

- The U.S. Treasury Department has begun implementing a program aimed at collecting delinquent debt owed to the United States. The program is called the Treasury Offset Program and it automatically reduces amounts of federal payments made to individuals or companies who are listed in a Treasury database as having delinquent federal debt.
- The Treasury Department has entered into reciprocal agreements with some states for the collection of debts, so debts to those states are also being collected.
- If you have outstanding debts to the government, travel and other payments made to you by the federal government may be automatically reduced by the U.S. Treasury.

What you need to do . . .

- Pay back any delinquent debts owed to the government (state or federal).

Benefits

End of Service Education Award or End-of-Service Stipend?

What you need to know . . .

- Upon satisfactory completion of a full year of AmeriCorps*VISTA service, members are eligible to receive a \$4,725 education award paid in the form of a voucher for education expenses **OR** a \$1,200 cash stipend. (See details below.)

What you need to do . . .

- Read the next two sections of this document before deciding to select the Education Award or the Stipend.

End of Service Education Award

What you need to know . . .

- The End-of-Service Education Award is a \$4,725 voucher.
- The Education Award can be used to (1) repay qualified student loans; (2) to pay all or part of the cost of attending a qualified institution of higher education; and (3) to pay expenses incurred while participating in an approved school-to-work opportunities system program. (See description below of “qualified”/“approved” programs and institutions.)
- You must complete a full twelve months to receive the Education Award. Partial awards are not allowed except for RARE cases - i.e. the Corporation closes the AmeriCorps*VISTA project, critical illness of member, or critical illness of a family member.
- You can only receive two education awards in your lifetime regardless of the amount of each award. (Note, if you have ever been a VISTA Summer Associate, the \$1,000 education award received counts as one award.)

What you need to do . . .

- Check with your loan holder to make sure that your loan is a qualified student loan under the education award program.

- Federal taxes are owed during the tax year that the education payment is made from your education award account for only the amount used in that tax year.
- The Education Award can be used at qualified and approved “Title IV” educational institutions and programs – those where students can get federally backed assistance, like Perkins loans, Stafford loans, Pell Grants, etc.

- A 1099 tax form will be sent to you for inclusion on your tax submission (like interest from a savings account).
- You must verify your institution’s eligibility! Ask the Financial Aid Office if they are a Title IV school. Or go to the

- The education award is not transferable to a spouse, children, or other family members. Only you can use the award.
- The Education Award must be used within seven years of the date you finish your service.
- After your service is successfully completed, the Corporation State Office notifies the AmeriCorps Trust Fund to establish an account for you and to mail an education award voucher to you.

Department of Education
website:
<http://www.ed.gov/offices/OSFAP/students/apply/search.html>

- First, you must complete an End of Term/Exit Form and submit this to the Corporation State Office.
- You will then be sent a voucher, which you must send to the school or loan company. They complete their portion and submit to the Corporation Trust Fund for payment. The Trust sends payment directly to school or loan company; you'll receive another voucher reflecting your revised balance.
- If you have questions about your education award, you should call the Trust Fund at **202-606-5000, ext. 347.**

End of Service Stipend

What you need to know . . .

- If you choose the stipend, it provides you a payment of \$1,200 for twelve months of successful service.
- You must complete a full twelve months to receive the stipend. Partial stipends are not allowed except for RARE cases - i.e. the Corporation closes the AmeriCorps*VISTA project, critical illness of member, other compelling reason.

What you need to do . . .

- Federal and FICA taxes are deducted from the Stipend when payment is made.
- If you have questions about your end-of-service stipend, you should call Alice Burke at **202-606-5000, ext. 225.**

Postponement of Repayment of Student Loans – Ed Award

What you need to know . . .

If you choose the Education Award:

- You can receive a “forbearance” on your loan based on national service.
- Interest continues to accrue. The Trust will pay interest on your behalf upon completion of service after receipt of an Interest Accrual Form. The interest payment is not deducted from your Education Award.
- You are responsible for taxes owed on the interest payments we make on your behalf. These payments will be included on your 1099 tax form.

What you need to do . . .

- Obtain a “Federal Education Loan Forbearance Request” from lender, State Office, PSO staff or <http://www.americorps.org/resources/forms.html>. Complete and return this form to:
**CNCSTrust Fund Office
1201 New York Ave, NW
Washington, DC 20525.** The Trust will certify you are receiving an education award and forward the form to the lender.
- Request an Interest Accrual Form from your Corporation State Office, complete, and send to lender after you have completed your service.

Postponement of Repayment of Student Loans – Stipend

What you need to know . . .

- If you choose the Stipend, you may be eligible for loan deferment based on criteria such as economic hardship – at the discretion of the lender. The type of deferment will depend on the type and date of the loan.

What you need to do . . .

- Obtain deferment form(s) from the lender. Complete and return the form to:
AmeriCorps*VISTA

- Accrued interest is automatically paid by the Department of Education on subsidized loans when deferred.

Certifying Officer
1201 New York Ave, NW
Washington, DC 20525
 and verification will be made and the form will be sent to the lender. (The Corporation State Offices do not have these forms.)

Health Coverage

What you need to know . . .

- Health coverage begins on your first day as an AmeriCorps*VISTA trainee, and ends at midnight on your termination date. Coverage is continuous during your service.
- Health coverage can be waived for any reason.
- Coverage includes payment for most medical and surgical costs, hospitalization, prescription drugs, and certain emergency dental, vision, and maternity care.

Some medical costs not covered include: Routine physicals, dental exams, and eye exams; medical costs associate with pre-existing conditions (except prescription medicines); chiropractic visits and procedures; substance abuse; allergy tests.

- Coverage applies to you only – dependents cannot be covered under this plan.
- A \$5.00 co-pay is required for all medical office visits.
- A \$25.00 co-pay is required for any visit to an emergency room that does not result in admission to the hospital.
- The AmeriCorps health care administrator, Seven Corners, will send a Participating Provider list and a benefits card to you within four to six weeks of your PSO. The card is both

What you need to do . . .

- Fill out the enclosed “New Enrollment Questionnaire” (health insurance form) and bring it to the PSO.
- A waiver form is available from your Corporation State Office or at PSO.
- Read the enclosed “Medical Care Program Benefits Guide” for a description of what is covered under this plan.
- Whenever you have any questions about your coverage, call **1-866-699-4186**.
- For a list of preferred providers prior to receiving your list from Seven Corners **go to**

a medical benefits and a prescription drug card.

In the absence of the Seven Corners card, the provider should call Seven Corners with the member's SSN to confirm coverage.

- **Limited Benefits:**
- Dental: Accidental injury repair, and emergency care for relief of pain.
- Glasses: Repair for an assignment related accident. Exam up to \$25 paid; replacement glasses up to \$50.00 is paid.
- OB/GYN: one routine annual exam per benefit year; one mammogram for women over 40 per benefit year.
- Outpatient psychiatric: 3 visits per benefit year even if pre-existing
- Tests: covered if symptoms are shown.
- **Claims Filing:** Preferred providers will submit claims for you. You may need to provide claim form if using other providers.
- **Coordination of Benefits:** Medicare and Medicaid are secondary; private insurance when covered as a dependent is secondary; other private coverage is primary.
Note: Payment may be delayed if and when Seven Corners needs to verify that treatment was unrelated to a pre-existing condition.
- **Prescription Drugs:** PharmaCare is the Pharmacy Network.
- Most prescription drugs are covered. Use mail order for maintenance drugs; filled within 14 days for up to a 90 day supply.
- For emergency drugs, you can use your health card at over 53,000 pharmacies nationwide.

**www.americorps.seven
corners.com the
provider network link.
Note: There is no PPO
phone number.** Click
Current Client; click
AmeriCorps*VISTA as
the Employer Group;
type 'volunteer' as the
Employer Group ID.

- To locate a pharmacy near you, call **1-800-777-1023** for customer service.

Life Insurance

What you need to know . . .

- Enrollment in the life insurance policy is voluntary and takes place during Pre-Service Orientation.

What you need to do . . .

- If you wish to participate, fill out the Life Insurance enrollment form. If you

- The premium that you pay for this insurance (currently about \$2.07 every two weeks) is deducted from subsistence allowance payment.

Life Insurance Coverage

Members who are less than 60 years of age:	\$19,600
Members who are 60-69 years of age:	\$9,800
Members who are 70 and older:	\$4,900

- Coverage may be waived during training, but you cannot subsequently be covered during service without having a physical examination at your own expense. Acceptance at that time is determined solely by the insurance company.
- Can be converted to a private plan at the end of service.

wish not to participate, fill out the waiver portion of the form. Submit the enrollment form at PSO.

Child Care

What you need to know . . .

- Members who have dependent children may be eligible for child care support administered through the National Association of Child Care Resources & Referral Agencies (NACCRRA).
- Members must be income eligible to participate in the Child Care program. All family income, including your VISTA allowance, is calculated when determining eligibility. Each state has unique eligibility criteria for child care.
- Children must be under 13 years of age and live with you.
- You must not be receiving child care benefits from another public source.
- You must need child care in order to serve as an AmeriCorps*VISTA member.
- Child care is limited to \$300 per month per family regardless of the number of children.

What you need to do . . .

- If you are interested, contact your Corporation state office for an enrollment package. Fill out the required forms and return to your Corporation state office. Forms and more information will be provided at PSO.

- Providers and parents must complete timesheet coupon each month.
- Parents are responsible for paying excess fees.

Worker's Compensation

What you need to know . . .

- If you are injured while performing service, you are eligible to apply for Workmen's Compensation - under the Federal Employees Compensation Act (FECA) NOT your state - after your service ends.
- Benefits include lost wages (if the injury prevents the member from working after termination of service); and, medical bills.
- The Department of Labor determines the validity of claims, and whether payments for a claim will be approved.
- Until a term of service is over, the AmeriCorps*VISTA Health Benefits Program administers costs/care related to the injury.
- You will not be covered by FECA if the injury or disability results from misconduct, intoxication, or willful intent to bring about injury or death to yourself or others.

What you need to do . . .

- Fill out and submit a Worker's Compensation claim form available from the Corporation State Office or <http://www.dol.gov/dol/esa/public/regs/compliance/owcp/forms.htm>

Non-Competitive Eligibility for Federal Government Service

What you need to know . . .

- When you satisfactorily complete one full year of AmeriCorps*VISTA service, you earn non-competitive eligibility for federal government jobs for one year after your service. This means that a federal government hiring official may hire you without having to compete with the general public provided that you meet the minimum qualifications for the job.

What you need to do . . .

- To establish your non-competitive status, you'll need proof of eligibility from the AmeriCorps*VISTA Certifying Officer at:

AmeriCorps*VISTA Certifying Officer
CNCS/AmeriCorps*VISTA
1201 New York Avenue, NW
Washington, DC 20525

- Once you've completed service, send a letter to the AmeriCorps*VISTA Certifying Officer giving your full name, Social Security Number, and dates of service. A letter will then be sent to you. Copy that letter and submit copies with your federal job applications.

Income Exclusion from Public Assistance Calculations

What you need to know . . .

- Persons receiving assistance or service under any federal, state, or local governmental program **before** joining AmeriCorps*VISTA should not lose those benefits, or have benefits reduced, as a result of service. (For example, if you receive food stamps prior to joining AmeriCorps*VISTA, the food stamps will not be reduced or eliminated as a result of the AmeriCorps*VISTA allowances. If, on the other hand, you did not receive food stamps prior to your service, but wish to apply once you become a member, your subsistence allowance would be counted.)

Provided you were receiving assistance prior to beginning your service with AmeriCorps*VISTA, benefits should not be reduced for the following:

- Food Stamps/WIC
- Social Security Insurance
- TANF (replaced AFDC)
- Assisted Housing
- Veterans Assistance

What you need to do . . .

- Advise your public assistance provider that your benefits should not be affected by your service. It is recommended that you begin this process before beginning your service. Be sure to identify yourself as a "VISTA," since income disregard provisions of the Domestic Volunteer Service Act do not apply to other AmeriCorps members. If your provider disagrees, contact your Corporation State Office. Ask the State Office to send a letter on your behalf. Always keep the State Office informed on the status of your case. If you have a formal notice that your benefits will be reduced because of your VISTA allowances, seek the assistance of a legal aid attorney immediately and provide the information to the Corporation State Office.

Deleted:

- Under the regulations and rulings issued by the Social Security Administration, neither payments or activities performed by AmeriCorps*VISTA members are to be considered in determining the member's continued eligibility for Social Security benefits, including Social Security Disability payments.
- If a member reaches age 65 while serving as an AmeriCorps*VISTA member and becomes eligible for Social Security benefits, the AmeriCorps*VISTA income is not counted in determining eligibility for, or the level of, Social Security retirement benefits.

<p>Personal Responsibility & Work Opportunity Act of 1996 (Welfare Reform Legislation)</p>

What you need to know . . .

- The Personal Responsibility & Work Opportunity Act imposes a maximum 5-years time limit on receiving cash for public assistance; some states have decreased that time limit to 2 years. AmeriCorps*VISTA income exclusion does NOT stop any state from imposing these time limits. Any cash assistance received while in AmeriCorps*VISTA will count against a state's time limits.
- The 1996 legislation requires welfare recipients to work or enroll in job training or vocational education programs.

What you need to do . . .

- Consult with your state welfare administration office.
- Welfare recipients must check with caseworkers to make sure AmeriCorps*VISTA service meets state's requirement. Again, be sure to identify yourself as a "VISTA."

Other Important Terms and Conditions

Termination from Service

What you need to know . . .

- You may be terminated from service for failure to perform assigned duties, unauthorized absences from your site and project, and failure to follow AmeriCorps*VISTA policies and procedures.
- **Only** the Corporation State Office can terminate or suspend an AmeriCorps*VISTA member. The sponsor can request your removal from their project. A request for removal of a member must be made in writing, addressing the circumstances of the situation, to the State Director. The State Director will contact you to investigate the circumstances.
- You may be suspended, or placed on administrative hold, with or without allowances by the State Director in order to determine whether sufficient evidence exists to start termination proceedings.

What you need to do . . .

- See the AmeriCorps*VISTA Member Handbook that will be given to you at PSO for details on the reasons for which a member may be terminated and the process.
- See the AmeriCorps*VISTA Member Handbook that will be given to you at PSO for information on how to appeal a termination decision.

Political and Religious Activities, Outside Compensation, Nepotism, and Discrimination

What you need to know . . .

- AmeriCorps*VISTA members are prohibited from participating in political campaigns or voter registration drives, providing transportation to polls, lobbying and pro- or anti-labor organizing, or taking any action with respect to partisan or nonpartisan political activity while on duty or perceived to be on duty as an AmeriCorps*VISTA member.
- AmeriCorps*VISTA members may not give religious instruction, conduct worship services, proselytize, or engage in any other religious activity as part of their duties. Members may participate in religious activities outside of official duties.

What you need to do . . .

- There should not be any request or receipt of compensation (financial or otherwise) for the services performed by an AmeriCorps*VISTA member beyond standard allowances. Members may be accept in-kind support in the form of housing, child care, meal cards, etc. A sponsor may also wish to include members in their organization’s group health insurance program, and members may accept.
- Any applicant, trainee, or AmeriCorps*VISTA member who believes he/she has been subjected to discrimination or harassment on the basis of race, color, national origin, religion, age, sex, handicap, or political affiliation, or to harassment, may use the discrimination complaint procedures outlined in the AmeriCorps*VISTA Handbook.
 - See the AmeriCorps*VISTA Member Handbook that will be given to you at PSO for details on discrimination or harassment complaint procedures.
 - The Corporation for National and Community Service Equal Opportunity office is always available for consultation at: 202-606-5000,ext. 312. TDD: 202-565-2799.
- Persons selected as AmeriCorps*VISTA members shall not be related by blood or marriage to project staff, sponsoring organization staff, officers or members of the sponsoring organization’s Board of Directors, or Corporation for National and Community Service program staff responsible for that AmeriCorps*VISTA project.



VISTA

TERMS, CONDITIONS, AND BENEFITS

Please provide the information requested below. Sign your name to indicate that you have read and understand the terms, conditions, and benefits of AmeriCorps*VISTA service. You must turn this form in at your PSO. (If you are uncertain about something that is included in this document, your questions will be answered at the PSO. You may wait and sign this page at that time.)

Name (please print): _____

Address: _____

Your Corporation State Office: _____
(The state you'll be serving in.)

Signature: _____

Date: _____

This form shall be collected at PSO prior to swearing-in as an AmeriCorps*VISTA member and kept in the Member's file in the Corporation State Office.