

# VISTA Terms, Conditions and Benefits

## Key Points for Supervisors

### Contents

VISTA Conditions .....	1	VISTA Healthcare Benefits		Protection of Public Assistance.....	3
Employment Restrictions		Key Points .....	2	Child Care Benefit Key Points .....	4
Key Points .....	1	VISTA Leave of Absence.....	2	End of Service Benefits .....	4
Religious Activities Key Points .....	1	VISTA Training .....	2	Education Award Key Points .....	4
Education Restrictions		VISTA Optional Benefits .....	2	Stipend Key Points.....	4
Key Points.....	1	VISTA Relocation and Settling In .....	2	Student Loan Forbearance & Deferment	
Political Restrictions Key Points .....	1	Delinquent Debts .....	3	Comparison .....	4
VISTA Basic Benefits.....	2	Transportation .....	3	Non-Competitive Eligibility	
VISTA Living Allowance .....	2	Optional Life Insurance.....	3	(NCE) Key Points .....	4

This document is a quick reference summary. For detailed information refer to the [VISTA Terms and Conditions](#) course, the [Benefits of Service](#) page, or the [VISTA Member Handbook](#).

### VISTA Conditions

#### ***Employment Restrictions Key Points***

- Outside employment while in VISTA service is permissible.
- Under no circumstances may a VISTA member be an employee of or contractor for the sponsor or project to which s/he is assigned to serve.
- Outside employment must be part-time, not conflict with project or service hours, nor conflict with any applicable law or AmeriCorps VISTA program requirements or policies.
- Supervisor’s approval of the member to work is required.

#### ***Religious Activities Key Points***

Though your VISTA is entitled to religious beliefs, he cannot participate in religious activities while on duty or perceived to be on duty as a VISTA. He cannot:

- Provide religious instruction
- Conduct worship services
- Proselytize
- Be admitted to a VISTA program based directly or indirectly on religious affiliation
- Induce others to participate in religious activities

#### ***Education Restrictions Key Points***

Your VISTA is allowed to attend class(es) as long as her studies do not interfere with her VISTA responsibilities. You and your VISTA will need to determine whether or not the class(es) will detract from her commitment to the VISTA project.

If your VISTA enrolled in a class(es) before she became a VISTA, it is still important to discuss her study plan right away and make sure that the class(es) will not interfere with the project.

If your VISTA’s class(es) interferes with her VISTA responsibilities, discuss this with your VISTA. If you cannot come to a joint decision about how to make the VISTA project her focus, you may contact the state office. The state office can ask a member to withdraw from the course or end her VISTA service.

#### ***Political Restrictions Key Points***

The Hatch Act applies to VISTA members at all times during their service, including certain activities during their off-duty hours. Your VISTA can’t engage in any political activity (either partisan or nonpartisan) that would result in identifying the VISTA program with the activity. While on duty or perceived to be identified with the VISTA program, VISTA members cannot show partisanship or work to direct resources (financial or human) to influence elections or legislation (e.g., lobby), engage in voter registration, or provide voter transportation to the polls.

Specific examples of activities your VISTA CANNOT participate in as a VISTA, either on or off duty:

- Soliciting or accepting from others monetary contributions for a partisan political candidate
- Pro-labor or anti-labor organizing
- Running for a partisan elected office

Participating in prohibited political activities during the VISTA term of service is cause for termination. Refer to the [VISTA Member Handbook](#) for more information and a full list of prohibited political activities.

## VISTA Basic Benefits

### ***VISTA Living Allowance***

- Covers basic needs – housing, food, utilities
- Varies in amount, depending on location – the rate is based on poverty guidelines for a single individual in your area
- Is paid every two weeks via direct deposit
- Is taxable. Federal taxes are withheld, though state and local taxes, and Social Security are not – VISTAs are responsible for paying state and local taxes.
- Does not qualify VISTAs to collect unemployment compensation after service.

### ***VISTA Healthcare Benefits Key Points***

AmeriCorps VISTA offers healthcare benefits to VISTA members based on whether they have health insurance and whether they're required to under the Affordable Care Act (ACA).

VISTA members who maintain health insurance during their service term may opt into the **AmeriCorps VISTA Healthcare Allowance**. This allowance is a supplemental healthcare reimbursement program that covers out-of-pocket costs associated with healthcare. Out-of-pocket expenses may include annual deductible, copayments, and other charges for qualified medical, dental and vision expenses. The Healthcare Allowance will help offset these expenses up to \$6,850 in 2016. The Healthcare Allowance does not cover insurance premium payments or charges associated with dependents or any other individuals.

VISTA members who are legally exempt from maintaining health insurance 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 most non-routine services, limited preventive care, medical emergencies, surgical and hospitalization expenses, limited dental and vision, and certain prescription drug costs. It does not cover pre-existing conditions, spouse, or dependents. The AmeriCorps Health Benefits Plan does not satisfy the individual responsibility requirement of the Affordable Care Act (ACA).

International Medical Group (IMG) is the administrator of both of these benefits; details at: [americorpsvista.imglobal.com](http://americorpsvista.imglobal.com).

Additional resources on VISTA healthcare is at: [vistacampus.gov/healthcare](http://vistacampus.gov/healthcare).

### ***VISTA Leave of Absence***

VISTAs get personal, medical and holiday leave. They may also receive emergency leave if appropriate.

**Personal: Ten (10) personal days** for vacation, personal days off, or for religious observances not given as holidays by your sponsoring organization.

**Medical: Ten (10) days of medical leave** for illness, injury, or medical appointments.

**Emergency: Up to five (5) work days of emergency leave** for death or critical illness of an *immediate family member* or if your VISTA is serving in an area where there has been a natural disaster and he must leave the area temporarily. Emergency leave is granted by the sponsoring organization with agreement of the state office. The VISTA program will purchase a ticket or reimburse your VISTA for actual travel expenses for the fastest regularly scheduled means of transportation from his site. The VISTA program will not cover expenses for international travel. VISTAs should contact the VMSU if they need to travel for an emergency.

**Holiday:** Your VISTA receives any **holidays recognized by his sponsoring organization**. If a federal holiday is not recognized by your organization, such as Veteran's Day, a VISTA can request use of personal leave.

#### **Get approval for leave**

As a supervisor, you are responsible for approving personal leave for your VISTAs. VISTAs should **request approval** in advance from you for personal leave and **provide notice** when possible of medical and emergency leave requests.

### ***VISTA Training***

As a benefit of VISTA service, your VISTA will experience some training opportunities:

- **Pre-Service Orientation (PSO)** – Formal training that introduces your VISTA to the VISTA program, its mission, history, and policies, and to her roles and responsibilities as a member.
- **On-Site Orientation and Training (OSOT)** – Supervisor-led training to familiarize her with your sponsoring organization, project, community, and specific tasks required.

Costs for approved training (e.g., tuition and travel) are covered by the VISTA program or the sponsoring organization.

## VISTA Optional Benefits

### ***VISTA Relocation and Settling In***

For detailed information about relocation review the [VISTA Travel Fact Sheet](#). If your VISTA is moving more than 50 miles to a new community to begin service she is entitled to relocation assistance:

### **1) The Settling In Allowance**

- Is intended to assist with initial settling in expenses (rental application fees, utility deposits, etc.).
- Standard amount of \$550.
- Is paid as a lump sum with your VISTA's first living allowance payment.

### **2) Travel Relocation Reimbursement**

VISTAs approved to relocate will receive a relocation allowance based on the direct mileage between home of record and VISTA project site, up to \$1,000, regardless of the mode of transportation used. The relocation allowance may not cover all expenses incurred or alleviate all inconveniences.

Once a relocation request has been approved, the VISTA arranges her own travel from her home to her service site. The mode of travel is up to her—air, rail, bus, or car. The dates of travel must be approved by the VISTA Member Support Unit. The VISTA should NOT book any travel until receiving an email from the VMSU with the approved routing and reimbursement.

Note:

- VISTA also provides a travel allowance for travel from the project site back to the home of record when a VISTA finishes service.

If you or your VISTA has questions, contact your State Office or the VMSU via the National Service Hotline.

### ***Delinquent Debts***

- If your VISTA has delinquent federal or state debts, her travel allowance or miscellaneous reimbursements can be reduced.
- These reimbursements are covered under the Treasury Offset program, administered by the Department of Treasury, which assists government agencies in collecting delinquent debts.

### ***Transportation***

#### **Service-Related Transportation and Reimbursement**

If you think your VISTA needs to use a personal vehicle for service-related activities (other than the daily commute) you can reimburse your VISTA for approved transportation expenses at the organization's standard rate. If your organization has no standard rate, your VISTA will receive the federal mileage reimbursement rate.

Your VISTA will need to complete a V-81 form (Authorization of Privately Owned Vehicle at Site) prior to PSO to be reimbursed for mileage. This form is found at [my.americorps.gov](http://my.americorps.gov).

Your VISTA will only be reimbursed if the V-81 form is on file. He can expect to be reimbursed within one month after submitting his mileage statement form to you.

### ***Optional Life Insurance***

Your VISTA has the option to purchase life insurance. VISTA offers a group policy with the Reliance Standard Insurance Company.

The premium is \$2.07 per pay period which is deducted from her living allowance.

#### **Age range/Coverage**

18-59 years old: \$19,600; 60-69 years old, \$9,800; 70 and older: \$4,900

To sign up for life insurance, your VISTA needs to complete Section I of the "Designation of Beneficiary/Waiver for CNCS Life Insurance" form found on [my.americorps.gov](http://my.americorps.gov).

If your VISTA is not interested in life insurance, she needs to complete Section II of the "Designation of Beneficiary/Waiver for CNCS Life Insurance" form found on [my.americorps.gov](http://my.americorps.gov).

### ***Protection of Public Assistance***

- If your VISTA and/or your VISTA's family are receiving assistance or services under any federal, state, or local governmental program before entering AmeriCorps VISTA service, he won't lose or have his benefits reduced by serving as a VISTA. This includes WIC/SNAP (replaced food stamps), TANF (replaced AFDC), Social Security Disability (SSI) payments, Veteran's Benefits, subsidized housing programs (Section 8), and any child care subsidy provided by VISTA.
- If your VISTA becomes eligible for assistance while serving (such as turning 65), his living allowance income won't be counted in determining eligibility for, or the level of, Social Security retirement benefits.
- If your VISTA was NOT receiving SNAP before joining VISTA, his living allowance WILL count as income in determining SNAP eligibility. The living allowance could decrease his SNAP allotment.

#### **Public Assistance and the State**

If your VISTA receives cash assistance from your state, encourage him to talk with his state (or county) agency worker to learn if VISTA service will affect his or her eligibility. The Personal Responsibility and Work Opportunity Act of 1996 (Welfare to Work Act) affects, in a number of ways, VISTA members who are eligible for or receive public assistance.

### ***Child Care Benefit Key Points***

- Your VISTA may be eligible for a child care benefit of up to \$400 per month per child.
- Qualifying children must be under 13.
- Eligibility is based on income guidelines.
- All income of all family unit members living in the household is counted to determine eligibility. This includes any wages, SSI, TANF, public assistance, unemployment, child support or alimony, worker's compensation, retirement benefits, Social Security, and self-employment earnings.
- Your VISTA cannot receive child care benefits from any other source if she is receiving VISTA child care subsidies.
- Each state has set income limits. If your VISTA's family unit income is above the limit, she cannot receive child care benefits. She should contact [Gap Solutions, Inc.](#) for more information.

## **End of Service Benefits**

### ***Education Award Key Points***

- \$5,815 for successfully completing a full year of service.
- Can only be used to pay for tuition/college costs and related expenses at Title IV schools and to repay existing qualified student loans for the VISTA (cannot be transferred).
- Can access part or all, up to 7 years after your VISTA completes service.
- When any portion of it is used during a particular calendar year, it is considered taxable income in that year.
- A person can only receive up to the value of two full-time awards in a lifetime.
- If the education award was selected, your VISTA can switch to the stipend before the end of her 10th month of service.

### ***Stipend Key Points***

- \$1,500 cash stipend, paid to your VISTA in the last 2 living allowance payments.
- Some taxes are deducted when the payment is made.
- It can be used however your VISTA wants.
- If the stipend was selected, your VISTA can NOT switch to the education award.

When your VISTA is making her decision, she should consider the following:

Does she plan to go to college, a technical or trade school, or attend any other credit or non-credit training program(s) after finishing service?

If the answer could be yes, then your VISTA should consider that the Education Award can be used to pay for education costs at Title IV schools – these participate in federal student aid programs. Most two- and four-year institutions in the United States are Title IV schools, including thousands of technical and trade schools. Your VISTA should contact the school she wants to attend to make sure it is Title IV.

Your VISTA will select the education award or end-of-service stipend on the “End of Service Option” form in My AmeriCorps.

### ***Student Loan Forbearance & Deferment Comparison***

#### **Forbearance (pairs with education award)**

- Loan interest continues to accrue, but when your VISTA completes her VISTA year of service, the National Service Trust will pay interest on her behalf.
- However, these payments are considered income so she will have to pay taxes on the amount of interest paid by the Trust.
- Reason for forbearance is “national service.”

#### **Deferment (pairs with stipend)**

- For subsidized loans, accrued interest will automatically be paid by the Department of Education if the loan is deferred.
- Your VISTA's lender decides if she can defer her student loans during her year of service
- She'll need to obtain forms from her lender.
- Reason for deferment is “economic hardship.”
- Cancellation of part of her Perkins Loan may be an option.

Regardless of which route your VISTA takes for student loans during his year of service, he should **contact his lender ahead of time** to make sure the type of loans he has are eligible for forbearance or deferment, and get details about what that means financially.

### ***Non-Competitive Eligibility (NCE) Key Points***

Non-Competitive Eligibility allows a VISTA who meets the minimum qualifications for a federal job to be hired by a federal agency, without having to compete with the general public.

- If your VISTA satisfactorily completes one full year of service, she earns one year of non-competitive eligibility status from the day she completed her assignment.
- NCE can be extended two additional years if an individual is in the military, Peace Corps, attending college, or engaged in another activity a hiring agency believes warrants an extension.