



**VISTA**  
Volunteers In Service To America

### **What is the Ohio CDC Association?**

The Ohio CDC Association (OCDCA) is a statewide membership organization of Community Development Corporations (CDCs) that engages in capacity-building, advocacy and public policy development to foster socially and economically healthy communities. OCDCA developed its legacy of capacity building throughout the last 21 years, in partnership with the AmeriCorps VISTA program in order to create a community development environment that comprehensively improves the life opportunities for Ohio residents

### **What is AmeriCorps VISTA?**

AmeriCorps\*VISTA members are passionate and committed to their mission to bring individuals and communities out of poverty. Members make a year-long, full-time commitment to serve on a specific project at a nonprofit organization or public agency. They focus their efforts to build the organizational, administrative, and financial capacity of organizations that fight illiteracy, improve health services, foster economic development, and otherwise assist low-income communities.

### **BENEFITS**

#### **MONTHLY LIVING ALLOWANCE**

- VISTAs will receive the cost of living in their area. This works out to be \$1026 dollars before taxes. The amount varies depending of if the service site is in a rural location versus urban.
- Ohio CDC Association VISTAs are paid twice a month. The schedule is on the 15<sup>th</sup> day and the last day of the month.

#### **END OF SERVICE STIPEND – if not choosing education award**

- Accrues at the rate of \$125 per month for 12 month

#### **EDUCATION AWARD – if not choosing end of service stipend**

- This award is in the amount equivalent to the Federal Pell Grant, which is about \$5,815
  - There are two types of education benefits to members who choose the AmeriCorps Education Award:

- An education award in the form of a voucher (it is not cash) that can be used to pay for higher education (degree or nondegree) or to repay eligible student loans
- A postponement of payments on federal student loans during the time served in AmeriCorps VISTA (called a forbearance)

#### RELOCATION ALLOWANCE

- Members serving a 12-month term and moving from their home of record to their project site are eligible to receive a relocation allowance. The amount, which may not exceed \$550

#### HEALTH CARE SUPPORT

- AmeriCorps VISTA Members are required to maintain their own health insurance, in compliant with the ACA. For these members, their only health care option through AmeriCorps VISTA is the Healthcare Allowance.
- The AmeriCorps VISTA Healthcare Allowance helps cover eligible out-of-pocket expenses. These include: an annual deductible, coinsurance, copayments for qualified medical expenses, and similar charges for qualified medical payments. The allowance may not be used to for any other purpose, including paying for other healthcare coverage premiums or expenses from non-essential healthcare services. The allowance can cover up to the maximum limit specified by the Health Insurance Marketplace. For VISTA Members who began their service in 2015, the maximum that a Member could receive was \$6,600.
  - **The AmeriCorps VISTA Health Benefits Program is not an insurance policy.**
- In rare occasions, AmeriCorps VISTA Members may be exempted from the ACA's health insurance requirements. Individuals who may qualify for exemptions are those who have very low income, members of federally recognized tribes, and certain hardship other situations. Additional information regarding exemptions from the ACA's requirement is available here:
  - <https://www.healthcare.gov/health-coverage-exemptions/exemptions-from-the-fee/>
    - In these cases, Members may enroll in the AmeriCorps VISTA Health Benefit Plan. The plan covers expenses for most emergency, medical and surgical costs, hospitalization and prescription drug needs a Member may have during their service term. It is not considered ACA-compliant coverage.
- Additional information regarding the healthcare options through AmeriCorps VISTA, and how Members can sign up for them, is available on the VISTA Campus: [http://www.vistacampus.gov/sites/default/files/VISTA\\_Healthcare\\_FAQ\\_8\\_7\\_2015.pdf](http://www.vistacampus.gov/sites/default/files/VISTA_Healthcare_FAQ_8_7_2015.pdf)

#### CHILD CARE SUPPORT

- AmeriCorps VISTA offers child care benefits to members who qualify. The maximum amount of child care assistance a member can receive is \$400 per child per month.
- Child Care Assistance is paid directly to the child care provider.
- Child Care Assistance paper can take a few months to process and for the benefits to start. Assistance will be retroactively paid to child care provider for the time it took to process paperwork once everything is processed. .