



Community HealthCorps AmeriCorps Benefits Summary

Eli J. Segal Education Award: Eli J. Segal's legacy to AmeriCorps is significant. Eli saw through the legislation to create the Corporation for National and Community Service, and one of its signature programs, AmeriCorps. Starting in 1993, Segal served three years as the first chief executive of AmeriCorps.

A member who successfully completes a term of service in the Community HealthCorps program is eligible to receive a Segal AmeriCorps Education award. The education award can be used to pay education costs at *qualified* institutions of higher education, for educational training, or to repay *qualified* student loans. A member must serve a minimum of 1700 service hours and fulfill the terms of their member contract to successfully complete their term of service and be eligible for the full education award. **The amount of the award for members enrolled in the 2011-2012 program year starting August 1, 2011 is \$5,550.** The award can be used for up to seven years after the date that a member completes their service term. The award is considered taxable income in the year that is utilized. There are also currently 95 colleges and universities across the country that match the education award, so you have the opportunity to possibly double the value of your award if you choose to attend one of these institutions. The Segal Education award is taxable and is taxed as income in the year the award is used.

- A qualified loan is defined as a loan backed by the federal government under Title IV of the Higher Education Act (except PLUS Loans to parents of students), or under Titles VII or VIII of the Public Health Service Act.
- A school is defined as *qualified* if it is a Title IV institution of higher education. This means that it participates in the US Department of Education's Title IV Student Aid Programs, meaning that students who attend the school are eligible for Federal student aid.

Professional Development: Community HealthCorps members receive training in a diverse range of subjects. The foundation of these trainings is the "**Prescriptions for Success**" member training curriculum. All Community HealthCorps members receive trainings from this curriculum with topics including health disparities, primary care environment, case management, cultural sensitivity and disaster preparedness. Members also have the opportunity to attend monthly web-based professional development trainings on topics like personal and professional goal setting, careers in community health and pursuing higher education. The overall member training experience gives our members a "headstart" as they move on to pursue further educational or professional opportunities.

Community HealthCorps members also have opportunities to take on leadership roles by serving on member committees that help document member service activities and help plan national days of service like the Martin Luther King Holiday and service celebrations like AmeriCorps Week.

Living Stipend: Most Community HealthCorps members receive a living allowance or stipend during their service term. The modest living stipend is meant to assist members with their living expenses during their term of service. **The living stipend for full time members in the 2011-2012 program year is \$12,100.** The living stipend is taxable. The frequency of the stipend payments varies by program site, but many sites provide payments on a bi-weekly basis. The living stipend may affect state or government aid programs, but in most cases this does not occur. It is best to discuss this with a social or case worker if you are receiving any additional support.

Health Insurance: Community HealthCorps members are eligible for individual health insurance coverage. This usually includes basic health insurance and prescription coverage during the member's term of service and meets all of the requirements for AmeriCorps member health insurance coverage.

If a member has health insurance at the time they enroll into the Community HealthCorps program, they may waive the Corps Network coverage and keep their own insurance. Members who choose to waive the Corps Network Insurance must provide proof of coverage from their other insurance plan.

Some Community HealthCorps program sites may offer their members an alternate insurance plan. However, all plans are required to meet the guidelines established by AmeriCorps and the Corporation for National and Community Service.

Loan Forbearance and Interest Accrual: Members who are serving a term of service with the Community HealthCorps program may be eligible to postpone the repayment of their *qualified* student loans for the length of their service term through an action called loan forbearance. The loan holder makes the determination if a loan is eligible for forbearance, but generally, most federally-guaranteed student loans qualify.

While your loan is in forbearance during your term of service, interest continues to accrue. However, If you successfully complete your term of service the National Service Trust will pay all or a portion of the interest that accrued on your qualified student loans during your service term.

Child Care Benefits Program (CCBP): Members serving in the Community HealthCorps program may be eligible to receive a child care benefit to pay all or part of their child care costs. These child care benefit payments are made directly to qualified child care providers for child care services provided to eligible children on behalf of eligible members who need child care services after the member's term of service with Community HealthCorps begins.

To be eligible to receive a child care subsidy benefit, the member must meet the following requirements:

1. Be an active full-time member of AmeriCorps.
2. Need child care services in order to participate in the AmeriCorps program.
3. Have household income that does not exceed the maximum amount under the Child Care & Development Fund Block Grant rules established by the state or territory in which the child care services are provided.
4. Be a custodial parent or legal guardian of a child under the age of 13

The child for which the member is eligible must be living with the member. Once the member is approved and accepts the AmeriCorps CCBP benefits, the member must not be receiving a child care benefit for the same child from any other source

For more information on the Community HealthCorps program, visit our website at www.communityhealthcorps.org