Member Benefits

Presented by Christina Johnson, MCSC Program Officer
Tan-Tar-A Resort - Osage, Beach, MO
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AGENDA

- Living allowance
- Taxes and Insurances
- Segal Education Award
- Loan forbearance
- Healthcare
- Childcare
- Activity
- Q&A
Living allowance- stipend an AmeriCorps Member receives while serving. It is not a wage and cannot be paid to a Member on an Hourly basis.
• Programs should pay living allowances in increments such as **weekly, biweekly, or bi-monthly**.

• Members serving any portion of a pay period must receive the entire living allowance for that period, **UNLESS** your organization’s written policies & procedures say differently (pro-rated).

• Policy must be outlined in the Member’s contract. It must be reasonable and consistently followed.
1. Can a Member waive his/her living allowance?
   A: Yes. A Member may waive all or portion of the living allowance.

2. If a Member doesn’t serve in a pay period, can you still provide him/her the living allowance?
   A: No. A Member must serve during the pay period in order to be eligible for a living allowance.

3. Can AmeriCorps Programs impose a financial penalty on Members?
   A: Yes. Fines can be imposed for disciplinary reasons. However, they cannot be applied to the federal portion of their living allowance.

4. What about garnishments of a Member’s living allowance?
   A: Garnishments cannot be taken from the federal portion of the living allowance but can be taken from the non-federal portion. (applicable to state law)

5. Can AmeriCorps Programs withhold a Member’s living allowance?
   A: Yes, but only temporarily for minor disciplinary reasons.

6. What if I have a member who starts service late or finishes earlier?
   A: The AmeriCorps Program may not pay “catch up” amounts or a lump sum. Members may not receive the full living allowance in that time period.
TAXES AND INSURANCE

- Liability Insurance Coverage
- FICA
- Income Tax
- Worker’s Compensation
- Unemployment Insurance
- Family Medical Leave Act (FMLA)
- Federal Work Study
SEGAL EDUCATION AWARD

Education Award

A benefit provided to an AmeriCorps Member who has successfully completed a term of service. It can be used to pay education costs at qualified institutions of higher education, for educational training, or to repay qualified student loans.

--Members may only receive the value of two full-time education awards.
SEGAL EDUCATION AWARD (CONTINUED...)

**Payments**

- **You have 7 years from the date that the Segal Education Award is earned.**
- **You can apply the full amount or increments of the award to your tuition.**
- **Payments can only be made to qualified schools or loan holders.**

**Transfers**

- **EARNER of the Ed Award must be or have been at least 55 years of age in AC before he/she began the term of service.**
- **Transfer must be completed before the 7-year expiration date.**
- **The EARNER of the ED Award is eligible to transfer the award to his/her child, stepchild, foster child, grandchild, or step-grandchild.**
- **Recipient of transferred award must be a US citizen, national, or lawful permanent resident alien.**
- **Recipient of transferred award cannot have earned or received the aggregate value of 2 full-time education awards.**

**Taxes**

- **Award is considered taxable income in the year that the Corporation submits the payment to the school or loan holder.**
Temporary postponement of the repayment of their qualified student loans.

- Member requests forbearance through My AmeriCorps Portal
- While the loan is in forbearance, interest continues to accrue

Upon successful completion, the National Service Trust will pay all or a portion of the interest that accrued on the qualified student loans during the service period.

- Members request through the MyAmeriCorps Portal
- Interest payment is taxable income
AmeriCorps Programs are **required** to provide health insurance to full-time Members (if Members do not have their own).

It is your responsibility at least offer coverage to eligible Members. If a Member has other acceptable health insurance, he/she must sign a waiver and provide documentation.

You are required to provide coverage to Members who lose coverage during their term of service (due to service) or no deliberate act of their own.
Full-time Members are eligible for child care benefits.

- GAP Solutions administers the benefit for CNCS
  - www.americorpschildcare.com
  - (855) 886-0687

Eligibility Requirements

- Household income \( \leq 75\% \) of the state’s median income for a family of the same size.
- Not currently receiving any other child care subsidy.
- Must be the parent or legal guardian of a child under 13.
- Child must live with the Member.
- Member must attest that child care is needed to provide AmeriCorps service.

If a Member’s status changes, programs have (5) five days to notify GAP Solutions, or could be liable for erroneous payments.

Note: Childcare waivers must be in eligible Member’s file who decline child care benefits.
ACTIVITY

1) How should living allowances be distributed?
2) Are living allowances taxable?
3) What is a Segal Education Award?
4) Is the Segal Education Award transferrable?
5) What must be in a Member’s file if he/she declines health insurance coverage and/or childcare?
1) **How should living allowances be distributed?**
   A: Living allowances should be paid in increments such as **weekly, biweekly, or bi-monthly**.

2) **Are living allowances taxable?**
   A: Yes

3) **What is a Segal Education Award?**
   A: A benefit provided to an AmeriCorps Member who has successfully completed a term of service. It can be used to pay education costs at qualified institutions of higher education, for educational training, or to repay qualified student loans.

4) **Is the Segal Education Award transferrable?**
   A: Yes

5) **What must be in a member’s file if they decline health insurance coverage and/or childcare?**
   A: Signed waivers