

# BENEFITS QUICK LOOK: AMERICORPS MEMBERS



## Medical and Rx: **Health Plans, Inc. (HPI) and CVS Caremark**

City Year is proud to provide a company-paid medical plan to AmeriCorps members—enrollment does not reduce your stipend! The plan features low deductibles and no-cost urgent care services at thousands of in-network locations. Preventive care services (including annual physical exams, immunizations, and certain recommended screenings) are covered at 100%. In-network preventive services are not subject to copays, deductibles or coinsurance. Most other services are covered with a copay and/or 20% coinsurance. The chart below provides a high-level overview of the medical plan benefits.

	<b>In-Network (You pay)</b>	<b>Out-of-Network (You pay)</b>
<b>Primary care office visits</b>	20% coinsurance	Not covered
<b>Specialist office visits</b>	20% coinsurance	Not covered
<b>Urgent care</b>	No charge	Not covered
<b>Emergency room</b>	\$250 copay then 20% coinsurance	Same as in-network
<b>Inpatient hospital</b>	20% coinsurance	Not covered
<b>Outpatient surgery</b>	20% coinsurance	Not covered
<b>Diagnostic test (x-ray, blood work, etc.)</b>	20% coinsurance	Not covered
<b>High-cost imaging (MRI, CT, PET, etc.)</b>	20% coinsurance	Not covered
<b>Prescription drugs</b>		
Retail (30 days)		\$10/\$25/\$40
Mail order (90 days)		\$20/\$50/\$80
Rx out-of-pocket max		\$1,000
Rx deductible	\$100 separate specific prescription drug deductible applies	
<b>Medical deductible</b>	\$100	Same as in-network
<b>Medical coinsurance</b>	80% plan / 20% member	Same as in-network
<b>Out-of-pocket maximum</b>	\$1,000	Same as in-network

## Emotional Support: **Curalinc EAP and TalkSpace**

### **CURALINC EMPLOYEE ASSISTANCE PROGRAM (EAP)**

The CuraLinc Employee Assistance Program is provided to all City Year AmeriCorps members at no additional cost. You and eligible members of your household have 24/7 access to confidential counseling to help you address issues such as relationships, drug and alcohol abuse, financial hardship and general stress or depression.

### **TALKSPACE THERAPY PROGRAM**

AmeriCorps members have free access to three months of Talkspace, an online and mobile therapy program available at any point during your service year. Talkspace is available via phone, text or email 24/7, and you will have the option to extend the service beyond the initial three months.

## Benefits Assistance: **Benefit Advocate Center**

You have free access to the Benefit Advocate Center (BAC), available to assist you with a wide range of benefits-related questions regarding *any* line of coverage, including your medical plan and emotional support programs. The BAC can help answer your questions regarding Explanation of Benefits, prescription and pharmacy issues, claims difficulties and more.

**FOR MORE DETAILS REGARDING THESE BENEFITS, VISIT:**

<https://www.cityyear.org/experience/benefits-resources>

## AmeriCorps Members: **Benefits During Service**

### **LIVING ALLOWANCE**

City Year provides a modest bi-weekly living stipend to all AmeriCorps members for their term of service. The variable stipend amounts are taxable based upon your elected tax withholding and are driven by the cost of living in each location where our AmeriCorps members serve. City Year's goal is to make service financially feasible for all.

### **AMERICORPS CHILD CARE BENEFITS PROGRAM**

The AmeriCorps Childcare Benefits Program assists AmeriCorps members with childcare during their active time of service with City Year. For program guidelines, application details and further information, visit <https://www.americorpschildcare.com>.

### **WORKERS' COMPENSATION**

If an accident or injury occurs while performing your service duties as an AmeriCorps member, you may be eligible for Worker's Compensation. If this occurs, applicable medical expenses will be paid by City Year's Worker's Compensation policy and applicable wages will continue while you are unable to continue serving.

### **RELOCATION SUPPORT**

All City Year AmeriCorps members who are relocating 50 miles or more for service are eligible for a one-time, \$500 (taxable) relocation payment. This payment will be processed upon your arrival at your site and the start of your service.

### **LOCALIZED BENEFITS**

Every site has its own set of local partnerships with benefits for AmeriCorps members. These vary by location but often consist of free transportation passes and local discounts. Find out more about local benefits by contacting a local recruiter.

## Educational Benefits: **Student Loan Relief**

### **SEGAL EDUCATION AWARD**

City Year participants are eligible to earn a post-service Segal Education Award (valued at approximately \$6,000) upon successful completion of their AmeriCorps service year. 900-hour and 1200-hour terms of service are eligible for different amounts. The Segal Education Award can be applied to pay off qualifying student loans (existing or current) or to pay current educational expenses at eligible schools or educational programs. Additionally, over 100 colleges and universities nationwide augment the Segal Education Award in some way, including matching the award amount, waiving registration fees, course credits and/or service scholarships. Visit <https://www.nationalservice.gov/programs/americorps/segal-americorps-education-award> for further information.

### **LOAN FORBEARANCE & INTEREST ACCRUAL PAYMENTS**

Enrolled AmeriCorps members may request forbearance on qualifying student loans, which exempts them from having to make loan payments during their term of service. Requests must be submitted through My AmeriCorps. Contingent upon successful completion, an AmeriCorps member may request payment of interest accrued during the program year by the National Service Trust (the administrative branch of the Corporation for National and Community Service).

### **PUBLIC SERVICE LOAN FORGIVENESS PROGRAM**

Enrolled AmeriCorps members may be able to receive loan forgiveness under this program. Under the program, the Department of Education will forgive any outstanding balance and accrued interest on a borrower's Direct Loan or Direct Consolidation Loan after 120 qualifying payments have been made on the loan while serving in a full-time AmeriCorps position. For a wealth of information regarding Public Student Loan Forgiveness and AmeriCorps, visit [https://nationalservice.gov/pdf/08\\_1210\\_ccraa\\_faqs.pdf](https://nationalservice.gov/pdf/08_1210_ccraa_faqs.pdf).

### **INCOME BASED REPAYMENT PLAN**

Under this plan, an individual's monthly student loan payments are reduced relative to their income. The Income Based Repayment calculator at <https://www.nationalservice.gov> can be used to estimate what a monthly payment under this plan would be.

## AmeriCorps Alumni: **Benefits Upon Graduation**

### **CITY YEAR ALUMNI ASSOCIATION**

The City Year Alumni Association aims to connect and mobilize our 32,000 alumni as a community of idealists, civic leaders and builders of City Year and the national service movement. Our vision is that alumni take up the challenge to become Leaders for Life to address the needs of their communities and to continue to change the world long after they have taken off their City Year jacket.

### **UNIVERSITY PARTNERSHIPS & SCHOLARSHIPS**

City Year partners with more than 100 top graduate schools plus undergraduate colleges and universities to provide application fee waivers and scholarship opportunities to alumni. Each year, over \$3 million dollars are available in scholarships exclusively to City Year alums, in a wide range of programs including education, public policy, social work, business and public health.

### **CAREER PARTNERS**

Career Partners are a network of organizations providing preferential hiring opportunities to members of the City Year network. They recognize the City Year experience as a strong indicator of future success and that serving with City Year strengthens an applicant's competitiveness and chances of selection. For details, visit [https://alumni.cityyear.org/page/careerpartners\\_byloc](https://alumni.cityyear.org/page/careerpartners_byloc).