



# AmeriCorps Members Benefits Quick Look

City Year is proud to provide company-paid medical, dental and vision benefits to AmeriCorps members who enroll – enrollment does not reduce your stipend! Please see below for a high-level overview of each plan:

## »Medical and Rx: **Aetna & CVS Caremark**

City Year’s medical plan features low medical & prescription deductibles, an expansive provider network and no-cost urgent care services at thousands of in-network locations.

	<b>In-Network</b> Member Cost
<b>Primary care office visits</b>	20% coinsurance after deductible
<b>Specialist office visits</b>	20% coinsurance after deductible
<b>Urgent care</b>	Covered 100%, deductible waived
<b>Emergency room</b>	\$350 copay then 20% coinsurance after deductible
<b>Inpatient hospital</b>	20% coinsurance after deductible
<b>Outpatient surgery</b>	20% coinsurance after deductible
<b>Diagnostic test (x-ray, blood work, etc.)</b>	20% coinsurance after deductible
<b>High-cost imaging (MRI, CT, PET, etc.)</b>	20% coinsurance after deductible
<b>Prescription drugs</b>	After a \$100 prescription drug deductible, the following copays apply:
Retail (30 days)	\$10/\$25/\$40
Mail order (90 days)	\$20/\$50/\$80
Rx out-of-pocket max	\$1,000
<b>Medical deductible</b> (Individual)	\$100
<b>Medical coinsurance</b>	80% plan / 20% member
<b>Out-of-pocket maximum</b>	\$1,000

## »Dental: **Aetna**

City Year’s dental coverage is provided to AmeriCorps members in partnership with Aetna, with access to a nationwide directory of providers who offer competitive discounts and great savings for members.

	<b>Participating Providers</b>	<b>Non-Participating Providers</b>
<b>Deductible</b> (Individual)	None	\$50
<b>Preventive Services</b>	Covered at 100%	Deductible, then same as in-network
<b>Basic Services</b>	80% paid by plan, 20% paid by member	Deductible, then same as in-network
<b>Major Services</b>	Not covered	Not covered
<b>Annual Benefit Maximum</b>	\$500 per member	\$500 per member

## »Vision: **EyeMed**

City Year’s vision plan provides each of the following once every plan year: coverage for an eye exam, \$130 frame allowance, and \$130 lens allowance (for standard lenses or contacts). In-network laser vision correction discounts are also available.

	<b>In-Network</b> Member Cost	<b>Non-Network</b> Reimbursement
<b>Exam</b>	\$10 copay	Up to \$57
<b>Frames</b>	\$0 copay; \$130 allowance, 20% off balance	Up to \$104
<b>Lenses</b> (frames or contacts)		
Standard Lenses: Single/Bifocal/Trifocal	\$25 copay	Up to: \$47 / \$79 / \$113
Contacts: Conventional	\$0 copay; \$130 allowance, 15% off balance	Up to \$104
Contacts: Disposable	\$0 copay; \$130 allowance	Up to \$104

## »Emotional Support: **Counseling, Therapy & Meditation**

**SUPPORTLINC EMPLOYEE ASSISTANCE PROGRAM (EAP)** This 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 Talkspace, an online and mobile therapy program available at any point during your service year. Talkspace is available via phone, text, email and video.

**TEN PERCENT HAPPIER** With the Ten Percent Happier app, AmeriCorps members will discover guided meditations and practical teachings to carry anywhere. Use code "CityYear" to sign up for a free three-year (3) subscription!

**CRISIS TEXT LINE** Text "4COMMUNITY" to 741741 to speak with a trained Crisis Counselor who empathizes, listens, and helps you get to a calm, safe place when navigating stress, anxiety, loneliness, suicidal ideation, or anything in between.

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

**LIVING ALLOWANCE** City Year provides a modest bi-weekly living stipend to all AmeriCorps members during 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** This program assists AmeriCorps members with childcare during their active time of service with City Year. For guidelines, application details and further information, visit [americorpschildcare.com](http://americorpschildcare.com).

**WORKERS' COMPENSATION** If an accident or injury occurs while performing your service duties as an AmeriCorps member, City Year's Worker's Compensation policy may pay medical expenses and continue applicable wages while you are unable to serve.

**RELOCATION SUPPORT** 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 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 (up to \$6,895) upon successful completion of their AmeriCorps service year. 900-hour, 1200-hour and 1700-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 [americorps.gov](http://americorps.gov) 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.

**PUBLIC SERVICE LOAN FORGIVENESS PROGRAM** Enrolled AmeriCorps members may be able to receive loan forgiveness under the Department of Education's Public Service Loan Forgiveness Program, which 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 more information regarding this program, visit [studentaid.gov](http://studentaid.gov).

**INCOME BASED REPAYMENT (IBR) PLAN** Under an IBR plan, a qualifying individual's monthly student loan payments are reduced relative to their income. For additional information regarding IBR plans, visit [studentaid.gov](http://studentaid.gov).

## »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, continuing 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 [alumni.cityyear.org](http://alumni.cityyear.org).

More details regarding these benefits:

[cityyear.org/experience/benefits-resources](http://cityyear.org/experience/benefits-resources)