KEY POINTS REGARDING VISTA BENEFITS

**VISTA Standard Benefits:**
- a.) Indiana Living Allowance is $972.00 per month. Paid every two weeks via direct deposit.
- b.) Is taxable. Federal taxes are withheld, though state and local taxes, social security are not.
- c.) Is not considered income for purposes of unemployment compensation.
- d.) My two current VISTA members applied for Food Stamps- your living allowance is not considered income. They both receive $201.00 per month in food stamps.

**VISTA Health Coverage Key Points:**
- a.) VISTA members receive health coverage under the AmeriCorps Heath Benefits Program
- b.) VISTA pays $5 co-pay for each visit to a medical office; $25 for an emergency room visit
- c.) Prescription drugs are covered (new and existing)
- d.) Certain emergency dental and vision

**VISTA Leave of Absence Key Points:**
- a.) Personal days off= 10 days
- b.) Medical days off= 10 days for illness, injury, or medical appointments

**VISTA relocation and Settling In Key Points:**
1.) **Settling In Allowance:**
- a. Is intended to cover initial settling in expenses (rental application fees, utility deposits, etc.)
- b. CANNOT exceed $550.00
- c. Is paid as a lump sum in first living allowance

2.) **Baggage Reimbursement:**
- a. Reimbursement for shipping personal belongings between home of record and project site and the beginning and end of service. The new resident must be at least 100 miles from home.
- b. Based on mileage between home and service site. It is $25 per 100 miles, maximum of $500.

3.) **Travel Relocation Reimbursement:**
- a. Will pay for mileage to get to Pre Service Orientation

4.) **Optional Life Insurance:**
- a. VISTA has the option to purchase life insurance.
- b. The premium is $2.07 per pay period

5.) **Child Care Benefit Key Points:**
- a. Your VISTA may be eligible for a child care benefit of up to $400 per month per child.
- b. Qualifying children must be under 13.

6.) **End of Service Benefits:**
- a. $5,550 for successfully completing a full year of service.
b. Can only be used to pay tuition, college costs and related expenses
c. Your VISTA can choose an end of the year stipend (instead of ed. Award) in the amount of $1,500.

7.) **Student Loan forbearance and Deferment Comparison:**
   a. Loan interest continues to accrue, but when year of service is completed, the National Service Trust will pay interest.
   b. Deferment- economic hardship

8.) **Non-Competitive Eligibility Key Points:**
   a. Once year of service is completed, earns one year of non-competitive eligibility status from the day completed VISTA.
   b. Enables a VISTA who meets the minimal qualifications for a federal job to be hired by a federal agency without going through a formal review process and without having to compete with the general public.