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USDA [Department of Agriculture]/AmeriCorps-Benefit Questions

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Benefits

January 31, 1995

SUBJECT: Benefits for Part time AmeriCorps Members

TO: Lloyd E. Wright, Director, CARD
Joel Berg, Director of National Service USDA

ISSUE: Are Part time AmeriCorps members eligible to receive health insurance and child care?

BACKGROUND: The legislation states that members may receive health insurance and child care, but we are not required by law to provide these benefits. This question has been raised before and was prompted today by a call from Richard Baird, AmeriCorps Project Director in Maine. They are filling a vacancy with a part time person and called for clarification on member benefits.

RECOMMENDATION: I discussed the matter with Joel Berg and proposed that we provide for member health insurance, but not for child care. Joel is in agreement with this as USDA policy. In the case of NRCS, we budgeted for health insurance to accompany each AmeriCorps slot. In addition, providing coverage is consistent with the attempt to provide health care to all Americans. The child care was not included in our original budget. Full time AmeriCorps members have encountered difficulties in acquiring child care coverage. The addition of coverage for part time members would increase the complexity of child care benefits.

POLICY STATEMENT: The following should be added to the USDA AmeriCorps operations manual.

Part time AmeriCorps members are eligible to receive health insurance during their period of service. Members who are already covered by a health insurance policy, should not drop their coverage and change to the policy offered under AmeriCorps. Project Directors must make sure that health insurance rosters are updated to include members who do not have policies when they enroll in AmeriCorps. (Include address and phone/fax numbers for submitting updates)

Part time members will not receive child care coverage.

Paula Cole Jones
PAULA COLE JONES



USDA/AmeriCorps

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Subject: PER - AmeriCorps Program - Student Loan
Benefit Provisions

Date: December 15, 1994

To: Paula Cole Jones, Program Manager, AmeriCorps
NRCS, Washington, D. C.

File Code: 360

As discussed with you previously by telephone, we are having difficulties with the student loan benefit provisions of the AmeriCorps Program.

One member signed up for AmeriCorps with the intention of the educational award helping him pay off his school loan. As it turns out, he has a conventional promissory note loan that he obtained to finish his education. This loan is apparently not a qualified loan under Titles IV, VII, or VIII of the Higher Education Act of 1965.

In recruiting for members, we did not make specific the qualifications for student loan benefits. We simply stated the student loans could be paid off with the educational award. Now the member finds out his loan cannot be paid off using the educational awards. One of the main benefits he believed the program would provide is not, in fact, a benefit.

Several other members have experienced extreme difficulty with their loan holders regarding the student loans. The loan holders say they have never heard of the program and have been quite uncooperative. These are members who are in the process of paying off qualified Stafford loans.

Perhaps a better instrument is needed whereby the loan holders can easily contact the corporation rather than slugging it out with the students.

We are requesting an exception be granted in those cases where a loan institution made a loan to a member for the purpose of education, but the loan does not meet the specific requirements set forth in the Higher Education Act of 1965. The details of qualified student loans were not made available to the members until after they had made a commitment.

Discussion with the member indicates he is considering pursuing this through his legislative representative.

Paula Cole Jones

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Thank you for your assistance on this matter.

A handwritten signature in cursive script that reads "Larry D. Miles".

Larry D. Miles
Program Manager

cc:

Lloyd E. Wright, Director, PRG-CAR, Washington, DC

bc:

James Habiger

Jim Meisenheimer