



# The Peace Corps Volunteering at Age 50+

*When deciding to apply to serve in the Peace Corps, many older Americans have questions about issues unique to their stage of life. These are the most frequently asked.*

## Healthcare and Insurance

### **Is the medical evaluation process during application different for older candidates?**

The medical evaluation process is the same regardless of an applicant's age. Because of the nature of countries where Peace Corps serves and the scope of the medical services available in those countries, all applicants undergo a comprehensive medical and dental assessment based on their health history and examinations to determine if they are medically qualified to serve in the Peace Corps. Each applicant is assessed individually to determine if Peace Corps' medical eligibility standards are met. The Peace Corps Office of Medical Services screening unit works with an applicant to ensure that pre-existing conditions are considered and that a Peace Corps country is capable of providing the necessary services and support to accommodate a condition.

The medical assessment process may take more time for applicants with involved health histories. This assessment usually requires more communication between the applicant and the Office of Medical Services and often involves the need for additional information and medical tests. While the Peace Corps reimburses applicants a set amount for certain dental and medical examinations, costs incurred above that are not covered by the Peace Corps, and you will likely have to pay for these additional medical costs while trying to get a medical clearance.

Resources in terms of an applicant's time and finances are not insignificant. A list of medical conditions that the Peace Corps is typically unable to accommodate is available from your recruiter or on the website at [www.peacecorps.gov/medical](http://www.peacecorps.gov/medical).

### **Will the Peace Corps office in the country I serve be aware of my medical records and needs?**

Yes. Your medical records are provided to the Peace Corps medical officer prior to your arrival in-country. Peace Corps takes very seriously the confidentiality of medical records, and they are protected by the Privacy Act. On occasion, some limited information may be given to a non-medical Peace Corps staff member (e.g., the country director) who has a specific need to protect the safety, health, and security of Volunteers. Staff also has an obligation to protect confidentiality.

### **Will my medical expenses be covered while I am serving as a Volunteer?**

The Peace Corps provides a comprehensive health program beginning at the start of Peace Corps service and continuing until you end service. This coverage includes health education and instruction, treatment for injuries/medical conditions, prescriptions, immunizations, and dental care. These services are delivered by the Peace Corps medical officer at post and/or other approved providers in-country.

### **What about after Peace Corps service is over?**

After service, returned Volunteers are eligible for 18 months of coverage by a private health insurance called CorpsCare<sup>®</sup>. Peace Corps pays the first month's premium and you have the option to purchase this comprehensive health insurance policy to cover you and qualified dependents. If you have service-related conditions that need an evaluation, your medical officer or the Office of Medical Services at headquarters will provide an authorization for this evaluation. If an illness or injury was related to your activities as a Volunteer, you may be eligible for benefits under the Federal Employees' Compensation Act (FECA) through the Department of Labor.



Benefits of Peace Corps service and other details are addressed on the Peace Corps website: [www.peacecorps.gov](http://www.peacecorps.gov). You may also call **800.424.8580**, option 1, to talk with a Peace Corps recruiter.

**What if I become ill while overseas?**

Necessary immunizations, anti-malaria medication (if appropriate), and health precaution instruction are provided at initial training by the Peace Corps medical officer. The Peace Corps medical officer in-country will assist you in protecting and maintaining your health, and provide primary care as needed. If a medical condition should arise that requires a level of care not available in the country of assignment, medical evacuation to another country or to the United States will be arranged through the Peace Corps Volunteer health system.

**Should I maintain my health insurance during Peace Corps service?**

Some private sector retirees may experience difficulty reapplying for health insurance upon completion of service. For this reason, private sector retirees may wish to contact their insurance company to determine the options available and/or consider maintaining their existing health insurance during service.

Federal retirees may suspend federal employee health benefits during Peace Corps service. However, you will need to talk with your retirement office to ensure that the suspension is done in a way that permits re-enrollment.

The Peace Corps provides Volunteers with full healthcare coverage during service, so check with your Medicare office to find out whether Medicare payments will continue to be deducted from your Social Security payment while you serve. You can cancel Medicare Part B (so you don't have to pay the monthly premiums during your service) and re-enroll without penalty when you return to the U.S., as long as you submit the re-enrollment form prior to your close of service. This form can also be used to file for CorpsCare® or other private insurance. While serving as a Volunteer, Medicare defines you as "employed" for its purposes, which waives penalties for late filing.

**Finance****Will Peace Corps service affect my Social Security retirement benefits?**

Only the Social Security Administration (SSA) can determine whether, or how, your benefits will be affected while you serve as a Volunteer. The Peace Corps readjustment allowance (accrued at the rate of \$225 per month and paid at the end of service for all months, including training) and a small percentage of the monthly living allowance you are provided by the Peace Corps constitute earnings for Social Security purposes. Social Security and Medicare tax payments are deducted from your monthly readjustment allowance.

For more information, visit SSA at [www.socialsecurity.gov](http://www.socialsecurity.gov) or call 800.772.1213. For questions about retirement benefits, contact the human resources department at your workplace.

**Will Peace Corps service affect my Social Security disability payments?**

The Social Security Administration retains the right to determine on a case-by-case basis whether the physical demands on a Peace Corps Volunteer warrant continuation of disability payments. Every case is reviewed periodically by SSA, generally at least once every three years, to make sure all requirements for the entitlement are met. Contact SSA at 800.772.1213 for more information.

**Are Volunteers exempt from capital gains on the sale of their principal residence in the U.S.?**

Check with your tax advisor for the most current information.

**How can I best maintain my home and financial affairs while overseas?**

You may want to discuss with an attorney the possibility of giving a relative or friend power of attorney to handle your financial matters while you are serving in the Peace Corps. If you decide to rent your home while you are overseas, a property manager may be useful to arrange leases, handle rental income, pay taxes and insurance, and supervise needed repairs and maintenance on your home. You might also consider having an accountant or tax service prepare your income taxes while you are overseas. Note that your monthly living allowance and readjustment allowance are considered taxable income, so W-2 forms will be sent to your Peace Corps worksite. You can either file from overseas or send them home, along with other income records, to be filed by someone else. As a Volunteer, you may be granted an extension on the April 15 filing date. Consult your tax advisor for additional information.

**Can I have debt of any sort (e.g., tuition for my kids) and still be in the Peace Corps?**

Managing money shows fiscal responsibility, so debt alone is not a disqualification. You can serve in the Peace Corps with outstanding financial obligations if you can show that the debts can be managed and/or paid in a timely way during service. If you plan to have another person assume responsibility for making payments on a debt, an original copy of a notarized statement from that person acknowledging his or her responsibility is required.

An applicant may include an allotment or multiple allotments up to \$168.75 per month from his or her Volunteer readjustment allowance when making debt payment plans. This allotment is not available until the trainee is sworn in as a Volunteer, so the applicant must make other arrangements for payments during training. These allotments must be paid directly to the company that holds the debt.

## While Serving Abroad

### **I thought the Peace Corps was just for recent college graduates; does the Peace Corps really seek older applicants?**

Volunteers with a lifetime of experience are eagerly sought! The Peace Corps has no upper age limit. Currently 5 percent of Peace Corps Volunteers are over age 50.

### **What's it like to serve with Volunteers whose average age is 27?**

Most Volunteers of all ages say they benefit greatly by training, working, and facing challenges together. The friendships formed through these experiences often become life long. In their host communities, mid-life and 50+ Volunteers are generally accorded respect for their age and wisdom and often mentor younger Volunteers. Because there are fewer older Volunteers, however, loneliness can be a problem for those who feel the need for a nearby and supportive peer group. A network of strong relationships with a variety of other Volunteers, Peace Corps staff, and, very importantly, new friends in host communities can help alleviate loneliness—and provide a wealth of opportunities for sharing and learning.

### **Should I be anxious about learning a new language?**

This is the number-one concern of older applicants. Integration into your community is essential to being an effective Volunteer, and communication is certainly a key element to that integration. To prepare you as a Volunteer, the Peace Corps' language-training teams provide approximately three months of training in-country by native speakers. This formal language training focuses on both grammar and overall communication skills. Trainees also typically live with a host family during their training, which provides an “immersion experience,” enhancing language acquisition, cross-cultural adjustment, and assimilation into the community. Volunteers who need additional language instruction after pre-service training often arrange for a local tutor once they arrive at their worksite. Additionally, many people find it helpful to begin a basic language course before they depart for service.

### **Can I serve with my spouse?**

Married couples may serve in the Peace Corps together, but each person must apply separately and qualify as a Volunteer. It can take longer to place married couples, as the number of placements in-country for two qualified Volunteers in the same location is limited.

### **Are there any Peace Corps countries where Volunteers are not sent due to age?**

Placement is based on matching the skills of a Volunteer with the needs of the host country as well as an assessment of a Volunteer's medical needs and the appropriate services available in

that country. A few countries have mandated retirement ages. At present, to be considered for service in Namibia or the Philippines, you must be no older than 63 by your swearing-in date.

### **How about staying connected to my kids and my grandkids?**

Most Volunteers are able to maintain contact with family, friends, and fellow Volunteers by regular mail, e-mail, and telephone. Modes of communication can vary greatly, but some option is always available

### **Can my family and friends visit?**

Yes, this is a wonderful way to share your experience of the host country with loved ones. Using accrued vacation time to spend with visiting guests offers flexibility in your schedule and does not interfere with work. Vacation and visitor policies are explained in the Peace Corps *Volunteer Handbook*.

### **What if a family emergency occurs while I am serving?**

If a serious medical problem or death occurs in your immediate family, the Peace Corps allows a leave period and pays for travel to the site of the emergency, at the Peace Corps' expense. Immediate family is defined as spouse, parents, siblings, children, and grandchildren. Should an emergency occur for those not covered (e.g., in-laws), Volunteers may take leave and travel at their own expense.

### **My family and friends are worried about my safety—what should I tell them?**

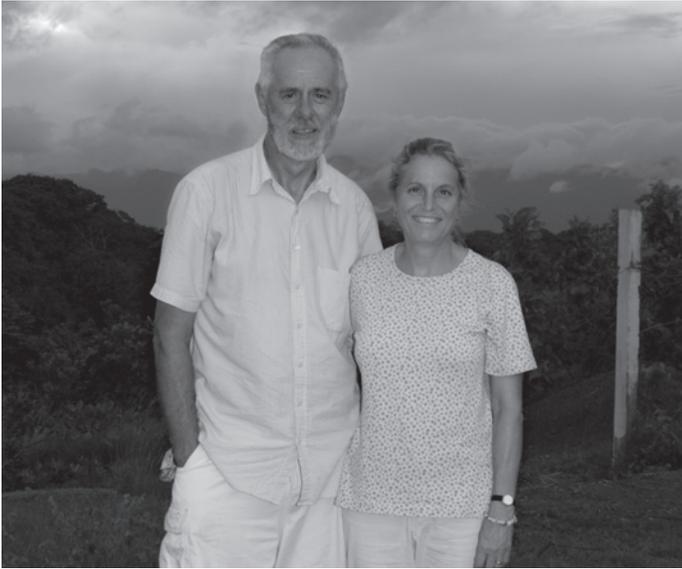
The safety of Volunteers is paramount to the Peace Corps. Each Peace Corps country has staff devoted to safety and security. Additionally, the Peace Corps provides training to Volunteers on respecting locally appropriate behavior, exercising sound judgment, and abiding by agency policies and procedures. In choosing Volunteer sites, the Peace Corps considers factors such as access to medical and other essential services and availability of communications and transportation, particularly in cases of emergency. There is a Peace Corps office in every country where Volunteers serve (except the Eastern Caribbean where one office serves several nearby islands).

### **How do I vote while serving abroad?**

You can arrange to vote through an absentee ballot, which can be mailed to you via the Peace Corps office in your country of service.

## For Federal Government Employees

*Questions related to retirement benefits from private companies should be addressed to your human resources department. As a federal agency, Peace Corps has gathered answers for U.S. government employees, which are provided below.*



### Is Peace Corps service counted as time in federal service?

Yes, Peace Corps service can count as creditable service under certain circumstances. Under section 5(f) of the Peace Corps Act, 22 USC 2504(f), months of satisfactory service as a Volunteer (not as a trainee) are credited as civilian employment if you become a federal employee after your Peace Corps service. Peace Corps service does not count as military service and it does not count as service for employment before you became a Volunteer. In other words, time served as a Volunteer is creditable toward a federal employee's "service computation date" for leave, retirement, seniority, and other rights and privileges based upon length of service under laws administered by the Office of Personnel Management (OPM).

In order for your time as a Volunteer to be credited for retirement purposes, you must pay a "service credit deposit" to cover the period you were a Peace Corps Volunteer. The amount you must pay is a percentage of your readjustment allowance. Interest is charged if the deposit is not paid in a timely way, i.e., within two years of becoming an employee, so you should look into making the deposit earlier rather than later. You can find the necessary OPM forms online:

SF 3108 for FERS [http://www.opm.gov/forms/pdf\\_fill/SF3108.pdf](http://www.opm.gov/forms/pdf_fill/SF3108.pdf)

SF 2803 for CSRS [http://www.opm.gov/forms/pdf\\_fill/SF2803.pdf](http://www.opm.gov/forms/pdf_fill/SF2803.pdf)

Your human resources office should also be able to help you.

### As a federal employee can I retire and then serve in the Peace Corps? Can I return to federal service when I finish serving in the Peace Corps?

Yes, you can do either. Some people serve in the Peace Corps directly after they retire from federal employment; others serve in the Peace Corps and then return to their previous job or find another federal job. However, there are no provisions for guaranteeing current federal employees their positions in the government if they become a Peace Corps Volunteer. Before resigning you should look into the possibility of being placed on leave without pay (LWOP) for the period of time you serve as a Volunteer (typically 27 months). It is up to your employer whether or not you can be rehired after a leave of absence. Check with your human resources department and supervisor.

### Can I receive my federal retirement benefits while I am overseas?

Yes, you can receive your retirement annuity/benefits while serving as a Volunteer provided you retire from federal service prior to beginning your Peace Corps service. If you meet the age and other requirements for retirement from your agency while serving as a Volunteer, you can apply for your annuity at any time from that point forward.

Receiving a retirement annuity has no impact on your Peace Corps stipend. Volunteers receive a monthly living allowance based on the cost of living in the country where they serve. This amount is approximately \$200–\$230 per month and covers basic living costs such as rent, food, clothing, and transportation.

