

GENERAL SCHEDULE (GS) AND FEDERAL WAGE SYSTEM (WG/WL/WS) EMPLOYEES BENEFITS SUMMARY

The following benefits apply to employees who are appointed to a position for more than one year.

RETIREMENT BENEFITS

FEDERAL EMPLOYEES RETIREMENT SYSTEM (FERS): New employees are automatically enrolled under FERS. A retirement plan that provides benefits from three different sources: a Basic Benefit Plan, Social Security, and the Thrift Savings Plan (TSP).

CIVIL SERVICE RETIREMENT SYSTEM (CSRS): Only employees who are currently covered by CSRS may retain retirement coverage under CSRS. Traditionally considered a single-defined benefit retirement plan.

For more detailed information on FERS or CSRS go to www.opm.gov.

THRIFT SAVINGS PLAN (TSP): Similar to a 401(k) plan.

- **FERS** employees may voluntarily contribute up to **\$19,000** (IRS tax-deferred limit for **2019**) of their basic pay, tax-deferred, to the TSP and receive Agency Matching Contributions on up to 5 % of the pay that is contributed.
- **CSRS** employees may voluntarily contribute up to **\$19,000** (IRS tax-deferred limit for **2019**) of their basic pay, tax-deferred, to the TSP. CSRS employees are not eligible to receive Agency Matching Contributions.
- **FERS & CSRS** employees who are **age 50 or older**, and are contributing the maximum regular TSP contributions for which you they eligible, may also elect to make additional “**catch-up**” contributions of up to \$6,000 for **2019**. There are no matching contributions received for

catch-up contributions.

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For more detailed information on TSP go to www.tsp.gov.

LIFE INSURANCE

Employees are automatically enrolled in Basic life insurance under the Federal Employee’s Group Life Insurance (FEGLI) Program. The cost of Basic life insurance is shared between the employee and the Government. The employee pays two-thirds and the Government pays one-third of the cost. An employee may elect additional optional life insurance under FEGLI. The employee pays the full cost of the optional life insurance. A new employee has 60 days from the effective date of their appointment to elect optional life insurance under FEGLI. For more detailed information on FEGLI go to www.opm.gov/insure/life.

HEALTH INSURANCE

Employees are eligible for coverage under the Federal Employees' Health Benefits (FEHB) Program. The employee and the Government share the cost. The employee pays approximately 25% and the Government pays approximately 75% of the cost.

The employee's share of the FEHB premium will automatically be deducted on a pre-tax basis (deducted before taxes are withheld), unless the employee elects to waive pre-tax treatment of his/her FEHB premium by completing the FEHB Premium Conversion Waiver/Election Form. A new employee has 60 days from the effective date of their appointment to enroll in FEHB. After 60 days, a new employee will have to wait until the FEHB open season to enroll, which is held in November of each year. FEHB coverage will become effective the first day of the first pay period that begins after an employee's enrollment request is received and processed in the automated Employees Benefits Information System (EBIS) and that follows a pay period during any part of which the employee was in a pay status. For more detailed information on FEHB go to www.opm.gov/insure/health.

DENTAL AND VISION INSURANCE PROGRAM

The Federal Employees Dental and Vision Insurance Program (FEDVIP) provide supplemental dental and vision insurance coverage for eligible employees. There is no government contribution to the premiums for FEDVIP coverage; however, premiums are paid on a pre-tax basis. Most Federal employees are eligible to enroll - in general if you are in a position that conveys eligibility for FEHB coverage, you are eligible for this program.

A new employee has 60 days from the effective date of their appointment to enroll in FEDVIP. Employees will make elections for Dental and/or Vision coverage directly with BENEFEDS. A BENEFEDS Customer Service Representative can be reached by calling 1-877-888-3337, 8 a.m. to 7 p.m., Monday through Friday, Eastern Time. The TTY number for the hearing impaired is 1-877-889-5680. For more detailed information and resources regarding the FEDVIP program go to www.benefeds.com.

LEAVE

Annual Leave:

Annual leave is earned based on time in the Federal service. The accumulation rate of annual leave for full-time employees is as follows:

- Less than 3 years - employee accrues 4 hours per pay period (13 days per year).
- 3 to 15 years - employee accrues 6 hours per pay period (20 days per year).
- 15 years or more - employees accrues 8 hours per pay period (26 days per year).

Annual leave can be accumulated and carried forward from one leave year to the next, up to a maximum of 240 hours.

Annual leave for part-time employees will be prorated.

Upon separation from the Federal service, an employee will receive a lump-sum payment for unused annual leave.

SICK LEAVE:

Full-time employees accrue sick leave at the rate of 4 hours per pay period (13 days per year), with no limitation on the total accumulated. Sick leave for part-time employees will be prorated.

Upon separation from the Federal service, an employee will not be paid for unused sick. The employee's sick leave will be held in abeyance and reissued if the employee returns to Federal service on or after December 2, 1994.

FAMILY AND MEDICAL LEAVE:

The Family and Medical Leave Act (FMLA) provides eligible federal employees up to 12 workweeks of unpaid leave (leave without pay - LWOP) during any 12- month period for the following purposes:

- The birth of a child and the care of such child.
- The placement of a child with an employee for adoption or foster care.
- A serious health condition that makes an employee unable to perform the essential functions of his or her job.
- A serious health condition affecting an employee's spouse, child, or parent for which the employee needs to provide care.

An employee may elect to substitute annual and/or sick leave, consistent with current laws and regulations for using annual and sick leave, for any unpaid leave under the FMLA. For more detailed information on the FMLA go to www.opm.gov.

LEAVE SHARING PROGRAM:

Eligible employees may participate in the USU Leave Transfer Program. Under this program, employees experiencing a medical or family emergency and who have exhausted all their available leave can receive donations of annual leave from fellow GS and FWS employees.

FLEXIBLE SPENDING ACCOUNTS (FSA)

Eligible employees may participate in the Federal FSA program. This program helps Federal employees save on the cost of health and dependent care expenses. It allows an employee to set money aside before taxes to pay for a wide range of common expenses. An employee saves by reducing their taxes while still paying for the care needed. The government offers two types of FSA's:

Health Care FSA – this account is used to pay for health care expenses not covered by Federal health insurance or any other insurance. An employee can contribute up to **\$2,700** to this FSA.

Dependent Care FSA – this account is used to pay for dependent care expenses that allows an employee and their spouse, if the employee is married, to work, look for work, or attend school full-time. An employee can contribute up to \$5,000 to this FSA.

A new employee has 60 days from the effective date of their appointment to enroll in the Federal FSA program, but he/she must enroll no later the September 29 of any benefit period. If an employee is

hired on or after October 1, he/she will have to wait until the FSA open season to enroll, which is held in November of each year. For more detailed information on Federal FSA's go to www.fsafeds.com/fsafeds/ or contact 1-877-372-3337 or TTY line: 1-800-952-0450.

LONG TERM CARE (LTC) PROGRAM

Eligible employees may participate in the Federal LTC program. This program provides LTC insurance for Federal employees and their parents, parents-in-law, stepparents, spouses, and adult children. Long term care is the type of care that an individual may need if he/she can no longer perform daily activities due to an ongoing illness or disability. A new employee has 60 days from the effective date of their appointment to enroll in the Federal LTC program. After 60 days, a new employee can enroll in the program, but he/she must complete a full underwriting application about their health.

For detailed information on the Federal LTC program go to www.ltcfeds.com/ or contact the LTC Partners at 1-800-582-3337 or TTY line: 1-800-843-3557.

WORK SCHEDULES

Basic and alternative work schedules are available. Work schedules are subject to supervisory approval. For more detailed information on USU work schedules review USU Instruction 1405 at http://www.usuhs.mil/usuhs_only/asd/1405.pdf.

TELEWORK

Telework is available for employees who occupy positions eligible for Telework. Positions eligible for telework are those involving tasks and work activities that are portable, do not depend on the employee being at the traditional worksite, and are conducive to supervisory oversight at the alternative worksite. Positions not generally eligible for telework are those positions involving work activities that are not suitable to be performed away from the traditional worksite, including functions that: 1) require the employee to have face-to-face contact with the supervisor, colleagues, clients, or the general public in order to perform his/her job effectively, which cannot otherwise be achieved via email, telephone, or similar electronic means; 2) require daily access to classified information; or 3) are part of trainee or entry level position. Telework participation is voluntary and is subject to supervisory approval. For more information on the Telework program go to <https://www.telework.gov/>.

PERFORMANCE EVALUATION

Employees are evaluated each year. The appraisal period for GS and FWS employees is April 1 - March 31 of each year. A performance plan should be prepared, normally within 30 days of entering on duty, for each employee assigned to a position for 120 days or more.

For more complete information on employee benefits, contact the USU, Workforce Relations Division, Mrs. Carla Adams on (301) 319-0438 or Ms. Pearlette Pullen (301) 319-0439.