

# USAJOBS<sup>®</sup>

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## Working for the Federal Government - Benefits

Pay is only part of the compensation you will earn working for the Federal Government. We offer a broad array of benefits programs and family friendly flexibilities to meet the needs of you and your family. Here are some highlights. Look for additional information along with links to pages that spell out the details below.

- Our health insurance program is a nationally recognized model that offers you choice and flexibility along with a substantial employer contribution to premiums. And you can pay your share of premiums as well as your out-of-pocket costs with pre-tax dollars.
- Our leave policy provides ample time off to take care of your personal, your recreational and your health care needs. In addition to 10 paid holidays every year, you will accumulate 13 days of sick leave each year along with from 13 to 26 vacation days, depending on your years of employment.
- To help you manage responsibilities outside of your jobs and enhance your peace of mind while you are at work, Federal agencies offer a range of family friendly flexibilities including flexible work schedules, telework; child care and elder care resources; adoption information and incentives programs; child support programs, including subsidies and dependent care flexible spending accounts; and employee assistance programs.

In addition to these programs that we know will be of interest to you right now, the Federal Government recognizes the need for income replacement and income support benefits down the road.

- Our 3-part retirement program includes a social security benefit, a 401(k) type plan, and a defined benefit component based on years of employment and salary history.
- In addition to retiree health insurance benefits under the FEHB Program, you also will be eligible for Medicare.
- You will be able to choose among several options for life insurance coverage for both you and your family members.
- We offer the largest group long-term care insurance program in the country. As a new employee, you can apply by answering just a few simple questions. And you can tailor your benefits package to your own needs.

As a new employee, you may be eligible for some special bonuses such as a recruitment bonus or a relocation bonus. This will be at the discretion of your employing agency. Other programs you



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may want to ask about include: incentive awards; employee development programs; student loan repayment programs; retention allowances; and interagency transfers. All agencies support community service and encourage participation in the annual combined Federal campaign.

### Federal Employees Health Benefits Program (FEHB)

<http://www.opm.gov/insure/health/index.asp>

The Government's health benefit program has about 180 health plan options throughout the United States, including consumer-driven health care and preferred provider network options. At least a dozen plan choices are available to each employee, which allows for a broad choice so that employees can select the plan that best meets their own individual health care needs. While specific benefits vary among FEHB plans, none can impose a waiting period or require a medical exam to enroll in their plan.

### Dental and Vision Insurance

<http://www.opm.gov/insure/dental/index.asp>

Dental and Vision benefits are available to eligible Federal and Postal employees, retirees, and their eligible family members on an enrollee-pay-all basis. This Program allows dental insurance to be purchased on a group basis which means competitive premiums and no pre-existing condition limitations. Premiums for enrolled Federal and Postal employees are withheld from salary on a pre-tax basis.

Enrollment takes place during the annual Federal Benefits Open Season in November and December. New and newly eligible employees can enroll within the 60 days after they become eligible.

### Flexible Spending Accounts (FSA)

<http://www.opm.gov/insure/flexible/index.asp>

FSAs allow employees to increase their disposable income because the amounts they contribute are not subject to Federal income, FICA, State or local income taxes. The Federal Government offers both a Health Care FSA and a Dependent Care FSA. Employees can use the Health Care FSA for expenses that are tax-deductible, but not reimbursed by any other source, including out-of-pocket expenses and non-covered benefits under their FEHB plans. Some examples are non-covered dental services, lasik surgery, health plan deductibles, and co-payments and coinsurance. FSAs for dependent care are available for employees with dependent children or qualifying dependent adults when the care is necessary to allow the employee to work.

### Leave and Holidays

<http://www.opm.gov/oca/index.htm>



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Federal employees are entitled to at least 13 days of vacation leave as well as 13 days of sick leave each year. Depending on years of service, employees can earn up to 26 days of vacation leave each year. In addition, Federal employees get 10 days paid holiday each year. This allows employees time to spend with their families and to pursue their own individual interests and avocations.

### Family Friendly Flexibilities

<http://www.opm.gov/oca/leave/index.htm>

The Federal Government provides many programs for workers to support their needs for individual flexibility. For example, Flexible Work Schedules allow employees to adjust their work hours in order to take a day off each pay period. Employees can **enjoy twenty-six 3-day weekends!** Also, the Federal Government's Alternative Work Schedule (AWS) allows employees to select certain arrival and departure times that best suit their needs within their working day. Agencies are encouraged to allow eligible employees the opportunity to Telework either at home or at a remote location at least one day a week. Family Friendly Leave Policies provide flexibility for military leave, allow employees to care for a sick family member or flexibility in the event of a disaster or emergency. In addition, while specific programs may vary, agencies also offer Employee Assistance Programs (EAP); Part-Time & Job Sharing Positions; Resources for Child & Elder Care Resources, Information and Incentives for Adoption, and other Child Support Services.

### Federal Employees Retirement System (FERS):

<http://www.opm.gov/retire/pre/fers/index.asp>

Your retirement benefits are based on your years of service and salary history.

### Thrift Savings Plan (TSP):

<http://www.tsp.gov/>

With the Thrift Savings Plan, you can self-direct your retirement savings program through multiple investment options. This Plan is very similar to a 401(k) plan.

### Social Security:

<http://www.ssa.gov>

Earn Social Security credit while working with the Government. Social Security provides for your future retirement benefits, provides disability protection, and allows for survivor benefits protection.

### Retirement:

<http://www.opm.gov/retire/pre/fers/index.asp>



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New employees who had previous Government service may be eligible to participate in the Civil Service Retirement System. Check the website for eligibility.

### **Medicare - Part A:**

<http://www.medicare.gov>

Government employees are automatically eligible for Medicare Part A at no cost beginning at age 65.

### **Federal Employees Group Life Insurance (FEGLI):**

<http://www.opm.gov/insure/life/index.asp>

FEGLI is a group term life insurance program. It consists of Basic life insurance coverage and three options. In most cases, if you are a new Federal employee, you are automatically covered by Basic life insurance and your payroll office deducts premiums from your salary unless you waive the coverage. In addition to the Basic, there are three forms of Optional insurance that you can elect, (Standard, Additional, and Family). The program offers the opportunity to retain your coverage for your entire life.

### **Long Term Care Insurance Program:**

<http://www.ltcfeds.com>

As a new employee, you have the opportunity to apply for long term care insurance under the Federal Long Term Care Insurance Program (FLTCIP) with minimal underwriting. However, applying for long term care insurance coverage does not automatically guarantee you will be approved for that coverage and enrolled. The decision to approve your application will be based on your answers and explanations on the application. A limited number of medical conditions will prevent a new employee from being approved for coverage. Long term care insurance helps people perform daily activities if they have an ongoing illness or disability. This Program offers a choice of benefits that can provide a variety of services, including but not limited to: nursing home care, assisted living facility care, adult day care and at home care. Please see the link for specific information.

There are many other benefit programs that make the Federal Government a model employer and a top ranking career choice. The following is a list of additional programs offered by many of the agencies:

### **Recruitment Incentives:**

<http://www.opm.gov/oca/pay/html/recbonfs.htm>

Lump-sum bonus to newly appointed employees for difficult-to-fill positions. Up to 25% of basic



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pay may be paid prior to employee entering on duty. Service agreement with repayment plan if service time not fulfilled.

### **Relocation Incentives:**

<http://www.opm.gov/oca/pay/html/relbonfs.htm>

Lump-sum bonus for difficult-to-fill position in a different commuting area; up to 25% of basic pay. Service agreement with repayment plan if service time not fulfilled.

### **Retention Incentives (likely to leave the Federal service)**

<http://www.opm.gov/oca/pay/html/retallfs.htm>

Continuing payment to retain departing employees; up to 25% of basic pay.

### **Incentive Awards:**

<http://www.opm.gov/perform/honorawd.htm>

Monetary; Time off; Honorary; Non-monetary

### **Employee Development:**

<http://www.opm.gov/hrd/index.htm>

Career Resource Centers; Training Opportunities

### **Supportive of Community Service:**

<http://www.opm.gov/cfc/index.htm>

Annual Combined Federal Campaign

### **Inter-agency Transfers:**

[www.usajobs.opm.gov/EI5.asp](http://www.usajobs.opm.gov/EI5.asp)

Transfer from one Federal agency/position to another without a break in service.

### **Student Loan Repayment:**

<http://www.opm.gov/oca/pay/studentloan/>

Permits agencies to repay the student loans of Federal employees; used at the discretion of the agency.



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