

# employee benefits

## VACATION TIME (ANNUAL LEAVE):

The following table shows the vacation accrual rate for Federal Employees:

- 0-3 yrs of service = **13 Days**
- 3 – 15 yrs of service = **20 Days**
- 15+ yrs of service = **26 Days**

*Note: Employees with previous military or Federal service may receive credit toward annual leave accrual. Part-time schedules have pro-rated accrual rate.*

## PAID HOLIDAYS:

- **Ten days** have been approved as legal holidays for Federal workers.

## SICK LEAVE:

- Federal workers earn **13 days of sick leave** per year at a rate of four hours every two weeks.
- No limit to amount of sick leave that can be accumulated.
- Unused sick leave can be carried into subsequent years and accumulated during the entire year of employment.
- Portion of accumulated sick leave will be calculated into your retirement as years of service.

## PARENTAL LEAVE:

- Up to **12 weeks** of paid parental leave for the birth, adoption or foster of a new child.

**PAID OVERTIME AND COMPENSATORY TIME** for hours exceeding an 80 hour pay period.

## FLEXIBLE WORK SCHEDULE:

**Compressed Work Schedule:** A “pay period” consists of two weeks or **80 hours**.

- A compressed schedule included eight nine-hour days and one eight hour day with **one day off every two weeks**.
- Starting time for employees working a compressed schedule ranges from 0600-0800.
- Employees work all ten days during the pay period with flexible work hours, start times range from 0600 to 0900.

## TELEWORK:

- After one year of service you will be permitted to telework which increases personal freedom and flexibility.

## FAMILY FRIENDLY LEAVE POLICY:

- Allows the employee to aide in the care of family members.

## MILITARY LEAVE:

- Two weeks of military leave annually for all armed forces reservists.
- Additional paid sick leave for eligible disabled Veterans.



### HEALTH INSURANCE:

- Many health plans are available for coverage.
- Most employees pay only one-fourth of total health benefit costs, depending on the plan selected.
- Annual “open season” periods permit enrollment changes.

*Visit OPM for more information: <http://www.opm.gov/insure>*

### LIFE INSURANCE:

- Most civilian employees are eligible to participate in the Basic Life and other additional options offered by FEGLI.
- Basic insurance premiums are shared by the employee and the government based on the insurance amount.

*Visit OPM for more information: <http://www.opm.gov/insure/life>*

### SALARY INFORMATION:

- Dependent upon education and experience.

### RETIREMENT COVERAGE:

- Retirement annuity for life beginning as early as age 55
- Benefits based on length of service and salary
- Military service may be credited toward FERS (deposit required)
- Vesting after 5 years of creditable civilian service
- Eligibility for survivor and disability benefits after 18 months of civilian service
- Earn Social Security Credit

*For more information on FERS, visit: <https://www.opm.gov/retirement-services/fers-information/>*

### THRIFT SAVINGS PLAN (TSP):

- Tax-deferred retirement savings and investment plan
- Employees offered same type of savings and tax benefits that many private corporations offer employees under 401K plan.
- By participating in the TSP, employees have the opportunity to save part of their income for retirement
- Receive matching agency contributions which reduces current taxes in TSP.
- All federal employees covered by FERS are eligible to participate in the TSP when hired.
- Once eligible to participate in TSP, there are three types of contributions that may be made to their account:
  - (1) agency Automatic 1% contributions, (2) employee contributions, and (3) agency matching contributions.

*For more information on TSP, visit: <http://www.tsp.gov>*



*For questions about Health Insurance, Life Insurance, Thrift Savings Plan, or Retirement*

*Contact the Benefits Line: 888-320-2917 between 7:30 a.m. and 7:30 p.m. Eastern Time, Monday through Friday  
Email: [navybenefits@navy.mil](mailto:navybenefits@navy.mil)*