

## HEALTH BENEFITS

The **Federal Employee's Health Benefits Program (FEHB)** is one of the most valuable benefits of Federal employment; in addition, coverage is optional - you can select one of the many available health insurance plans in order to be covered. The government makes a substantial contribution for the cost of FEHB insurance, while the employee pays the rest through payroll withholding. For details, view and compare health plans, visit <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/2021/state/fl>

**Premium Conversion** is a "pre-tax" arrangement under which the part of your salary that goes for health insurance premiums will be non-taxable. This means that you save on Federal income tax and FICA taxes (Social Security and Medicare taxes). In most cases, you'll also save on State income tax and local income tax. Premium Conversion is automatic with your **FEHB** enrollment. You don't need to fill out a form. You do have a choice, though, to waive premium conversion despite the savings. Visit [www.opm.gov/healthcare-insurance/healthcare/reference-materials/#url=Premium-Conversion](https://www.opm.gov/healthcare-insurance/healthcare/reference-materials/#url=Premium-Conversion)

The **Federal Employees Dental and Vision Insurance Program (FEDVIP)** is a program that is separate and different from the FEHB Program. FEDVIP provides supplemental dental and vision insurance coverage for employees and their eligible family members. There is no government contribution to the premiums for FEDVIP coverage. Premiums for active employees are taken from your salary on a pre-tax basis.

**FEDVIP (Dental)** offers four different levels of dental coverage and a wide variety of providers based on your geographic location. For details, visit [www.Benefeds.com](http://www.Benefeds.com) and click on "Dental Plans" link to access direct links to each Nationwide and Regional plan participating. The Benefeds website will also go over the four different coverage levels and services that are provided. You may also visit <https://www.opm.gov/healthcare-insurance/dental-vision/>

**FEDVIP (Vision)** provides comprehensive eye examinations and coverage for lenses, frames and contact lenses. Other benefits such as discounts on lasik surgery may also be available. For details, visit [www.Benefeds.com](http://www.Benefeds.com) and click on "Vision Plans" link to access direct links to each Nationwide and Regional Plan participating.

**Flexible Spending Accounts (FSAFeds)** allow you to pay for certain health and dependent care expenses with pre-tax dollars. The accounts are funded with bi-weekly payroll deductions and there are no government contributions. You will not pay Federal income tax, FICA taxes, and in most cases, State taxes on your allotments. Two FSA's are offered to eligible employees: **Health Care FSA (HCFSA)** and **Dependent Care FSA (DC FSA)**. For details, visit [www.fsafed.com](http://www.fsafed.com) or <https://www.opm.gov/healthcare-insurance/flexible-spending-accounts/>

The **Federal Long Term Care Insurance Program (FLTCIP)** provides long term care insurance for Federal employees and their parents, parents-in-law, stepparents, spouses, and adult children. Long term care insurance is NOT just for older people. The cost of the insurance is based on the age of the individual being covered when you apply - the older you are when you apply, the higher the premiums. For details, visit [www.itcfeds.com](http://www.itcfeds.com) or <https://www.opm.gov/healthcare-insurance/long-term-care/>

## RETIREMENT PROGRAM

**Federal Employees Retirement System (FERS)** is a three-tiered retirement plan. The three tiers are:

- **Social Security Benefits**
- **Basic Benefits Plan**
- **Thrift Savings Plan (TSP)**

Employees pay full **Social Security taxes** and a contribution to the **Basic Benefit Plan**. In addition, after serving a waiting period, your agency will set up a **Thrift Savings Plan** account for you and will automatically contribute an amount equal to 1% of your basic pay each pay period. These Agency Automatic (1%) Contributions are not taken out of your salary, and your agency makes these contributions whether or not you contribute your own money to the **TSP**.

Employees are also able to make tax-deferred contributions to the **TSP** and a portion is matched by the Government. This means that an automatic 5% of your basic salary will be contributed toward your **TSP** account. The first 3% of pay that you contribute will be matched dollar-for-dollar; the next 2% will be matched at 50 cents on the dollar. The agency contributions are not taken out of your salary; they are an extra benefit to you. You can start, change, stop, and resume TSP contributions at any time. There is no waiting period. For more information, visit [www.tsp.gov](http://www.tsp.gov)



# NSWC PCD

*Naval Surface Warfare Center, Panama City Division*

## SUMMARY OF FEDERAL GOVERNMENT BENEFITS

### LEAVE BENEFITS

Government employees are eligible to earn two types of leave: annual leave and sick leave.

Annual leave is for vacation and necessary personal business.

Sick leave is to cover illness or visits to doctors, dentists, etc. for themselves or for family members.

#### Annual Leave

Annual leave earned in accordance with a formula based on time in the federal service. Accrual of annual leave is computed on the basis of the number of years served, both creditable military and civilian. Annual leave may be accumulated and carried forward from year to year, usually not to exceed 240 hours (30) days.

Years of service	Less than 3	3 to 15	15 or more
Accrued Biweekly	4 Hours	6 Hours	8 Hours
Accrued per Year	13 Days	20 Days	26 Days

#### Sick Leave

Full time employees earn sick leave at the rate of four hours per pay period, which is 13 days per annum, with no limitation on the total accumulation. Another way of expressing this is: one hour of sick leave for every 20 hours worked.

#### Family and Medical Leave

Under the Family and Medical Leave Act of 1993, covered employees are entitled to a total of 12 administrative workweeks of unpaid leave (leave without pay) during any 12-month period for the birth of a son or daughter and care of the newborn; the adoption or foster care placement of a son or daughter; the care of a spouse, son or daughter, or parent with a serious health condition; and an employee's own serious health condition that makes the employee unable to perform the duties of his or her position.

#### Holidays

The federal government has 11 legal public holidays:

- New Year's Day
- Memorial Day
- Independence Day
- Veteran's Day
- Martin Luther King, Jr. Day
- Juneteenth National Independence Day
- Labor Day
- Thanksgiving Day
- Washington's Birthday
- Columbus Day
- Christmas Day

#### Flexible Work Schedules

A variety of alternate work schedules are available which may include flexible start times, variable work hours and/or compressed work weeks.

#### Civilian Assistance Program

The Civilian Assistance Program offers professional help with any type of personal problem that may be affecting your life, work or family. For additional details, visit [www.FOH4you.com](http://www.FOH4you.com)

### LIFE INSURANCE

The **Federal Employee's Group Life Insurance Program (FGLI)** provides group term life insurance. Permanent employees are automatically covered by Basic Life Insurance. Basic Life Insurance is your annual basic pay, rounded to the next higher \$1,000, plus \$2,000. Employees pay 2/3 of the total cost and the government pays 1/3. Age does not affect the cost of Basic Insurance. Three types of additional optional life Insurance are available. For additional details, visit <https://www.opm.gov/healthcare-insurance/life-insurance/>