



# BENEFITS FOR NEW HIRES

**AO Human Resources Office  
January 2022**

COST	ELIGIBILITY & EFFECTIVE DATE	DESCRIPTION OF BENEFITS
<b>Federal Employees' Health Benefits (FEHB) <u>OPM- FEHB</u></b>		
<p>Self: Varies according to plan selection</p> <p>Self Plus One: Varies according to plan selection</p> <p>Family: Varies according to plan selection</p> <p>Premiums are automatically withheld on a pre-tax basis. (See Premium Payment Plan)</p>	<p>You must enroll within <b>60 days</b> of appointment. Employees who do not enroll within 60 calendar days must wait for the annual FEHB open season in November/December timeframe or meet one of the requirements for a permissible event, which is described on the SF-2809.</p> <p>Coverage is effective the beginning of the pay period after receipt of election.</p> <p><i>Self Only</i> – covers enrolled employee  <i>Self Plus One</i> – covers the enrolled employee and one eligible family member specified by employee  <i>Self and Family</i> – covers you, your spouse, unmarried dependent children under age 26 or dependent child age 26 or over who is incapable of self-support because of a mental or physical disability that existed before age 26.</p>	<p>FEHB offers a choice of plans and options: Fee-for-Service, Health Maintenance Organization (HMO), Point-of-Service, Consumer-Driven Plans, and High Deductible Health Plans with Health Savings Account or Health Reimbursement Arrangement.</p> <p>There is no pre-existing condition clause or waiting period for this coverage.</p>
<b>Federal Employees' Group Life Insurance (FEGLI) <u>OPM-FEGLI</u></b>		
<p>Basic Life: \$.160 per \$1,000 of coverage</p> <p>Options: Cost is based on employee's age and elected coverage.</p> <p>Premiums are withheld after-taxes.</p>	<p>Basic Life coverage and premiums are effective the first day you enter in a pay and duty status unless you waive this coverage before the end of first pay period. You may waive basic coverage at anytime; the waiver will be effective at the end of the pay period in which it is received.</p> <p>For optional coverage, you must enroll within <b>60 calendar days</b> of your appointment. Optional coverage is effective on the first day you are in a pay and duty status or after the date your election is received.</p> <p>There are three opportunities to make changes after your hire: physical examination, qualifying life event, or during a FEGLI open season which is held on an infrequent basis.</p> <p>Family covers your spouse, unmarried dependent children under age 22 or dependent child age 22 or over who is incapable of self-support because of a mental or physical disability that existed before age 22.</p>	<p>Basic Life is equal to your annual adjusted pay, rounded up to the next thousand, plus \$2,000. An additional Basic Life benefit is automatically included at no cost if you are under 45. This extra benefit doubles the Basic Life amount if you are 35 or under. Beginning on your 36<sup>th</sup> birthday, this extra benefit decreases by 10% per year until age 45, when this extra benefit stops.</p> <p>Basic Life also covers accidental death and dismemberment.</p> <p>Standard Option (A): Employee can elect an additional \$10,000.</p> <p>Additional Option (B): Employee can elect from 1 to 5 times their annual adjusted pay.</p> <p>Family Option (C): Employees may elect coverage up to 5 times \$5,000 for spouse and up to 5 times \$2,500 per eligible child.</p> <p>There is no pre-existing condition clause or waiting period for this coverage.</p>

**Federal Employees Dental and Vision Insurance Program (FEDVIP)**

**OPM-FEDVIP or [www.benefeds.com](http://www.benefeds.com)**

<p>Varies according to plan and where you live. Employee pays the entire premium.</p> <p>Premiums are pre-tax.</p>	<p>You must enroll within <b>60 days</b> of first becoming eligible. Employees who are eligible for FEHB are eligible to enroll in a dental and/or vision plan.</p> <p>You have the ability to make changes during the annual open season November/December timeframe or you can make a change outside of open season based on a qualifying life event.</p> <p>Coverage is effective the first day of the pay period following the one in which BENEFEDS receives and confirms enrollment.</p> <p>Self Only – covers enrolled employee                  Self Plus One – covers the enrolled employee and one eligible family member specified by employee                  Self and Family – covers the enrolled employee and all eligible family members</p>	<p>FEDVIP provides comprehensive dental and vision insurance. There are several dental and vision plans.</p> <p>No pre-existing condition limitations.</p>
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**Judiciary Premium Payment Plan (PPP)**

<p>No cost</p>	<p>Automatically enrolled.                  Reduces current income tax liability.</p>	<p>Pay for health insurance premiums with pre-tax dollars.</p>
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**Judiciary Flexible Spending Accounts (FSA):**

<p>Health Care FSA                  Minimum \$100                  Maximum \$2,850</p> <p>Dependent Care FSA                  Minimum \$100                  Maximum \$5,000</p> <p>Contributions are withheld pre-tax.</p>	<p>If you are eligible to participate in FEHB, then you are eligible for the FSA program. You must enroll within 60 days of your appointment.</p> <p>You have the ability to make changes during the annual open season November/December timeframe or you can make a change outside of open season based on a qualifying life event.</p> <p>You must reenroll each year.</p> <p>Your election will be effective based on the date your enrollment is received by the Judiciary Benefits Center.</p> <p>Use it or Lose it – If you overestimate your eligible expenses and contribute too much money, you lose the excess at the end of the plan year.</p>	<p>A Health Care FSA pays for the uncovered portions of qualified medical costs. A Dependent Care FSA allows you to pay eligible expenses for dependent care.</p> <p>The FSA program is 100% voluntary.</p> <p>You have from date of hire or January 1<sup>st</sup> through March 15<sup>th</sup> of the following year to incur eligible health care expenses. You have from date of hire or January 1<sup>st</sup> through December 31<sup>st</sup> to incur eligible dependent care expenses. All claims must be submitted for reimbursement by April 30<sup>th</sup>.</p> <p>Enrollment packages are mailed to all eligible employees at their home addresses. These packages include a cover letter and an Online Enrollment Instruction Booklet.</p> <p>All materials are available online for review and download on the Benefits page of the J-Net.</p>
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**Federal Long Term Care Insurance Program (FLTCIP) [www.opm.gov/insure/ltc](http://www.opm.gov/insure/ltc)**

<p>Varies according to the applicant's age and choice of benefits</p> <p>Premiums are withheld after-taxes.</p>	<p>Federal employees in positions that convey eligibility to the FEHB Program are eligible to apply for the insurance. Qualified relatives include spouses of Federal employees, domestic partners, adult children, and parents/parents-in-law and stepparents.</p> <p>All groups must pass a medical underwriting requirement.</p> <p>60 day opportunity to enroll using the abbreviated application</p>	<p>Plan Choice and Features:</p> <ul style="list-style-type: none"> <li>• Daily Benefit Amount (from \$100 - \$450 in \$50 increments)</li> <li>• Benefit Period (2 years, 3 years, 5 years or unlimited)</li> <li>• Waiting Period (90 days)</li> <li>• Inflation Protection (automatic compound inflation or future purchase option)</li> </ul>
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**Retirement Plans <http://www.opm.gov/retire/index.aspx>**

**Federal Employees Retirement System (FERS)**

<p>Basic Benefit:</p> <p>.8% if hired 12-31-2012 and prior</p> <p>3.1% for employees hired 01/01/2013 to 12/31/2013</p> <p>4.3 % for employees hires 01/01/2014 and after without 5 years of prior service</p> <p>FICA: 6.2%</p> <p>Medicare: 1.45%:</p> <p>Contributions are paid after taxes.</p>	<p>Employees on appointments greater than one year are <b>automatically</b> covered unless they are eligible for coverage in CSRS or CSRS Offset (see below). Employees covered by CSRS or CSRS Offset joining the Federal Government after a break in Federal service of more than 3 days may elect FERS coverage.</p> <p>Eligible for FERS coverage if hired after January 1, 1984 on an appointment greater than one year or if employee has less than five years of service of previous civilian service.</p>	<p>A three-tier retirement comprised of a Basic Benefit Plan, Social Security (FICA) and a Thrift Savings Plan (TSP).</p> <p>The Basic Benefit Plan provides retirement and death benefits to eligible employees or survivors according to a formula based on the employee's age, high-3 average salary, and length of creditable service.</p> <p>See TSP and Social Security Sections</p>
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**Civil Service Retirement System (CSRS)**

<p>Basic Benefit:</p> <p>7.00%</p> <p>Medicare: 1.45% of all earnings</p> <p>Contributions are paid after taxes.</p>	<p>Employees on Permanent appointment are eligible for CSRS if:</p> <p>They had performed five years of creditable civilian service as of 12/31/86</p> <p>They have been continuously covered since before 1984;</p>	<p>A defined benefit plan that provides retirement and death benefits to eligible employees or survivors according to a formula based on the employee's age, high-3 average salary, and length of creditable service.</p> <p>See TSP</p>
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**Civil Service Offset Retirement System (CS-Offset)**

<p>Basic Benefit: .8% (Basic Benefit with-holdings increase to CSRS withholding rate if FICA with-holdings stop because of reaching SSA annual limit.)</p> <p>FICA: 6.2% Medicare: 1.45%:</p> <p>Contributions are paid after taxes.</p>	<p>Permanent employees vested in CSRS who have mandatory Social Security Coverage are covered by CSRS Offset.</p> <p>If previously covered by CSRS with more than a year break in full CSRS coverage and also had 5 years of creditable civilian service as of the break in service.</p>	<p>See Social Security and CSRS</p> <p>See TSP</p> <p>The difference between CSRS and CS-Offset: at age 62, the CSRS annuity is offset by the amount of Social Security you earned as a Federal worker.</p>
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**Social Security [www.ssa.gov](http://www.ssa.gov)**

<p>FICA: 6.2% of all earnings up to an established limit which increases annually</p> <p>Medicare: 1.45% of all earnings</p> <p>Contributions are paid after taxes.</p>	<p>You are covered if: You were first hired by Federal government on or after 1/1/84 or you were first hired by Federal government before 1/1/84 but were not subject to a retirement covered appointment until after 1983; You return to a retirement covered Federal position after a break in CSRS-only coverage in a Federal position of more than 365 days ending on or after 1/1/84. If appointment is one year or less you are placed under Social Security.</p>	<p>Social Security provides retirement/spousal benefits after an employee has earned the required credits of coverage and has reached the eligible retirement age. Benefits are based on a worker's career earnings.</p> <p>Medicare provides free Part A (hospital insurance) coverage and Part B (medical insurance) at a cost to employees who have earned the required credits and reaches age 65. Certain disabled individuals can qualify earlier. Part D (prescription coverage)</p>
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**Federal Thrift Savings Plan (TSP) [www.tsp.gov](http://www.tsp.gov)**

<p>Contributions are determined by employee.</p> <p>Employee contributions cannot exceed the IRS limit of \$20,500.</p> <p>Contributions may be made on a traditional (pre-tax) basis or after-tax under the Roth option.</p>	<p>Employees may enroll at any time and can make contributions changes at any time.</p> <p>New hires and rehires will automatically be enrolled to contribute 3% of their salary to the TSP effective with their date of hire with the AO.</p>	<p>FERS employees may elect to contribute up to the IRS limit of their adjusted basic pay. Contributions are matched dollar for dollar on the first 3% and .50 cents on the dollar for the next 2% of the employees adjusted basic pay. FERS employees receive an automatic agency one-percent contribution.</p> <p>CSRS employees can contribute up to \$20,500 of their adjusted basic pay on a biweekly basis. CSRS employees do not receive matching contributions or the automatic agency one-percent contribution.</p> <p>Individuals age 50 and older make elect catch-up contributions up to \$6,500.</p> <p>There are six investment funds to choose among.</p>
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**Designation of Beneficiary(ies)**

<p>In the event of your death, many federal benefits result in the payment of money to your beneficiary(ies). You can complete the appropriate form or the benefits will be paid based on the Standard Order of Precedence.</p>	<p>Standard Order of Precedence:</p> <ul style="list-style-type: none"> <li>• To your widow or widower</li> <li>• If none of the above, to your child or children in equal shares, with the share of any deceased child distributed among the descendants of that child</li> <li>• If none of the above, to your parents in equal shares or the entire amount to the surviving parent</li> <li>• If none of the above, to the duly appointed executor or administrator of your estate</li> <li>• If none of the above, to any other of your next of kin who are entitled under the laws of your domicile on the date of your death</li> </ul>	<p>Complete:</p> <ul style="list-style-type: none"> <li>• SF-1152, Unpaid compensation of Deceased Civilian Employee</li> <li>• SF-2823, Federal Employees' Group Life Insurance (FEGLI) Program</li> <li>• SF-3102, Federal Employees Retirement System (FERS) OR</li> <li>• SF-2808, Civil Service Retirement System (CSRS)</li> <li>• TSP-3, Thrift Savings Plan</li> </ul> <p>NOTE: SF-2808 must be sent directly to the Office of Personnel Management and TSP-3 must be sent directly to the Thrift Investment Board</p>
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**Office of Workers' Compensation Program (OWCP) <http://www.dol.gov/owcp/dfec/>**

<p>None</p>	<p>All employees are covered automatically.</p>	<p>This coverage provides compensation (disability income and medical care) in the event of disability or death due to a work-related illness or injury. The Federal Employees' Compensation Act (FECA) is administered by the Office of Workers Compensation Program (OWCP) of the U.S. Department of Labor.</p>
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**Leave [www.opm.gov/oca/leave/index.asp](http://www.opm.gov/oca/leave/index.asp)**

<p>Annual Less than 3 years – 4 hours 3 thru 14 years – 6 hours 15 years – 8 hours carry over 240 hours</p>	<p>Appointments must exceed 90 days and consist of a pre-arranged, regularly scheduled tour of duty. Part-time employees earn leave on a pro rata basis.</p>	<p>Earned hours, that can be used (with approval of supervisor) for personal use. Leave is accrued based on creditable Federal civilian and military service and may be used in increments of one-quarter hour.</p>
<p>Sick 4 hours</p>	<p>Appointments must consist of pre-arranged regularly scheduled tour of duty. Part-time employees earn leave on a pro rata basis.</p>	<p>Earned hours, which can be used (with approval of supervisor) for medical appointments and unscheduled absences due to personal illness or injury and limited family care issues?</p>
<p>Other Leave Holidays</p>	<p>Eligibility for other types of leave can be verified on the OPM webpage.</p> <p>Employees will be paid for holidays that fall within your regularly scheduled tour of duty if you are in a pay status either the day before or after the holiday.</p>	<p>Certain circumstances allow the use of Leave Without Pay (LWOP), Military Leave, Court Leave, Family Leave, and Leave Donor Program.</p> <p>There are ten (11) paid Holidays: New Year's Day Martin Luther King, Jr. Day Presidents Day Memorial Day Juneteenth Independence Day Labor Day Columbus Day Veterans Day Thanksgiving Day Christmas Day</p>

## Work Schedules

Official Duty Hours  
Monday through Friday, 8:30 a.m. to 5:00 p.m.  
Core Time is 10:30 to 3:00 p.m.  
6:30 a.m. to 10:30 a.m. and 3:00 p.m. to 7:00 p.m. are flexible time  
30 minutes is the established lunch period

Employees must discuss the availability of these schedules with their immediate supervisor.

Traditional Work Schedule – Monday through Friday from 8:30 a.m. to 5:00 p.m.  
Standard Work Schedule – Tour of duty is ten 8-hour days each pay period, Monday through Friday  
Fixed Work Schedule – Tour of duty has daily set arrival and departing times  
Flexible Work Schedule – Daily varying arrival and departing times  
Compressed Work Schedule – Tour of duty is eight 9-hour days, one 8 hour day and one flex day

## Transit Benefits Program

Allows eligible AO employees to defray commuting costs by providing a \$280 tax-free transit benefits for those taking public transportation.

The SmarTrip card is used to ride:

- Metrobus
- Commuter bus
- Metrorail
- Commuter rail (MARC & VRE)

## Employee Assistance Program (EAP)

A free and confidential resource to help you or a family member sort through difficult issues, such as alcohol, drug, emotional, financial, marital or family concerns. An EAP counselor is on site at the Thurgood Marshall Building every Thursday, but is available to discuss or meet with you at any time through advance arrangements. Services off-site can be arranged through a consortium of private providers. The EAP also staffs a 24/7 toll free hotline to assist in any matter by calling 1-800-222-0364.

## Health Services

The Federal Occupational Health center is located in Room C-100 of the Thurgood Marshall Building. A variety of basic health services are available such as assessment, treatment, counseling and referral for minor illnesses and injuries; immunizations and health screening programs. It is staffed by one RN daily and a practicing doctor is available once a week to see patients by appointment.

## Fitness Center

The Fitness center is located in Room C-120 of the Thurgood Marshall Building. The Programs, equipment, and facilities are available to eligible employees and contractors for a nominal fee through payroll deductions.

## Employees Who Transfer From Other Federal Agencies

Individuals who transfer to the AO from other Federal Agencies will maintain the same elections they currently have with the exception of the Federal Flexible Spending Account which will cease on the last day of employment with the prior agency. AO employees only, can participate in the Judiciary's Flexible Spending Account. In addition, AO employees can participate in the Transit Benefits Program.

## Additional Information

For your benefits to take effect, it is necessary that you be in a pay and duty status on the effective date of coverage.

If you retire on an immediate annuity, your Federal Employee's Group Life Insurance (FEGLI) and the Federal Employees' Health Benefits (FEHB) Insurance coverage will continue automatically providing your enrollments have been in affect for five consecutive years or your first opportunity to enroll.

Individuals with prior active duty military service, temporary civilian service or refunded service should speak with the Benefits Officer to receive instructions on making this service creditable for retirement purposes.

The Employees Benefits Summary is for your information only and is not to be construed as a contract. This pamphlet provides general information/overview of benefits. Type of appointment and prior service will determine entitlements.

Please visit the AO's intranet at <http://aoweb.ao.dcn/>



## HOW TO ENROLL

<p>Federal Employees Health Benefits (FEHB)</p> <p>Federal Employees Group Life Insurance (FGLI)</p> <p>Judiciary Premium Payment Plan</p> <p>Judiciary Flexible Spending Accounts (FSA)</p> <p>Thrift Savings Plan (TSP)</p>	<p><i>Online</i> (24 hours a day, seven days a week) at the Judiciary Benefits Center's website, <a href="http://judiciary.lifeatworkportal.com">http://judiciary.lifeatworkportal.com</a> or by logging in to <b>JENIE &gt; Enter JBC</b></p> <p><i>By telephone</i> at <b>(877) 207-3220</b> from 9:00 AM to 9:00 PM (Eastern time).</p> <p><i>By paper via fax or mail.</i> Once completed and signed, this form should be <b>faxed</b> to Judiciary Benefits Center at (855) 904-0348;</p> <p>Or, the form can be <b>mailed</b> to:          Judiciary Benefits Program          PO Box 18031          Norfolk, VA 23501</p>
<p>Federal Long Term Care Insurance (FLTCIP)</p>	<p><b>There are 3 easy ways to apply:</b></p> <p>Online via the LTC website at <a href="https://www.ltcfeds.com/planning-tools">https://www.ltcfeds.com/planning-tools</a></p> <p>Download an application via the LTC website at <a href="https://www.ltcfeds.com/planning-tools/resources">https://www.ltcfeds.com/planning-tools/resources</a></p> <p>Call a Certified LTC Consultant at 1-800-LTC-FEDS (1-800-582-3337), who can assist you with your application.</p>
<p>Transit Benefits Program</p>	<p><a href="https://infoweb.ao.dcn/login.fwx">https://infoweb.ao.dcn/login.fwx</a></p>
<p>Federal Employees Dental and Vision Insurance (FEDVIP)</p>	<p><i>Online</i> via the <b>BENEFEDS</b> website at <a href="http://www.BENEFEDS.com">http://www.BENEFEDS.com</a>.</p> <p>Employees who cannot enroll on-line may register for FEDVIP dental and/or vision coverage by telephone at <b>(877) 888-3337</b>.</p> <p>When asked for agency indicate <b>Federal Judiciary</b></p>