

## **ADMINISTRATIVELY DETERMINED (AD) EMPLOYEES BENEFITS SUMMARY**

The following benefits apply to an employee who is appointed to an AD position for more than one year.

### **RETIREMENT BENEFITS**

**Teachers Insurance and Annuity Association College Retirement Equities Fund (TIAA-CREF):**

A tax-deferred annuity plan that offers both fixed and variable annuity distributions. The employee may enroll in any of 10 available funds. For more detailed information on TIAA-CREF go to [www.tiaa-cref.org](http://www.tiaa-cref.org) or contact 1-800-842-2776 or 2733 or TTY line: 1-800-842-2755.

**Fidelity Investments:** A tax-deferred investment program that the employee may enroll in any of 120 available funds. For more detailed information on Fidelity go to [www.fidelity.com](http://www.fidelity.com) or contact 1-800-343-0860 or TTY line: 1-800-259-9743.

**(NOTE: 1.** A total of 15 % of the employee's total salary will be contributed to one of the above selected programs. The employer will contribute 10 % and the employee will contribute a mandatory 5 % through payroll deduction. **2.** Part-time AD employees, visiting employees who carry a J-1 visa, faculty whose titles have the prefix "Visiting" (i.e., Visiting Scientists, Visiting Professors, etc) and Postdoctoral Fellows are not eligible to participate in TIAA-CREF or Fidelity.)

**Federal Employees Retirement System (FERS):** A retirement plan that provides benefits from three different sources: a Basic Benefit Plan, Social Security, and the Thrift Savings Plan-TSP (similar to a 401(k) plan). FERS employees may voluntarily contribute up to \$16,500 (IRS tax-deferred limit for 2010) of their basic pay (tax-deferred) to the TSP and receive Agency Matching Contributions on up to 5 % of the pay that is contributed. FERS employees who are age 50 or older may also be eligible to make additional voluntary tax-deferred contributions to the TSP called "Catch-up Contributions" of up to \$5,500 (IRS tax-deferred limit for catch-up contributions for 2010). There are no matching contributions received for catch-up contributions. For more detailed information on TSP go to [www.tsp.gov](http://www.tsp.gov).

- **Coverage:** Postdoctoral Fellows, faculty whose titles have the prefix "Visiting", part-time AD employees, and Federal employees currently covered by FERS. If a newly appointed AD employee covered by FERS elects to participate in TIAA-CREF or Fidelity, the employee must experience a break in service of 4 or more calendar days.

**Civil Service Retirement System (CSRS):** Traditionally considered a single benefit retirement plan. CSRS employees may voluntarily contribute up to \$16,500 (IRS tax-deferred limit for 2010) of their basic pay (tax-deferred) to the TSP. CSRS employees are not eligible to receive Agency Matching Contributions. CSRS employees who are age 50 or older may also be eligible to make additional voluntary tax-deferred contributions to the TSP called "Catch-up Contributions" of up to \$5,500 (IRS tax-deferred limit for catch-up contributions for 2010). There are no matching contributions received for catch-up contributions.

- **Coverage:** Only a newly appointed AD employee who is currently covered by CSRS may retain retirement coverage under CSRS in a new AD position. If the employee elects to participate in TIAA-CREF or Fidelity, the employee must experience a break in service of 4 or more calendar days.

**(NOTE:** Visiting employees on J-1 visas are not eligible to participate in the above retirement programs)

Salary Reduction Agreement (SRA): An AD employee covered under TIAA-CREF or Fidelity may make additional voluntary tax-deferred contributions up to the IRS limit to his/her retirement or investment accounts through a SRA. Employees covered under FERS or CSRS are not eligible.

Long Term Disability: An AD employee covered under TIAA-CREF or Fidelity will be mandatorily covered under the Long Term Disability Insurance plan. The employer and the employee share the cost (Agency pays 50 % & the employee pays 50 % of the premium). Employees covered under FERS or CSRS are not eligible.

## **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 31 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](http://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. For more detailed information on FEHB go to [www.opm.gov/insure/health](http://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; or by email at [info@ltpartners.com](mailto:info@ltpartners.com). 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](http://www.benefeds.com).

## LEAVE

### Annual Leave:

- Accrue 8 hours per pay period (26 days a year), with the exception of Postdoctoral Fellows. Postdoctoral Fellows accrue 6 hours per pay period (19.5 days a year). Annual leave for part-time employees will be prorated.
- Can accumulate and carry forward from one leave year to the next a maximum of 240 hours. Postdoctoral Fellows may not carry forward any annual leave from one leave year to another.
- Will not be paid for any unused annual leave upon separation from the Federal service nor will any unused annual leave be transferred to another Federal agency.

### Sick leave:

- Receive 90 calendar days of paid sick leave (720 hours) upon being appointed. Sick leave for part-time employees will be prorated.
- Will not be paid for any unused sick leave upon separation from the Federal service nor will any unused sick leave be transferred to another Federal agency.

### 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](http://www.opm.gov).

## 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 \$5000 to this FSA.

- Dependent Care FSA – this account is used to pay for dependent care expenses that allow 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 \$5000 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/](http://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 more detailed information on the Federal LTC program go to [www.ltcfeds.com/](http://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 USUHS work schedules review USUHS Instruction 1405 at [http://www.usuhs.mil/usuhs\\_only/asd/1405.pdf](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 positions. Telework participation is voluntary and is subject to supervisory approval. For more information on the Telework program go to [http://www.cpms.osd.mil/fas/fas\\_telework.aspx](http://www.cpms.osd.mil/fas/fas_telework.aspx).

### **PERFORMANCE EVALUATION**

Employees are evaluated each year. The appraisal period is June 1 - May 31 of each year. Performance goals and objectives 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 AD employee benefits, contact the USUHS, Workforce Relations Division, Mrs. Carla Adams on (301) 319-0438 or Ms. Pearlette Pullen (301) 319-0439.