

Employment Benefits

Table of Contents

- Introduction 1
- Paid Holidays..... 1
- Annual Leave..... 1
- Sick Leave 1
- Health Insurance..... 1
- Federal Employees Dental and Vision Insurance Plan 2
- Flexible Spending Accounts (FSA)..... 2
- Federal Employees Group Life Insurance (FEGLI) 2
- Civil Service Retirement System (CSRS)..... 2
- Federal Employees Retirement System (FERS)..... 3
- Law Enforcement Retirement 3
- Thrift Savings Plan (TSP)..... 3
- Federal Long Term Care Insurance Program (FLTCIP)..... 4
- Family Friendly Programs..... 4
 - Flexible Work and Leave Schedules4
 - Voluntary Annual Leave Transfer Program (VALTP)4
 - Telework Program4
 - Employee Assistance Program (EAP)4
 - Transit Subsidy.....5
 - Workers’ Compensation.....5
- Alternative Dispute Resolution 5

Introduction

Federal employment offers an attractive benefits package that includes paid holidays, annual and sick leave, comprehensive health coverage, life insurance, retirement programs, and a Thrift Savings Plan.

These benefits are described briefly below:

Paid Holidays

Federal employees receive 10 paid holidays each year: New Year's Day, Martin Luther King, Jr. Day, Presidents Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, and Christmas Day.

Annual Leave

As a Federal employee, you will earn annual leave that may be used for vacations, rest and relaxation, and personal business or emergencies. Hours are earned each biweekly pay period. A maximum amount of 240 hours of annual leave may be carried over from one leave year to the next. Following is the rate of accrual for full time employees (leave is prorated for part-time employees or those on uncommon tours of duty):

Bi-weekly Leave Accrual (Hours and days based on an 8-hour/day tour)	
Creditable Service	Annual Leave
0 to 3 years	4 hours (13 days per year)
3 to 15 years	6 hours (20 days per year)
15 years or more	8 hours (26 days per year)

Sick Leave

As a Federal employee, you will earn sick leave that may be used in the event of your own or a family member's illness or medical, dental, or optical examination or treatment. Regardless of length of service, full time employees earn 4 hours of sick leave biweekly or 13 days of sick leave each year (leave is prorated for part-time employees or those on uncommon tours of duty). There are no limits on the amount of sick leave that can be accumulated.

Health Insurance

As a Federal employee, you will have a variety of Health Maintenance Organizations (HMOs) or fee-for-service health plans from which to choose coverage. The agency pays part of the biweekly health benefits premium. No medical exam is required to enroll, and there are no waiting periods or exclusions for pre-existing conditions. Coverage may be carried into retirement.

For more information, see: <https://www.opm.gov/healthcare-insurance/healthcare/>

Federal Employees Dental and Vision Insurance Plan

FEDVIP provides supplemental dental and vision benefits to Federal employees, retirees, and their eligible family members. There are no pre-existing condition limitations. The FEDVIP program allows dental and vision insurance to be purchased on a group basis. Premiums are at competitive rates and are withheld from the employee's salary on a pre-tax basis. Coverage can be carried into retirement.

For additional information, see: <https://www.opm.gov/healthcare-insurance/dental-vision>
To enroll, visit: <https://www.benefeds.com>

Flexible Spending Accounts (FSA)

You may contribute up to \$2,650 per covered employee, or \$5,300 (pre-tax dollars) for a "Federal couple", where both spouses are covered under the FSAFEDS program in a health care FSA. Funds invested in the health care FSA can be used for out-of-pocket medical, dental, prescription and over-the-counter medication expenses not covered by your health plan.

Additionally, you may contribute up to \$5,000 per year in pre-tax dollars in a dependent care flexible spending account \$5,000 per household (or \$2,500 if married filing separately). Funds invested in the dependent care FSA are used to pay for childcare and adult dependent care expenses that allow you or your spouse to work.

For more information, see: <https://www.fsafeds.com/>

Federal Employees Group Life Insurance (FEGLI)

As a Federal employee, you may enroll in the government-wide Federal Employees Group Life Insurance (FEGLI) Program. FEGLI provides a variety of coverage and benefit amounts. Basic coverage is automatic for most employees unless the coverage is waived. Like the health insurance program, no medical exams are required to enroll and there is no waiting period. Coverage may be carried into retirement.

For additional information, see: <https://www.opm.gov/healthcare-insurance/life-insurance/>

Civil Service Retirement System (CSRS)

Most Federal employees hired prior to January 1, 1984 are covered by the CSRS. The CSRS is a single benefit retirement plan which is financed by contributions from the employee and a matching contribution from the Government. Contributions are automatically deducted at the rate of 7% of the basic pay earned in a pay period (7.5% for law enforcement officers).

Another version of CSRS – CSRS Offset – serves employees who are covered by both CSRS and Social Security. Those under CSRS Offset can earn retirement credit under CSRS, while also earning credits under Social Security. When you retire from the Government, your retirement benefit is computed in the same way that CSRS benefits are computed. However, when you become eligible for Social Security benefits (usually at age 62), your CSRS retirement benefit is reduced, or offset, by the value of the Social Security benefit you earned while working for the Government.

For additional information, see: <https://www.opm.gov/retirement-services/csrs-information>

Federal Employees Retirement System (FERS)

FERS consists of three components: Social Security benefits, a basic annuity plan, and the tax-deferred Thrift Savings Plan (TSP). Employees pay full Social Security taxes and a small contribution to the basic annuity plan. As your employer, we make an automatic 1% of salary contribution to your TSP. You may also elect to contribute a percentage of your salary to the Plan and we will provide matching contributions on your contributions up to 5% of your salary.

For more information, see: <https://www.opm.gov/retirement-services/fers-information>

Law Enforcement Retirement

If you are employed in a position that has been classified as Law Enforcement, you will be covered under a special retirement plan for Law Enforcement Officers. This plan requires you to contribute an additional .5% into your basic retirement account and in return you are eligible to retire at age 50 with as little as 20 years of law enforcement service.

For additional information, contact the Office of Human Resources.

Thrift Savings Plan (TSP)

The TSP is a retirement savings plan for civilian employees of the Federal Government. The purpose of the TSP is to provide additional retirement income. The TSP offers Federal civilian employees the same type of savings and tax benefits that many private corporations offer their employees under 401K plans. The TSP is a tax deferred contribution plan. The retirement income that you receive from your TSP plan will depend on how much you (and if applicable, the agency) have contributed during your federal career and the earnings on those contributions. The TSP will accept funds received from other eligible tax deferred retirement plans.

For additional information, see: <https://www.tsp.gov/index.html>

Federal Long Term Care Insurance Program (FLTCIP)

Eligible employees can sign up to participate in FLTCIP. This program provides long term care insurance to help pay costs of care when employees need help with activities of daily living, or when employees have a severe cognitive impairment. There are no government contributions to this program. Coverage may be carried into retirement.

For more information, see: <https://www.ltcfeds.com/index.html>

To enroll, visit: <https://www.benefeds.com>

Family Friendly Programs

CSOSA has a variety of programs and policies in place to help employees balance their work and family responsibilities. Our family-friendly initiatives include:

Flexible Work and Leave Schedules

The Alternative Work Schedule Program (AWS) is designed to allow employees flexibility in scheduling their tour of duty beyond the standard 5-day/8-hour workweek. With supervisory approval, eligible employees may choose various flexibilities including a compressed work schedule (which allows a day off each pay period) and flextime (fixed core hours with flexible beginning and ending times).

Voluntary Annual Leave Transfer Program (VALTP)

Under the Voluntary Annual Leave Transfer Program (VALTP) the accrued annual leave of one Federal employee is available for transfer to the annual leave account of another Federal employee faced with a qualifying medical emergency. The medical emergency can be the employee's or that of a family member. Leave can be transferred to or from an employee in most other Federal agencies.

Telework Program

CSOSA's Telework Program provides eligible employees, with supervisory approval, an opportunity to work a segment of his/her official duty hours away from the official/traditional worksite, typically at their own residence. Telework opportunities can increase employee productivity, allowing for fewer interruptions and more focused time.

Employee Assistance Program (EAP)

The Employee Assistance Program provides employees and their immediate family members with professional counseling and referral services, free of charge, to help them manage life events. EAP counselors provide short-term counseling and, if needed, will also refer employees to services and resources in the community. EAP services are strictly confidential.

Transit Subsidy

CSOSA employees are offered a non-taxable transit subsidy up to the employee's actual eligible transit costs, not to exceed the maximum amount allowable by law. CSOSA provides the transit subsidy to encourage agency employees to use mass transit to commute to and from work.

Workers' Compensation

The Federal Employees' Compensation Act provides compensation benefits to civilian employees of the U.S. Government for disability due to personal injury sustained on the job and for employment-related diseases. The program is administered by the Office of Workers' Compensation Programs in the Department of Labor.

For additional information, visit: <https://www.dol.gov/owcp>

Alternative Dispute Resolution

CSOSA's Alternative Dispute Resolution (ADR) Program provides a non-adversarial approach to resolving workplace disputes. The ADR Program provides a quick, confidential method for resolving conflict at the lowest possible level, avoiding protracted legal processes, and allowing the agency and employees to identify and address the underlying causes of conflict. ADR interventions allow employees to retain greater control over the outcome of the dispute, preserve working relationships, lay a foundation for future problem solving and result in happier, more satisfied employees.

CSOSA makes skilled professionals available to employees to help them work through issues between individuals or within work units and makes extensive use of mediation as a conflict resolution tool.

Mediation is an informal process in which a neutral third party, the mediator, assists the opposing parties in reaching a voluntary, negotiated resolution of the complaint. Mediation is different from other forms of dispute resolution in that the parties participate voluntarily, and the mediator has no authority to make a decision. The decision-making power rests in the hands of the parties. Other ADR conflict resolution strategies include consultation, conflict management team building, and facilitation. The ADR Program can also customize interventions to address situations that cannot be resolved using the traditional tools.

Referrals for ADR come from various sources including employees, management officials, co-workers, the Equal Employment Opportunity Program Office, and the Employee and Labor Relations Office. Employees can contact the ADR Program Manager directly to request assistance with a workplace issue.