

Pay and Benefits During Furlough

The following information covers pay and benefit matters due to the lapse in appropriations that has continued past payroll processing.

The information is for the following employees:

- **Furloughed employee** (in a non-work status) or
- **Excepted employee** – not furloughed (i.e., continuing to work, but pay is delayed until appropriations are authorized)

PAY

Congress and the President have approved that all employees (furloughed and excepted) will be paid after the end of the funding lapse (end of the shutdown).

ANNUAL AND SICK LEAVE ACCRUAL

Any leave you had previously scheduled during the lapse period is cancelled, so you won't be charged leave. Per **OPM guidance**, if you had properly scheduled "use-or-lose" annual leave that you weren't able to use because of the lapse in appropriations, that leave must be restored to you.

RETIREMENT

No retirement deductions will be made if you aren't receiving pay. Generally, a period of non-pay status will have no effect on an employee's retirement (creditable service or high-3 average pay) unless the non-pay status is for more than 6 months during the calendar year.

ALLOTMENTS FROM PAY

No allotments can be made if you're not receiving pay, you may want to review allotments to determine whether you'll need to make alternative arrangements (e.g, if you are using allotments to pay loans, alimony, medical (Aflac), etc.).

Aflac will extend the payment grace period to February 15, 2019. Aflac will continue to monitor for an end date of the shutdown and determine if a revision of the extended grace period date is needed to allow time to remit premium.

UNEMPLOYMENT COMPENSATION

Furloughed employees are eligible to apply for unemployment benefits, but excepted employees working on a full-time basis are generally not eligible. Employees who wish to file should do so with the Unemployment Office for the state where the employee worked (i.e., last official duty station prior to furlough). CSOSA employees are required to file for unemployment benefits in the District of Columbia.

Please be advised, since Congress and the President have authorized retroactive pay for furloughed employees, you will be required to pay back any unemployment benefits you received, in accordance with State law. For more information see <https://www.opm.gov/policy-data-oversight/pay-leave/furlough-guidance/#url=Unemployment-Insurance-Resources> and the U.S. Department of Labor's Unemployment Compensation for Federal Employees website, <https://oui.doleta.gov/unemploy/unemcomp.asp>.

FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB)

FEHB coverage continues even if you don't receive a paycheck. Your share of premiums will accumulate and be withheld later when the lapse ends and employees can be paid.

FEDERAL EMPLOYEES' GROUP LIFE INSURANCE (FGLI)

Coverage continues for up to 12 consecutive months of non-pay status, but premiums are collected only for pay periods for which you receive pay.

FEDERAL EMPLOYEES DENTAL AND VISION INSURANCE PROGRAM (FEDVIP)

Your coverage will continue. However, if the lapse period is less than two consecutive pay periods, your premiums will accumulate and be withheld later when the lapse ends. If you do not receive pay for two consecutive pay periods, BENEFEDS will begin to bill you directly for premium payments. You must pay those bills on a timely basis in order to continue your coverage.

FLEXIBLE SPENDING ACCOUNT (FSAFEDS)

Your FSAFEDS payroll deductions stop when you don't receive pay. You remain enrolled in FSAFEDS, but you can't be reimbursed for eligible health care claims until you return to pay status and your payroll deductions can be made. Payroll deductions will be subsequently collected to match your annual election amount.

Eligible dependent care expenses incurred during the lapse in appropriations may be reimbursed up to whatever balance is in your dependent care account—as long as the

expense incurred allows you (or your spouse, if married) to work, look for work, or attend school full-time.

FEDERAL LONG TERM CARE INSURANCE PROGRAM (FLTCIP)

Your coverage will continue. However, if you usually pay your premiums through payroll deduction, and the lapse period is less than three consecutive pay periods, your accumulated premiums will be withheld when the lapse ends and employees can be paid. Otherwise, Long Term Care Partners will begin to bill you directly for premium payments. You must pay those bills on a timely basis in order to continue your coverage.

THRIFT SAVINGS PLAN (TSP)

For information on the effect of a furlough to your Thrift Savings Plan contributions, loans, and investments, please refer to <https://www.tsp.gov/index.html> or contact a TSP Participant Service Representative, Monday – Friday 7:00 a.m. to 9:00 p.m., Eastern Time at 1-877-968-3778.

EMPLOYEE ASSISTANCE PROGRAMS

Employee Assistance Program (EAP) services can be helpful in providing confidential counseling with experienced, licensed counselors, and many EAPs can provide access to legal and financial consultation services. You can contact an EAP representative for services on 1-800-222-0364.

OTHER CONSIDERATIONS

A creditor letter has been prepared to assist you with Some mortgage, loan, credit and utility providers have indicated that customers may qualify for alternative arrangements. Please contact your providers for information.