

# SUMMARY OF FEDERAL GOVERNMENT BENEFITS

## WORK SCHEDULES

The Federal Government observes, and provides paid time off for, 11 public holidays:

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

### Flexible Work Schedules

Alternate work schedules are available including flexible start times, variable work hours, opportunities to telework, and compressed work weeks.

## LEAVE BENEFITS

Government employees are eligible to earn two types of leave, or paid time off: annual leave and sick leave.

- Annual leave is for vacation and necessary personal business
- Sick leave is to cover illness or healthcare visits for employees or their family members
- Sick leave can also be used to cover the birth or adoption of a child for up to 6 weeks

### Sick Leave

Full time employees earn sick leave at the rate of four hours per pay period, which is 13 days per year, with no limitation on the total leave accumulation. Another way of expressing this is: one hour of sick leave earned 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 un-paid leave (leave without pay) during any 12-month period for qualified medical and family reasons.

### Paid Parental Leave

The Federal Employee Paid Leave Act provides paid parental leave to eligible federal employees in connection with the birth, adoption or foster care placement of a child that occurs on or after Oct. 1, 2020. This leave is granted exclusively for the purposes of care of the child. A covered employee may elect to substitute up to 12 weeks of paid parental leave for unpaid Family Medical Leave Act.

### Annual Leave

Accrual of annual leave is computed on the basis of the number of years served, both creditable military and civilian time. Annual leave may be accumulated and carried forward from year to year, not to exceed 240 hours (30 days).

See chart below

YEARS OF SERVICE	LESS THAN 3	3 TO 15	15 OR MORE
Accrued Biweekly	4 Hours	6 Hours	8 Hours
Accrued Annually	13 Days (2.6 Weeks)	20 Days (4 Weeks)	26 Days (5.2 Weeks)

## EMPLOYEE COVERAGE & HEALTH

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. For details, visit: [www.fsafeds.com](http://www.fsafeds.com)

The Federal Employee's Health Benefits Program (FEHB) is one of the most valuable benefits of Federal employment. The government makes a substantial contribution for the cost of FEHB insurance, while the employee pays for the rest of the healthcare costs through automatic payroll withholding. To view and compare health plans, visit: [www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans](http://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans)

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. Visit: [www.benefeds.com](http://www.benefeds.com)

The Federal Long Term Care Insurance Program (FL TCIP) provides long term care insurance for Federal employees and their parents, parents-in-law, stepparents, spouses, and adult children. For details, visit: [www.ltcfeds.com](http://www.ltcfeds.com)

The Federal Employee's Group Life Insurance (FEGLI) Program provides group term life insurance. For details, visit: [www.opm.gov/healthcare-insurance/life-insurance](http://www.opm.gov/healthcare-insurance/life-insurance)

The Federal Employees Retirement System (FERS) is a three-tiered retirement plan which includes:

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

## RETIREMENT PROGRAM

Employees pay full Social Security taxes as well as a small contribution to the Basic Benefit Plan (pension). After serving a waiting period, you will earn a Thrift Savings Plan account in which the Government automatically contributes an amount equal to 1% of your basic pay each pay period. Employees are also able to make tax-deferred contributions to the TSP and a portion of those contributions is matched by the Government. For more information, visit: [www.tsp.gov](http://www.tsp.gov)