

# Overview of Federal Government Benefits Programs and Employee Information

Human Resources Division 303-335-2494

Electronic Funds Transfer is mandatory for payroll disbursement.

Payroll is disbursed on a biweekly basis.

4 hours per pay period paid annual leave  
(Based on 1 - 3 years of federal service)

6 hours per pay period paid annual leave  
(Based on 4 - 14 years of federal service)

8 hours per pay period paid vacation annual leave  
(Based on 15 years or more of federal service)

4 hours per pay period paid sick leave

A maximum of 240 hours of annual leave may be carried over into the next  
leave year.

Upon separation from service, unused annual leave will be paid out  
in a lump sum.

10 paid federal government holidays per year

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Federal Employees Group Life Insurance program (FEGLI)

Federal Employees Health Benefits program (FEHB)

Federal Employee Dental and Vision Insurance Program (FEDVIP)

Work Injury Benefits (Federal Workers Compensation)

Federal Employees Retirement System (FERS)

Thrift Savings Plan (TSP)

Savings Bonds / Combined Federal Campaign

Federal Employees Group Long Term Disability program

Flexible Benefit Program (Health Care and Dependent Care Reimbursement)

Commuter Benefit Program

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Long Term Care Insurance Programs

Employee Assistance Program (EAP)

ARMA (Agency Recorded Message Announcement)

Federal Employees Health Unit

Federal Credit Union membership

Congressionally approved annual cost of living increase

**Federal Employees Group Life Insurance program (FEGLI)**  
[www.opm.gov/insure/life](http://www.opm.gov/insure/life)

This program offers a basic term life insurance policy with additional life insurance coverage options. Term life insurance is coverage payable only upon the death of the employee.

The government pays for one-third of the cost of your Basic Life insurance. The Basic insurance coverage is an amount equal to the employee's annual salary rounded up to the nearest \$1,000 plus an additional \$2,000.

The additional term life insurance coverage options are:

Option A = an additional \$10,000

Option B = an amount equal to one, two, three, four or five times the employee's annual pay (after rounding up to the next \$1,000)

Option C = provides coverage for spouse and eligible dependent children.

There are no anticipated open seasons for this program.

If the employee is already enrolled in Basic Coverage, increase of or enrollment in Options B and C are allowable only upon a life event, such as marriage, divorce, death of a spouse, or acquisition of an eligible child. If enrolled, premiums are deducted from the employee's paycheck.

**Federal Employees Health Benefits program (FEHB)**  
[www.opm.gov/insure/health](http://www.opm.gov/insure/health)

This program offers a choice of several health plans and various options within each plan. The employee and qualified family members are eligible to enroll. The government pays approximately 2/3 of the biweekly premium of the employee's selected plan with the employee paying 1/3.

Open season for new enrollments, health benefit changes, and/or enrollment into a different plan is available one time per calendar year. Open seasons usually occur mid-November through mid-December of each year.

Upon separation a Temporary Continuation of Coverage plan is available. At that time the employee will pay the full premium of the selected plan (the 2/3 govt share and the 1/3 employee share). If enrolled, premiums are deducted (pre-tax) from the employee's paycheck.

**Federal Employees Dental and Vision Insurance Programs (FEDVIP)**  
[www.benefeds.com](http://www.benefeds.com)

These programs provide dental and vision coverage in coordination with the coverage provided through the employee's FEHB coverage or can be enrolled in as stand alone policies.

Plan information and rates are specific to your home zipcode.

Open season for new enrollments, benefit changes, and/or enrollment into a different plan is available one time per calendar year. Open seasons usually occur mid-November through mid-December of each year.

**Work Injury Benefits (Federal Workers Compensation)**

All employees are covered by the provisions of the Federal Employees' Compensation Act allowing compensation for injuries received in the performance of duties.

**Federal Employees Retirement System (FERS)**  
[www.opm.gov](http://www.opm.gov)

Participation in FERS is mandatory, except for part-time or temporary positions. Deductions are withheld from an employee's biweekly salary (pre-tax) and paid into the FERS fund maintained by the Office of Personnel Management.

FERS federal employees contribute to Social Security and Medicare programs through payroll deduction.

The purpose of this fund is to provide for a basic annuity paid out upon retirement. The basic annuity formula is 1% x total years of service x high-3 annual salary. In addition to the basic annuity, a retired employee will receive monthly social security retirement benefits and a TSP annuity.

Upon separation the monies paid into this fund are refundable, but are taxed prior to the issuance of the refund.

**Thrift Savings Plan (TSP)**  
[www.tsp.gov](http://www.tsp.gov)

The TSP is one of the three parts of the FERS retirement package (FERS basic annuity, Social Security, TSP annuity). The purpose of the TSP is to provide tax-deferred retirement income. Contributions to the TSP account are voluntary.

The federal government provides the employee a 1% automatic agency contribution. The government will also match dollar for dollar the employees first 3% contribution and then 50 cents on

the dollar for the 4<sup>th</sup>% and the 5<sup>th</sup>%. Employees are currently able to contribute a total of 11% and within the next four years the total percentage of employee contribution will increase up to 15%.

There are two open season events each year. During open season an employee can enroll, change percentage allotments, and change the funds future payroll contributions are direct to. Changes in percentage allotments and fund contribution can also be made throughout the year via the TSP website.

### **Savings Bonds**

U.S. Savings Bonds are an easy way to save money and a solid addition for any investment portfolio. Earnings from Savings Bonds are exempt from local and state income taxes, and Federal income taxes can be deferred until the bonds are redeemed or stop earning interest at 30 years. Series EE bonds are purchased through payroll deduction. Series EE bonds are available in denominations of \$100, \$200, \$500, or \$1,000.

### **Combined Federal Campaign (CFC)**

The Combined Federal Campaign (CFC) is the only authorized solicitation of employees in the federal workplace on behalf of charitable organizations. CFC provides a way for employees to confidentially donate to their preferred cause by way of payroll deduction. This complies with the "Code of Conduct for Judicial Employees" (Canon 4:B, 2) and eliminates the appearance of solicitation of funds within the office environment.

### **Federal Employees Group Long Term Disability Program** [www.federalfirst.com](http://www.federalfirst.com)

FEGLTD is a long-term income protection plan that helps to pay basic expenses while disabled. Premiums are based on age and annual income. Premiums are adjusted throughout the length of the policy as age and income increases. There is no government contribution to premiums. If enrolled, premiums are deducted from the employee's paycheck.

### **Flexible Benefit Program**

[www.shps.com](http://www.shps.com)

The Flexible Benefit Program has 3 components:

1. Health Care Reimbursement Account (max \$10,000)
2. Dependent Care Reimbursement Account (max \$5,000)
3. Premium Payment Plan  
(pre-tax option of health insurance premiums)

The Flexible Benefit Program is designed to put aside pre-tax money for reimbursement throughout the year for eligible medical expenses and dependent care expenses. This program also allows the employee to have their health insurance premium deducted from pay pre-tax. If enrolled, enrollment funds are deducted from the employee's paycheck.

### **Commuter Benefit Program**

[www.shps.com](http://www.shps.com)

The Commuter Benefit Program is designed to put aside pre-tax money for reimbursement throughout the year for eligible commuter expenses. This program is also part of the Flexible Benefit Program.

### **Long Term Care Insurance**

[www.ltcbenefits.com](http://www.ltcbenefits.com)

Long term care insurance is designed specifically to cover the costs associated with extended long term care made necessary by an accident or disabling illness. Long term care insurance provides benefits for covered nursing home, home health care services, or hospice care. If enrolled, premiums are deducted from the employee's paycheck.

### **Employee Assistance Program**

1-800-222-0364

The Employee Assistance Program (Federal Occupational Health, a division of the U.S. Public Health Service) was established to give employees the necessary resources to cope with life's difficulties. EAP counselors are prepared to assist employees deal with a multitude of issues and concerns. All EAP services are free and confidential within the limits of the law. Assistance is available all day, all week, all year.

**RTD Eco Pass Program / Guaranteed Ride Home Program**  
[www.rtd-denver.com](http://www.rtd-denver.com)

The Regional Transportation District (RTD) Eco Pass Program is a court furnished transit pass (based on available funding) given to each permanent employee (full time and part time) to use as an alternative transportation benefit. Eco Passes provide up to one calendar year of unlimited RTD Regional, Express, Local, Light Rail, and SkyRide services.

Included in the Eco Pass Program is the Guaranteed Ride Home Program, which provides free taxi service in the event of an emergency or an unexpected change in work schedule. The Eco Pass is valid 24 hours a day, 7 days a week, including holidays.

Annual Eco Passes are provided on an annual basis dependent upon court unit funding availability.

**Agency Recorded Message Announcement (ARMA)**

In the unlikely event that it becomes necessary to close a court location due to inclement weather, or some other form of emergency, the Agency Recorded Message Announcement will be activated to notify employees of specific court agency closing notification information.

**Federal Employees' Health Unit**

The Federal Employees' Health Unit is located on the third floor of the Federal Office Building (1961 Stout Street) in Suite 322. Registered nurses are on duty to provide emergency care for minor illnesses or injuries until further medical care can be secured. The Federal Employees' Health Unit provides seasonal influenza injections and provides the court units with health related seminars upon request.

**Federal Credit Union Membership**

The ENT Federal Credit Union is located at 717 17<sup>th</sup> Street (downtown Denver) first floor of the Marriott Hotel. All employees are eligible to become federal credit union members. For more information please call the ENT Credit Union at 1-800-525-9623.