



BENEFIT FOR LIFE

## Benefits Overview

FEDERAL JUDICIARY BENEFITS PROGRAM



# Contents

- 4 Defining Benefit Eligibility**
- 6 Staying Healthy**
  - 6 Health Insurance
  - 7 Dental and Vision Insurance
- 8 Securing a Sound Retirement**
  - 8 Federal Employees Retirement System
  - 9 Thrift Savings Plan
- 10 Protecting Against the Unexpected**
  - 10 Life Insurance
  - 11 Family Medical Leave Act (FMLA)
  - 11 Sick Leave
  - 11 Leave Transfer Program
  - 11 Disability Retirement
- 12 Taking the Long View**
  - 12 Federal Judiciary Long-Term Care Insurance Program
  - 13 Federal Long-Term Care Insurance Program
- 14 Helping Reduce What You Pay**
  - 14 Premium Payment Plan
  - 14 Health Care Reimbursement Account
  - 15 Dependent Care Reimbursement Account
  - 16 Professional Liability Insurance Reimbursement Program
- 17 Saving More Along the Way**
  - 17 Commuter Benefit Program
- 19 Helping with Issues Large and Small**
  - 19 Employee Assistance Program (EAP)
- 20 Finding Time to Recharge**
  - 20 Annual Leave Program
  - 20 Government Holidays
- 21 Changing Your Choices**
- 22 Quick Reference**
- 23 Benefit Checklist for Newly Hired Employees**

## BeneFit for Life

Your Federal Judiciary Benefits Program provides a wide range of benefits and choices so you can create a package to “BeneFit” your individual needs.

On day one and throughout your career, being informed about your Judiciary benefits is highly important, and there are useful resources available to help you learn more, compare choices, and make decisions that truly fit your personal situation.

This booklet is designed to give you an overview of all your Federal Judiciary benefits along with a “BeneFit Checklist” and Quick Reference to help you keep track of important deadlines so you can take full advantage of your benefits right from the start... and every step along the way.

**For Newly Hired Judiciary Employees**—Keep in mind that the enrollment clock starts ticking on your first day of employment, and there are certain benefits that require you take action sooner rather than later.

**For All Judiciary Employees**—Understanding the ins and outs of your benefits and keeping track of how they are performing throughout the year is key to making the most of your benefit program.

**Note:** Eligibility for certain benefits depends on your appointment type. Refer to the charts on pages 4-5 or check with the Benefits Coordinator at your location for details.



# Defining Benefit Eligibility

Eligibility for certain benefits depends on your appointment type, with a specific benefit package for law clerks. Refer to the charts on these two pages for a general overview.

Type of Appointment	Leave	Social Security & Medicare <sup>2</sup>	Insurance <sup>3</sup>	Retirement	Supplemental Benefits <sup>5</sup>	Thrift Savings Plan (TSP)
<b>Excepted Appointment</b> No established time limit	✓	✓	✓	✓	✓	✓
<b>Temporary—1 year or less</b> NTE 90 days or less NTE more than 90 days	X <sup>1</sup> ✓ <sup>1</sup>	✓ ✓	X <sup>4</sup> X <sup>4</sup>	X <sup>4</sup> X <sup>4</sup>	X <sup>4</sup> X <sup>4</sup>	X <sup>4</sup> X <sup>4</sup>
<b>Temporary—More than 1 year</b> NTE more than 1 year	✓	✓	✓	✓	✓	✓

✓ = Eligible for Benefit

X = Not Eligible for Benefit

Another type of appointment in the Judiciary is When Actually Employed (WAE), and is used when the employee has no pre-determined work schedule. WAE employees can serve on permanent or temporary appointments; however, regardless of the type of appointment they're on, WAE employees are generally excluded from insurance, retirement, TSP, and supplemental benefits. The only exception to this rule is when an employee whose intermittent appointment follows, with no break in service, a position in which the employee held such benefits, and to which the employee is expected to return. Additional information regarding WAE appointments can be found in the Human Resources Manual.

<sup>1</sup> If the duration of the appointment is **less than 90 days**, the employee will only earn sick leave. If the appointment is extended beyond 90 days, the employee will earn annual leave retroactively to the start of the appointment for each full pay period served. If the temporary duration of the appointment is **90 days to 1 year or less**, the employee will earn sick and annual leave starting the first leave period in which a complete biweekly tour of duty is served.

<sup>2</sup> The Federal Insurance Contributions Act (FICA) tax has two components: (1) Social Security; and (2) Medicare. Employees covered by the Federal Employees Retirement System (FERS) or the Civil Service Retirement System (CSRS) – Offset, are covered by both Social Security and Medicare. Employees covered by CSRS are covered only by Medicare.

<sup>3</sup> Insurance programs offered include Health (Federal Employees Health Benefits Program), Dental/Vision (Federal Employees Dental and Vision Insurance Program), and Life (Federal Employees' Group Life Insurance Program). If the employee is eligible for these benefits, each benefit is optional. Enrollment in any one of them is not required in order to elect any other insurance benefit.

<sup>4</sup> Insurance, Retirement, Supplemental Benefits, and TSP are available only if transferring without a break in service from a previously covered position. Generally, you are eligible to make contributions to a Reimbursement Account if you are an active employee who is eligible to participate in the Federal Employees Health Benefits (FEHB) Program. You do not have to be enrolled in the FEHB Program, just eligible to enroll.

<sup>5</sup> Supplemental benefits include health and dependent care reimbursement accounts, commuter benefits, Transportation Subsidy Program, and long-term care. If the employee is eligible for these benefits, each benefit is optional. Enrollment in any one of them is not required in order to elect any other supplemental benefit.

Law Clerks		Certification Form to Use	Leave	Social Security & Medicare <sup>3</sup>	Insurance <sup>4</sup>	Retirement	Supplemental Benefits <sup>6</sup>	Thrift Savings Plan (TSP)
<b>Term Chambers</b> Limited to 4 years or less	<u>AO 75A</u>	X <sup>1</sup>	✓	✓	X <sup>5</sup>	✓	X <sup>5</sup>	
<b>Career Chambers</b> Generally more than 4 years	<u>AO 75C</u>	X <sup>1</sup>	✓	✓	✓	✓	✓	
<b>Permanent Court Staff—No NTE Date</b> (e.g., Pro Se, Death Penalty, Bankruptcy Appellate Panel)	<u>AO 75E</u>	X <sup>1</sup>	✓	✓	✓	✓	✓	
<b>Temporary—1 year or less</b> Chambers Court Staff	<u>AO 75D</u>	X <sup>1,2</sup>	✓	X <sup>5</sup>	X <sup>5</sup>	X <sup>5</sup>	X <sup>5</sup>	
	<u>AO 75E</u>	X <sup>1,2</sup>	✓	X <sup>5</sup>	X <sup>5</sup>	X <sup>5</sup>	X <sup>5</sup>	
<b>Temporary—More than 1 year</b> Chambers Court Staff	<u>AO 75D</u>	X <sup>1</sup>	✓	✓	X <sup>5</sup>	✓	X <sup>5</sup>	
	<u>AO 75E</u>	X <sup>1</sup>	✓	✓	✓	✓	✓	

✓ = Eligible for Benefit

X = Not Eligible for Benefit

Court Staff Law Clerks include pro se, death penalty, and bankruptcy appellate panel law clerks.

For all the details about your Federal Judiciary benefits, go to:

- J-Net Benefits pages
- <http://judiciary.adp.com>
- [www.opm.gov](http://www.opm.gov)

<sup>1</sup> Law clerks are exempt from the provisions of 5 U.S.C. chapter 63, subchapter 1 (“Annual and Sick Leave,” formerly referred to as the “Leave Act”), unless specifically included by their appointing judge or local rule of court under authority of 28 U.S.C. §§ 712, 752, 156(a), 634(c), and 794. This exemption includes annual leave, sick leave and home leave; and by reference, family and medical leave, voluntary leave transfer, and emergency leave. Any law clerk who is exempt from 5 U.S.C., chapter 63, subchapter 1 remains eligible for court leave, military leave, bone marrow and organ donor leave, and time-off to attend the funeral of an immediate relative who died in military combat.

<sup>2</sup> If the temporary law clerk is covered by annual sick leave provisions and the duration of the appointment is **less than 90 days**, the incumbent will only earn sick leave. If the appointment is extended beyond 90 days, the incumbent will earn annual leave retroactively to the start of the appointment for each full pay period served. If the temporary law clerk is covered by annual and sick leave provisions and the duration of the appointment is **90 days to 1 year less**, the incumbent will earn annual and sick leave starting the first leave period in which a complete biweekly tour of duty is served.

<sup>3</sup> The Federal Insurance Contributions Act (FICA) tax has two components: (1) Social Security; and (2) Medicare. Employees covered by the Federal Employees Retirement System (FERS) or the Civil Service Retirement System (CSRS) – Offset, are covered by both Social Security and Medicare. Employees covered by CSRS are covered only by Medicare.

<sup>4</sup> Insurance programs offered include Health (Federal Employees Health Benefits Program), Dental/Vision (Federal Employees Dental and Vision Insurance Program), and Life (Federal Employees’ Group Life Insurance Program). If the law clerk is eligible for these benefits, each benefit is optional. Enrollment in any one of them is not required in order to elect any other insurance benefit.

<sup>5</sup> Insurance, Retirement, Supplemental Benefits, and TSP are available only if transferring without a break in service from a previously covered position. Generally, you are eligible to make contributions to a Reimbursement Account if you are an active employee who is eligible to participate in the Federal Employees Health Benefits (FEHB) Program. You do not have to be enrolled in the FEHB Program, just eligible to enroll.

<sup>6</sup> Supplemental benefits include health and dependent care reimbursement accounts, commuter benefits, Transportation Subsidy Program, and long-term care. If the employee is eligible for these benefits, each benefit is optional. Enrollment in any one of them is not required in order to elect any other supplemental benefit.

## Staying Healthy

It's true that you can't put a price tag on good health, and the Federal Judiciary provides benefits to help you and your family stay healthy and keep fit.

60

ENROLL WITHIN  
FIRST 60 DAYS OF  
EMPLOYMENT

You can change your health, dental, and vision coverage only during annual Open Season or if you experience a qualifying life event (see page 21).

The amount you pay for health, dental, and vision benefits is withheld from your bi-weekly or monthly paycheck on a pre-tax basis.

## Health Insurance

<b>Program Name</b>	<b>Federal Employees Health Benefits (FEHB)</b>
<b>What It Provides</b>	Comprehensive medical benefits including hospitalization, surgery, doctor's office visits, preventive care, and prescription drugs
<b>Who Can You Cover</b>	Yourself only or yourself and eligible family members
<b>Health Plan Choices</b>	<ul style="list-style-type: none"> <li>• Fee For Service (FFS)</li> <li>• Health Maintenance Organization (HMO)</li> <li>• High Deductible Health Plan (HDHP)</li> <li>• Consumer-Driven Health Plan (CDHP)</li> </ul>
<b>Provider Choices</b>	Based on the state in which you live
<b>Your Cost</b>	You pay approximately 30% of the total premium based on the plan you choose (More if you are employed on a part time basis)
<b>Find Out More</b>	<ul style="list-style-type: none"> <li>• J-Net Benefits pages: Health Insurance</li> <li>• OPM website at <a href="http://www.opm.gov">www.opm.gov</a></li> </ul>
<b>Plan Comparison Tools</b>	On the OPM website and at <a href="http://www.plansmartchoice.com">www.plansmartchoice.com</a>
<b>How to Enroll</b>	Judiciary Benefits Center website at <a href="http://judiciary.adp.com">http://judiciary.adp.com</a>
<b>Deadline</b>	Enroll within the first 60 days of employment
<b>When is it Effective?</b>	The first day of the first pay period following the date your election is received by the Judiciary Benefits Center



## Dental and Vision Insurance

Note that you can enroll in dental insurance or vision insurance, or in both. Who you cover under dental or vision does not have to match who you cover under health insurance.

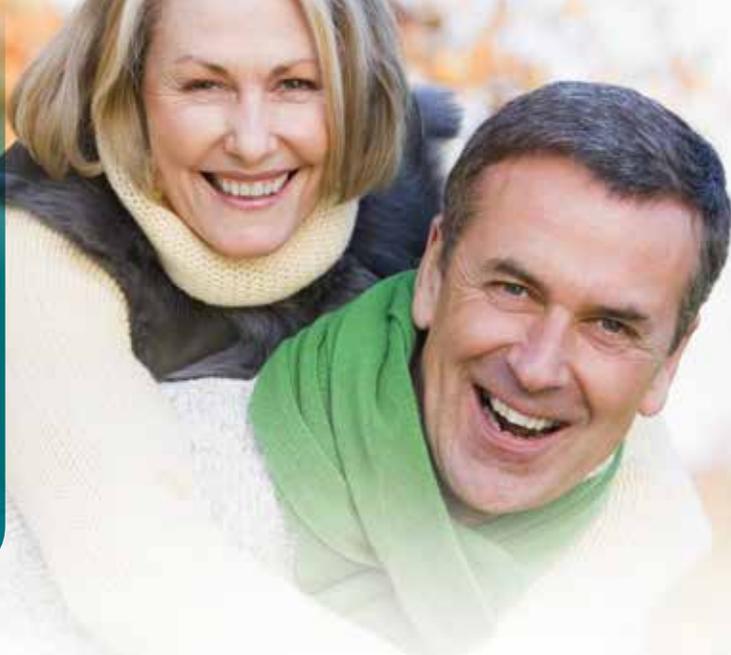
<b>Program Name</b>	<b>Federal Employees Dental and Vision Insurance Program (FEDVIP)</b>
<b>What Dental Insurance Provides</b>	Coverage for most types of dental work, including cleaning, x-rays, crowns, and, in some cases, orthodontic services for dependents under age 19
<b>What Vision Insurance Provides</b>	Coverage for eye exams, glasses, and contact lenses
<b>Who Can You Cover</b>	Yourself only; yourself plus one eligible family member; or, yourself and all eligible family members
<b>Dental Plan Choices</b>	Four national plans and three regional plans
<b>Vision Plan Choices</b>	Three national plans
<b>Provider Choices</b>	Based on the state in which you live
<b>Your Cost</b>	You pay 100% of the premium based on the plan you choose
<b>Find Out More</b>	<ul style="list-style-type: none"> <li>• J-Net Benefits pages: Dental/Vision Insurance</li> <li>• OPM website at <a href="http://www.opm.gov">www.opm.gov</a></li> <li>• BENEFEDS website at <a href="http://www.benefeds.com">www.benefeds.com</a></li> </ul>
<b>Plan Comparison Tools</b>	On the OPM website and at <a href="http://www.plansmartchoice.com">www.plansmartchoice.com</a>
<b>How to Enroll</b>	BENEFEDS website at <a href="http://www.benefeds.com">www.benefeds.com</a>
<b>Deadline</b>	Enroll within the first 60 days of employment
<b>When is it Effective?</b>	The first day of the first pay period following the date your election is received by BENEFEDS



Some medical plans under the FEHB offer “buy ups” for dental and/or vision coverage—that are not part of FEDVIP—for their members, and depending on the plan, even non-members. There are also carriers outside of both FEHB and FEDVIP that sometimes offer coverage options to federal employees. Payment for coverage outside of FEHB and FEDVIP is usually made directly to these carriers and in one lump sum payment. All questions for this type of coverage are also directed to the carriers.

# Securing a Sound Retirement

Whether your retirement is right around the corner or years down the road, retirement benefits and a savings plan are available to help you build a solid financial future.



If you are covered under the **Civil Service Retirement System (CSRS)** or the **CSRS Offset**, please refer to the information on the **J-Net Benefits** pages and the **OPM** website.



If eligible, a **FERS Annuity Supplement** is paid to you (in addition to your Basic Benefit) until you reach age 62 and are eligible for Social Security.

## Federal Employees Retirement System

<b>Program Name</b>	<b>Federal Employees Retirement System (FERS)</b>
<b>What It Is</b>	A retirement plan with three components—FERS Basic Benefit, Social Security, and Thrift Savings Plan (TSP)
<b>Coverage</b>	Federal civilian employees first hired after 12/31/1983 are automatically covered under FERS (see eligibility charts on pages 4 and 5)
<b>What It Provides</b>	<p>Upon retirement:</p> <ul style="list-style-type: none"> <li>• FERS Basic Benefit—a monthly annuity based on years of service and high-3 average salary</li> <li>• Social Security—a monthly benefit beginning at age 62 (or later if you choose)</li> <li>• TSP—various income withdrawal options from your account such as single payment, monthly payments, annuity purchase, or a combination of options</li> </ul>
<b>Your Cost</b>	<ul style="list-style-type: none"> <li>• You contribute a percentage of your salary for retirement benefits, which is split 3 ways:               <ol style="list-style-type: none"> <li>1. FERS Basic Benefit                   <ul style="list-style-type: none"> <li>- EOD before 2013: FERS 0.8% (LEOs 1.3%)</li> <li>- EOD after 2012: FERS-RAE 3.1% (LEOs 3.6%)</li> <li>- EOD after 2014: FERS-FRAE 4.4% (LEOs 4.9%)</li> </ul> </li> <li>2. Social Security: Current national percentage</li> <li>3. TSP: You decide. Details on page 9.</li> </ol> </li> </ul>
<b>Key Point</b>	To receive a full FERS Basic Benefit, you need to meet specific age and service requirements
<b>FERS Annuity Formula</b>	<a href="http://www.opm.gov/retire">www.opm.gov/retire</a>
<b>Find Out More</b>	<ul style="list-style-type: none"> <li>• J-Net Benefits pages: Retirement</li> <li>• OPM website at <a href="http://www.opm.gov">www.opm.gov</a></li> </ul>

# Automatic

ENROLLMENT IS  
AUTOMATIC UPON  
EMPLOYMENT

## Thrift Savings Plan

It is your responsibility to set your financial goals for retirement, and saving through the TSP plays an important role... from your first day of employment on.

No matter your age or the stage in your career, it is important for you to plan and save for your retirement now. The Federal Judiciary provides tools and resources to help you accomplish both.



<b>Program Name</b>	<b>Thrift Savings Plan (TSP)</b>
<b>What It Is</b>	A retirement savings and investment plan—similar to a 401(k)—to which you and your agency make contributions
<b>What It Provides</b>	<ul style="list-style-type: none"> <li>• Before-tax contributions or after tax contributions</li> <li>• Tax-deferred investment earnings</li> <li>• A diversified choice of investment options</li> <li>• Federal Judiciary contributions of 1% of basic annual pay, whether or not you elect to contribute</li> <li>• Matching contributions—dollar for dollar on the first 3% of pay you contribute and fifty cents per dollar on the next 2%</li> </ul>
<b>Your Cost</b>	<ul style="list-style-type: none"> <li>• As a new hire, you will be automatically enrolled at a contribution rate of 3%. You can elect to contribute a different percentage or a specific dollar amount up to the IRC maximum deferral limit, or waive contributions altogether.</li> </ul>
<b>Key Points</b>	<ul style="list-style-type: none"> <li>• At age 50 or older, you can elect to make catch-up contributions in addition to your regular contributions</li> <li>• You can change your contribution amounts and fund allocations at any time</li> </ul>
<b>Find Out More</b>	<ul style="list-style-type: none"> <li>• J-Net Benefits pages: Thrift Savings Plan</li> <li>• TSP website at <a href="http://www.tsp.gov">www.tsp.gov</a></li> </ul>
<b>TSP Calculators</b>	<a href="https://www.tsp.gov/planningtools/shtml">https://www.tsp.gov/planningtools/shtml</a>
<b>How to Make Elections</b>	Make, change, or stop elections by completing Form TSP-1 and submit it to your local HR representative. (Watch for electronic elections via Employee Self Service in the future.)

“Your Retirement Lifeline” is an easy-to-use resource to help you plan for your retirement. Designed specifically for Federal Judiciary employees, it provides the information you need to get informed and organized around financial planning for retirement. The “Retirement Lifeline” is available on the J-Net Retirement Benefits page.

# Protecting Against the Unexpected

For those times when life delivers the unexpected—an illness, accident, injury, etc.—there are several Judiciary benefit programs available to provide peace of mind and financial protection for you and your family.



## Life Insurance

You are automatically covered by basic life insurance on your first day of employment. You can waive this coverage at any time. After your initial enrollment period, you may only increase coverage during a qualifying life event; upon approval after having a medical examination; or in rare instances, during a life insurance open season.

<b>Program Name</b>	<b>Federal Employees' Group Life Insurance (FEGLI)</b>
<b>What It Provides</b>	Term life insurance at group rates
<b>Who You Can Cover</b>	Yourself, your spouse, and your eligible dependent children
<b>Basic Life Insurance</b>	<ul style="list-style-type: none"> <li>• Coverage is provided automatically</li> <li>• Amount is your salary rounded to the next even thousand, plus two thousand</li> <li>• Extra benefit for employees under age 45 at no additional cost</li> </ul>
<b>Optional Life Insurance</b>	<p>You can elect optional insurance</p> <ul style="list-style-type: none"> <li>• Standard Option A: Amount is \$10,000</li> <li>• Additional Option B: Amount is equal to one, two, three, four, or five times your annual rate of basic pay (after rounding up to the next even \$1,000)</li> <li>• Family Option C: <ul style="list-style-type: none"> <li>– Your spouse: Amount is 5X multiples of \$5,000 up to a maximum of \$25,000</li> <li>– Your children: Amount is 5X multiples of \$2,500 up to a maximum of \$12,500</li> </ul> </li> </ul>
<b>Your Cost</b>	<ul style="list-style-type: none"> <li>• Government pays one-third the cost of basic life and you pay two-thirds</li> <li>• You pay the full cost of optional life</li> </ul>
<b>Key Points</b>	<ul style="list-style-type: none"> <li>• You must maintain basic life to carry optional life</li> <li>• Accidental Death and Dismemberment (AD&amp;D) coverage is an automatic part of basic life and Option A insurance</li> </ul>
<b>Find Out More</b>	<ul style="list-style-type: none"> <li>• J-Net Benefits pages: Life Insurance</li> <li>• OPM website at <a href="http://www.opm.gov">www.opm.gov</a></li> </ul>

*Life Insurance continued on next page*



**FEGLI Calculator**

- Calculate the premiums for various combinations of coverage
- OPM website at [www.opm.gov/calculator/worksheet.asp](http://www.opm.gov/calculator/worksheet.asp)

**How to Make Elections**

Make elections through the Judiciary Benefits Center online enrollment option by accessing <http://judiciary.adp.com> or by calling 1-888-442-FLEX (3539). Elections can also be made by completing and submitting the SF-2817

**Deadline**

Enroll within the first 60 days of employment



## Special Circumstances

Beyond the benefits you enroll in, there are other programs to support you and your family in managing the changing circumstances of life.

See the J-Net Human Resources pages (Employee Resources) for details on additional types of leave:

- Bone Marrow or Organ Donor Leave
- Court Leave
- Emergency Leave Transfer Program
- Funeral for Military or Law Enforcement
- Home Leave
- Military Leave

Program Name	What It Provides	Find Out More
<b>Family and Medical Leave Act (FMLA)</b>	<p>Up to 12 weeks of unpaid, job-protected leave per year for certain family or medical reasons:</p> <ul style="list-style-type: none"> <li>• Birth of a son or daughter</li> <li>• Placement of a child for adoption or foster care</li> <li>• Caring for a family member with a serious health condition</li> <li>• If you suffer a serious health condition</li> </ul> <p>Paid leave may be substituted, as applicable</p>	J-Net Human Resources pages: Employee Relations Resources
<b>Sick Leave</b>	<p>Time off that you accrue for when you are:</p> <ul style="list-style-type: none"> <li>• Sick</li> <li>• Caring for a sick family member</li> <li>• Making arrangements and/or attending a funeral</li> <li>• Adopting a child</li> </ul>	J-Net Human Resources pages: Employee Relations Resources
<b>Leave Transfer Program</b>	<p>Ability to donate your unused annual leave to an employee with an approved personal or family medical emergency; or, become the recipient of such donated leave when you experience such a circumstance</p>	J-Net Human Resources pages: Employee Relations Resources
<b>Disability Retirement</b>	<p>If you are eligible for retirement under CSRS or FERS and you experience a disabling condition, you can apply for disability retirement.</p> <ul style="list-style-type: none"> <li>• A claim for disability retirement must be filed with OPM before separation or within one year after separation</li> <li>• If approved, you receive a monthly annuity</li> </ul>	J-Net Benefits pages: Retirement

# Taking the Long View

Long-term care provides the assistance you need if you can no longer perform everyday tasks. Two different insurance programs are available to help protect you against the high costs of long-term care.



The younger you are when you apply for long-term care insurance, the lower your premiums will be.

\* You can enroll at any time, but you receive guaranteed issue (no medical questions asked) if you enroll within 90 days of receiving your enrollment kit.

## Federal Judiciary Long-Term Care Insurance Program

<b>Program Name</b>	<b>Federal Judiciary Long-Term Care Insurance Program</b>
<b>What It Provides</b>	<ul style="list-style-type: none"> <li>• Program developed specifically for the Federal Judiciary</li> <li>• Two plan choices—Preferred Features Plan and FedPlus Plan</li> <li>• Administered by CNA</li> </ul>
<b>Your Cost</b>	<ul style="list-style-type: none"> <li>• You pay the entire premium for long-term care insurance, which can be payroll deducted</li> <li>• Premiums based on your age at time of application</li> </ul>
<b>Key Points</b>	<ul style="list-style-type: none"> <li>• You can apply any time—but after 90 days, you will need to complete a medical questionnaire and coverage will be subject to approval by CNA</li> <li>• Your spouse, parents, parents-in-law, grandparents, and grandparents-in-law can apply—medical questions are asked and reviewed by CNA</li> <li>• Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage</li> </ul>
<b>Find Out More</b>	<ul style="list-style-type: none"> <li>• J-Net Benefits pages: Long Term Care Insurance</li> <li>• CNA website at <a href="http://www.ltcbenefits.com">www.ltcbenefits.com</a> (password: judiciaryltc)</li> </ul>
<b>Premium Calculator</b>	CNA website at <a href="http://www.ltcbenefits.com">www.ltcbenefits.com</a> (password: judiciaryltc)

*Federal Judiciary Long-Term Care Insurance Program continued on next page*

<b>How to Enroll</b>	Complete the enrollment form and submit it to CNA
<b>Deadline</b>	To receive guaranteed issue (no medical questions asked)—enroll within the first 90 days of receiving your enrollment kit

A point-by-point comparison chart of the various plans is available on the J-Net Benefits pages under Long Term Care Insurance.



Long-term care expenses are not covered by traditional medical insurance plans such as FEHB.



\* You can enroll at any time, but you receive abbreviated medical underwriting if you enroll within the first 60 days of employment.

## Federal Long-Term Care Insurance Program

<b>Program Name</b>	<b>Federal Long-Term Care Insurance Program (FLTCIP)</b>
<b>What It Provides</b>	<ul style="list-style-type: none"> <li>• Four pre-packaged plans plus the ability to customize a plan</li> <li>• Administered by Long Term Care Partners, a subsidiary of John Hancock</li> </ul>
<b>Your Cost</b>	<ul style="list-style-type: none"> <li>• You pay the entire premium for long-term care insurance, which can be payroll deducted</li> <li>• Premiums based on your age at time of application</li> </ul>
<b>Key Points</b>	<ul style="list-style-type: none"> <li>• Newly eligible employees can apply within 60 days with abbreviated underwriting</li> <li>• Your spouse, adult children, parents, parents-in-law, and stepparents can apply—medical underwriting is required</li> <li>• Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage</li> </ul>
<b>Find Out More</b>	<ul style="list-style-type: none"> <li>• J-Net Benefits pages: Long Term Care Insurance</li> <li>• FLTCIP website at <a href="http://www.ltcfeds.com">www.ltcfeds.com</a></li> <li>• 1-800-LTC-FEDS (1-800-582-3337)</li> </ul>
<b>Premium Calculator</b>	FLTCIP website at <a href="http://www.ltcfeds.com">www.ltcfeds.com</a>
<b>How to Enroll</b>	Apply online or download an application at the FLTCIP website
<b>When to Enroll</b>	You can apply any time but will need to pass medical underwriting

# Helping Reduce What You Pay

You can reduce the amount you pay in taxes and increase your spendable income by taking advantage of the Flexible Benefit Program, which includes the Premium Payment Plan and the Flexible Spending Account (FSA) Plan.



## Automatic

ENROLLMENT IS  
AUTOMATIC AFTER  
EMPLOYMENT BEGINS

To pay your premiums on an after-tax basis, you must elect the after-tax option within the first 60 days of employment.

## Premium Payment Plan (Pre-Tax Deduction Option)

<b>Program Name</b>	<b>Premium Payment Plan</b>
<b>What It Provides</b>	Tax savings on the amount you pay for your health, dental, and/or vision insurance
<b>How It Works</b>	Pre-tax option—the cost of premiums is deducted from your gross pay <i>before</i> taxes are withheld
<b>Your Savings</b>	You do not pay federal, Social Security (FICA), and, in most cases, state or local income taxes on the amount of your premiums
<b>Find Out More</b>	<ul style="list-style-type: none"> <li>J-Net Benefits pages: Flexible Benefit Program</li> <li>Judiciary Benefits Center website at <a href="http://judiciary.adp.com">http://judiciary.adp.com</a></li> </ul>
<b>Enrollment</b>	Pre-tax option is automatic, unless waived in writing

# 60

ENROLL WITHIN  
FIRST 60 DAYS OF  
EMPLOYMENT

### NEW! FSA Decision

**Support Tool:** Interactive tool available online at <https://judiciary.adp.com> to help guide you in making your health care elections for the Plan Year.

## Health Care Reimbursement Account

<b>Program Name</b>	<b>Health Care Reimbursement Account (HCRA)</b>
<b>What It Provides</b>	Tax savings on eligible health care expenses that are not paid through the medical, dental, and/or vision plan
<b>How It Works</b>	<ul style="list-style-type: none"> <li>You set aside pre-tax dollars from your paycheck to pay for out-of-pocket health care expenses</li> <li>You submit claims as services are incurred</li> <li>Submit claims online, by fax or mail</li> <li>Reimbursements are made via electronic funds transfer to the same account as your pay</li> </ul>

*Health Care Reimbursement Account continued on next page*

<b>Your Cost</b>	<ul style="list-style-type: none"> <li>You calculate how much to contribute to the HCRA, and this amount is divided by the number of pay periods for the year</li> <li>This pay-period amount is withheld on a pre-tax basis</li> <li>You may elect to contribute up to \$2,550 per year</li> </ul>
<b>Your Savings</b>	You do not pay federal, Social Security (FICA), and, in most cases, state or local income taxes on your contributions to the account
<b>Key Point</b>	You have access to the total amount you elected right from the start
<b>Find Out More</b>	<ul style="list-style-type: none"> <li>J-Net Benefits pages: Flexible Benefit Program</li> <li>Judiciary Benefits Center website at <a href="http://judiciary.adp.com">http://judiciary.adp.com</a></li> </ul>
<b>How to Enroll</b>	Judiciary Benefits Center website at <a href="http://judiciary.adp.com">http://judiciary.adp.com</a>
<b>Deadline</b>	Enroll within the first 60 days of employment



Plan your contributions to Flexible Spending Accounts carefully to avoid forfeiting funds due to the “Use-it-or-Lose-it” rule.



## Dependent Care Reimbursement Account

<b>Program Name</b>	<b>Dependent Care Reimbursement Account (DCRA)</b>
<b>What It Provides</b>	Tax savings on daycare expenses for eligible dependents (Children's coverage generally ends on 13th birthday)
<b>How It Works</b>	<ul style="list-style-type: none"> <li>You set aside pre-tax dollars from your paycheck to pay for daycare expenses</li> <li>You submit claims as services are incurred</li> <li>Submit claims online, by fax or mail</li> <li>Reimbursements are made via electronic funds transfer to the same account as your pay</li> </ul>
<b>Your Cost</b>	<ul style="list-style-type: none"> <li>You calculate how much to contribute to the DCRA, and this amount is divided by the number of pay periods for the year</li> <li>This pay-period amount is withheld on a pre-tax basis</li> <li>You may elect to contribute up to \$5,000 per year (\$2,500 if you are married and file separately)</li> </ul>

*Dependent Care Reimbursement Account continued on next page*

<b>Your Savings</b>	You do not pay federal, Social Security (FICA), and, in most cases, state or local income taxes on your contributions to the account
<b>Key Points</b>	You can only be reimbursed up to the amount available in your account when you file your claim—claims for expenses exceeding that amount are reimbursed as funds accumulate
<b>Find Out More</b>	<ul style="list-style-type: none"> <li>• J-Net Benefits pages: Flexible Benefit Program</li> <li>• Judiciary Benefits Center website at <a href="http://judiciary.adp.com">http://judiciary.adp.com</a></li> </ul>
<b>How to Enroll</b>	Judiciary Benefits Center website at <a href="http://judiciary.adp.com">http://judiciary.adp.com</a>
<b>Deadline</b>	Enroll within the first 60 days of employment



## Professional Liability Insurance Reimbursement Program

The Judiciary offers another reimbursement program, for those eligible, that provides significant savings when professional liability insurance is purchased.



<b>Program Name</b>	<b>Professional Liability Insurance Reimbursement Program</b>
<b>What It Provides</b>	Reimbursement for one-half the cost of your annual premium
<b>Who Is Eligible</b>	<ul style="list-style-type: none"> <li>• Judges</li> <li>• Probation and pretrial services officers and officer assistants</li> <li>• Court unit executives</li> <li>• Other designated managers and supervisors</li> </ul>
<b>Find Out More</b>	J-Net Benefits pages: Professional Liability Insurance
<b>Participation</b>	Check with your court to find out if you are eligible and how to submit reimbursement requests

## Saving More Along the Way

Like to save money on what you spend getting to work—or parking—each day? It's easy. Just enroll in the Commuter Benefit Program and reduce the amount you pay in taxes.

### Any Time

ENROLL AT ANY TIME AFTER EMPLOYMENT BEGINS

You can participate in either the Mass Transit Reimbursement Account or Parking Reimbursement Account, or both.



## Commuter Benefit Program

<b>Program Name</b>	<ul style="list-style-type: none"> <li>• Mass Transit Reimbursement Account</li> <li>• Parking Reimbursement Account</li> </ul>
<b>What It Provides</b>	<ul style="list-style-type: none"> <li>• Tax savings on the amount you pay for eligible mass transit or vanpooling expenses</li> <li>• Tax savings on the amount you pay for eligible expenses related to parking at or near your place of employment or where you board mass transit to commute to work</li> </ul>
<b>How It Works</b>	<ul style="list-style-type: none"> <li>• You elect the monthly amount to be withheld from your pay on a pre-tax basis up to IRC limit</li> <li>• You submit claims as eligible expenses are incurred</li> <li>• Reimbursements are made via electronic funds transfer to the same account as your pay</li> </ul>
<b>Your Savings</b>	You do not pay federal, Social Security (FICA), and, in most cases, state or local income taxes on the amount you elect
<b>Key Points</b>	<ul style="list-style-type: none"> <li>• The monthly amount you elect carries over month to month, year to year until you change it</li> <li>• Any balance in your account rolls over month to month, year to year</li> </ul>
<b>Find Out More</b>	<ul style="list-style-type: none"> <li>• J-Net Benefits pages: Commuter Benefit Program</li> <li>• Judiciary Benefits Center website at <a href="http://judiciary.adp.com">http://judiciary.adp.com</a></li> </ul>

*Commuter Benefit Program continued on next page*

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<b>How to Enroll</b>	Judiciary Benefits Center website at <a href="http://judiciary.adp.com">http://judiciary.adp.com</a>
<b>When to Enroll</b>	You can enroll or make changes to your monthly amount at any time

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### Transportation Subsidy Program

Many courts offer a Transportation Subsidy Program that provides—as a tax-free fringe benefit—parking and/or public transportation subsidies in addition to pay. The **total** tax-free benefit you can receive (Transportation Subsidy Program + Commuter Benefit Program) is limited to the IRC maximums for mass transit and parking. Check with the Benefits Coordinator at your location.



# Helping with Issues Large and Small



## Automatic

COVERAGE IS  
AUTOMATIC AFTER  
EMPLOYMENT BEGINS

Employees and family members can speak to a caring professional 24 hours a day, seven days a week.



## Total Wellness

Program Name	Employee Assistance Program (EAP)	Work/Life Services (WorkLife4You)
<b>What It Provides</b>	<ul style="list-style-type: none"> <li>• Confidential, free, reliable resource to help you and your family deal with life's challenges</li> <li>• Free face-to-face, short term counseling by a licensed or credentialed professional for you or your family member</li> <li>• Financial and Legal Services - Free initial consultation and discounted services thereafter</li> <li>• Free identity theft assistance</li> <li>• Supervisor and Risk Management Consultation</li> <li>• Critical Incident Response</li> </ul>	<ul style="list-style-type: none"> <li>• Childcare and Parenting services: 24/7 telephonic and online support for adoption, child care, nontraditional families, and more</li> <li>• Adult Care and the Aging: Assistance for caregivers issues and concerns; Free in-home assessments and facility reviews</li> <li>• Education resources and qualified referrals for many issues, e.g., Family, Health, Wellness, Education and Life Maintenance</li> <li>• Free Worklife Kits: Be-Well Kit, Adult Care Kit, Prenatal Care Kit, Child Safety Kit, College Kit</li> <li>• Free Relocation Packages</li> </ul>
	EAP and WorkLife4You: Call toll-free 1-800-222-0364	
<b>How It Works</b>	Website <a href="http://www.foh4you.com">www.foh4you.com</a>	Website: <a href="http://www.WorkLife4You.gov/">www.WorkLife4You.gov/</a> (Registration Code: FEDJUD)
<b>Key Point</b>	Completely confidential	Simplify your life
<b>Find Out More</b>	J-NET's Total Wellness page <a href="http://jnet.ao.dcn/human-resources/benefits/total-wellness">http://jnet.ao.dcn/human-resources/benefits/total-wellness</a>	
<b>Coverage</b>	Access for both EAP and WorkLife4You are automatic.	

# Finding Time to Recharge

We can all use a break from the daily demands of work to spend some time devoted to personal interests. Through government holidays and the annual leave program, Federal Judiciary employees can take the opportunity to refresh and recharge.



## Annual Leave Program

<b>Program Name</b>	<b>Annual Leave Program</b>
<b>What It Provides</b>	Paid time off that you accrue for vacations, rest and relaxation, personal business, or emergencies
<b>How It Works</b>	<ul style="list-style-type: none"> <li>You accrue a set number of hours each pay period based on your years of service</li> <li>Leave accrual charts for each year are on the J-Net Human Resources pages: Leave Administration</li> </ul>
<b>Key Point</b>	Annual leave may be accumulated and carried over to the next leave year up to a maximum of 240 hours
<b>Find Out More</b>	<ul style="list-style-type: none"> <li>J-Net Human Resources pages: Employee Relations Resources</li> </ul>



### Government Holidays

Government holidays also provide Judiciary employees with time off.

The 10 holidays each year are:

- New Year’s Day
- Memorial Day
- Veterans Day
- Martin Luther King, Jr.’s Birthday
- Independence Day
- Thanksgiving Day
- Washington’s Birthday
- Labor Day
- Christmas Day
- Columbus Day

# Changing Your Choices

Your benefit needs can change based on any number of factors. That's why each year you have the opportunity to make changes to help ensure your benefit program fits the needs of you and your family.

## Qualifying Life Events

Qualifying life events are not the same for all benefit programs, so be sure to check with your local Human Resources Office for details.



Once enrolled in certain benefits, you are able to make changes only during Open Season, or if you experience a qualifying life event.

This applies to the following benefits:

- Health Insurance (FEHB)
- Dental and Vision Insurance (FEDVIP)
- Health Care Reimbursement Account (HCRA)
- Dependent Care Reimbursement Account (DCRA)
- Federal Employees' Group Life Insurance (FEGLI)
- Premium Payment Plan (PPP)

Changes to enrollment for a qualifying life event (QLE) can generally be made 31 days before the event and up to 60 days after. QLEs generally relate to:

- Change in family status—such as marriage; birth or adoption of a child; a child losing dependent status; separation or divorce
- Change in employment status—such as you or a family member losing benefit coverage

\*Actual annual Open Season dates are announced by the Office of Personnel Management in early fall. The annual Open Season applies to FEHB, FEDVIP, HCRA, and DCRA. Open Season for FEGLI is announced by the Office of Personnel Management in rare circumstances.

# Quick Reference

Use the chart below to track the course of your Federal Judiciary benefits throughout the year... and throughout your career. Remember that benefit programs are flexible and can be adjusted to fit your needs. By keeping your benefits top-of-mind during the year, you will be better prepared to make informed decisions when the time comes to make changes.

## Annual

- Health Insurance (FEHB)
  - Dental and Vision Insurance (FEDVIP)
  - Health Care Reimbursement Account
  - Dependent Care Reimbursement Account
- Check your earnings statement at the beginning of the year to make sure the deductions from your pay match the benefit elections you signed up for during Open Season.
  - Evaluate your benefits throughout the year, and keep track of any issues that may come up related to cost or service. This will help you make informed decisions about your benefits when Open Season rolls around.
  - Keep track of your out-of-pocket expenses. Having a clear picture of your recurring costs will allow you to make needed adjustments to your medical, dental, and/or vision coverage, as well as your health care and/or dependent care reimbursement accounts.
  - Use plan comparison tools to help with your enrollment decisions.
  - Be sure to make changes to your benefits from 31 days before a qualifying life event up to 60 days after.

## Longer View

- Thrift Savings Plan (TSP)
  - Life Insurance (FGLI)
  - Long-Term Care Insurance
- If you are a FERS employee, contribute at least 5% to take full advantage of the matching contributions from the Federal Judiciary. If you are a CSRS employee, contribute to the TSP to enhance your retirement income.
  - Use the TSP calculators on the website to plan and manage your account.
  - Consider revisiting your life insurance needs if you are getting married, having a child, buying a home, funding college for your children, supporting aging parents, or getting close to retirement.
  - Check your life insurance, retirement, Thrift Savings Plan, and Unpaid Compensation beneficiaries periodically and make updates as needed.
  - Keep in mind that long-term care can span years and can be expensive depending on the type of care needed and the location where that care is received. That's why it's a good financial idea to consider long-term care insurance as a way to help pay for those expenses.

## Automatic

- Federal Employees Retirement System (FERS)
  - Employee Assistance Program (EAP)
  - Work/Life Services (WorkLife4You)
  - Premium Payment Plan (PPP)
  - Thrift Savings Plan (TSP)
  - Leave and Related Programs
  - Basic Life Insurance
- Determine how much you need to save to fund a comfortable retirement with the Federal Ballpark E\$timate® on the OPM website (<http://www.opm.gov/retirement-services/calculators/federal-ballpark-estimator>).
  - Take advantage of the many resources provided 24/7 through EAP and WorkLife4You to help you navigate financial, legal, family, and personal matters.
  - Save on taxes by paying your health, dental, and/or vision insurance with the pre-tax option of the Premium Payment Plan.
  - Use the Leave Calculator on the J-Net (Human Resources pages) to track how much annual leave and sick leave you carry over, earn, and use each year.

## Anytime

- Commuter Benefit Program
- Help pay your way to and from work with the tax savings you receive from this program.

**Note:** Eligibility for certain benefits depends on your appointment type. Refer to the charts on pages 4-5 or check with the Benefits Coordinator at your location for details.

# BeneFit Checklist for Newly Hired Employees

The enrollment deadlines for certain benefit programs are linked to your date of employment. Filling in the dates on this checklist will highlight your personal deadlines. Then it's up to you to review the benefits listed and make enrollment decisions that fit your needs... before time runs out.



Your total compensation package at the Federal Judiciary includes not only the numbers you see on your paycheck but also the “hidden value” provided by your employee benefits. These benefits can help in a variety of ways with your finances, your family and yourself, so be sure to take advantage of all they have to offer.



## My date of employment

## 60 days from my date of employment

### Before this date—Review my choices and enroll in:

- FEGLI: Optional Life Insurance
- FEHB: Health Insurance
- FEDVIP: Dental Insurance
- FEDVIP: Vision Insurance
- HCRA: Health Care Reimbursement Account
- DCRA: Dependent Care Reimbursement Account

## 90 days from my date of employment

- Federal Judiciary Long-Term Care Insurance Program (to receive guaranteed issue)

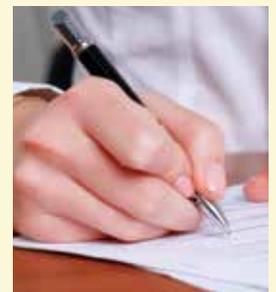
## Anytime after my date of employment

### Review my choices and make new elections for:

- TSP: Thrift Savings Plan
- Commuter Benefit Program
- Long-Term Care Insurance (medical underwriting required)

A good way to get acquainted with your benefits is by reviewing the **Online Orientation Module**. You can access the module via the J-Net Benefits pages.

After you enroll, check your earnings statement to make sure the deductions from your pay match the benefit elections you signed up for.



# Benefits Overview

**BENEFITS DIVISION,**  
Office of Human Resources

Administrative Office of the U.S. Courts  
Washington, DC 20544

<http://jnet.ao.dcn/Benefits/index.html>

202-502-1160

