

## **Employee Benefits Impact Chart: The Impact of a Shutdown**

<b>Program</b>	<b>Payments during shutdown</b>	<b>Coverage/eligibility during shutdown</b>	<b>Post-shutdown</b>
<b>Annual and Sick Leave Accrual</b>	N/A	When a full-time employee accumulates 80 hours of leave without pay, the amount of annual and sick leave that may be accrued in that pay period is reduced by the amount of leave the employee would normally earn during the pay period. When a part-time employee is in a nonpay status, he or she will accrue less annual leave and sick leave, since part-time employees earn leave on a pro-rata basis--i.e., based on hours in a pay status. For purposes of computing accrual rates for annual leave, creditable service for time in a nonpay status is limited to an aggregate of 6 months in a calendar year.	N/A
<b>Emergency Back-Up Dependent Care</b>	The employee pays a small fee when they use the service: \$10 co-pay (for up to 10 hours a day) if a primary care provider is used. If a secondary care provider is used the employee will pay the provider their fee and submit receipts to WorkLife4You for reimbursement for the full amount, less the \$10 co-pay. If neither primary nor secondary provider is available and the employee has a caregiver in mind the employee pays and will be reimbursed for up to \$100 per day.	Emergency Back-Up Dependent Care will continue to help employees on those days when they are schedule to work and their regular care arrangements are disrupted. Specialists are available 24/7 to assist you in identifying backup care. Employees may access the service by calling 800-222-0364/TTY 888-262-7848.	N/A
<b>Employee Assistance Program (EAP)</b>	As always, no cost to the employee	EAP will continue to help employees resolve life challenges, through confidential counseling and coaching with experienced, licensed counselors - including legal and financial consultation and will be available 24 hours a day/7 days per week at 800-222-0364/TTY 888-262-7848.	N/A

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<b>Federal Dental/ Vision Insurance Program (FEDVIP)</b>	Employees enrolled in FEDVIP who experience a period of LWOP for two consecutive pay periods will be switched to a Direct Bill method ( <a href="https://www.benefeds.com/BenefedHelp/FEDVIP/premium_payment.htm#direct">https://www.benefeds.com/BenefedHelp/FEDVIP/premium_payment.htm#direct</a> ). This means they will receive a bill at their home address for their premiums, and they must pay this bill. If they do not pay by the due date specified on the bill, their coverage will be terminated. Premiums paid by Direct Bill are not pre-tax.	Coverage continues as long as premiums are paid.	Nonpay status of less than two pay periods may result in extra deductions upon return to a duty status
<b>Federal Employees Health Benefits (FEHB)</b>	The Department is responsible for forwarding the employee's share of the premiums to the health care provider.	No interruption in coverage. Employee enrollment in the FEHB program continues for up to 365 days in a nonpay status. Government contributions to your FEHB plan will continue while the suspension of operations is in effect.	Coverage continues and the employee must pay any debt owed for FEHB premiums. The employee's share will be deducted from his or her pay upon resumption of normal Department operations.
<b>Federal Employees Life Insurance (FEGLI)</b>	No cost to the employee or the agency.	No interruption in coverage. FEGLI coverage continues up to 12 consecutive months in a nonpay status without cost to the employee or to the agency.	FEGLI coverage continues without interruption.
<b>Federal Long Term Care Insurance Program (FLTCIP)</b>	Employees have two options for paying their premiums for long term care insurance while they are in a nonpay status: automatic bank withdrawal or direct billing. Employees should contact Long Term Care Partners to ensure that premiums are paid timely.	No interruption in coverage. Coverage continues.	Employee remains responsible for payments directly to LTC Partners.
<b>Flexible Spending Accounts (FSA)</b>	Employees will not contribute to their FSA during nonpay status.	Employees in a nonpay status will have their accounts frozen. Once they return to duty, their accounts will be reactivated and claims can be filed.	Upon return to duty, payroll deductions will be adjusted based on the number of pay periods left in the year.
<b>Leave under the Family and Medical Leave Act (FMLA)</b>	N/A	An employee who is on approved Leave Without Pay (LWOP) under the FMLA on days that coincide with the period of furlough will continue to be charged LWOP. Consistent with law and regulations, the LWOP taken under the FMLA is part of the 12-week entitlement. However, an employee who was scheduled during the furlough	N/A

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		to take paid leave under the FMLA (i.e., an employee chooses to substitute annual leave or sick leave, as appropriate, for unpaid leave under the FMLA) must be placed on furlough instead. Since the paid leave was canceled, the period of absence may not be used to reduce the 12-week entitlement to FMLA leave.	
<b>Retirement</b>	During a period of nonpay status, retirement coverage continues. When employees are in a nonpay status for only a portion of a pay period, their contributions are adjusted in proportion to their basic pay.	No interruption in coverage. Nonpay status of less than an aggregate of 6 months in any calendar year has no effect on retirement benefits or creditable service.	N/A
<b>Telework</b>	N/A	Most employees may not telework during a furlough. Unless otherwise authorized by law, an employee may not work/telework during a furlough.	N/A
<b>Thrift Savings Plan (TSP)</b>	Employees who are in a nonpay status are not contributing to TSP. Likewise, TSP Agency Contributions are not made while an employee is in a nonpay status.	Employees are not eligible to contribute to TSP while in a nonpay status.	Upon return to duty, employees may need to adjust their TSP contributions if they are trying to contribute the maximum for the tax year.
<b>Unemployment Compensation</b>	N/A	It is possible that employees may be eligible for unemployment compensation, especially if they are on consecutive furlough days. State unemployment compensation requirements differ. Employees should submit their questions to the appropriate State office.	N/A
<b>Within Grade Increases (WIGIs)</b>	N/A	N/A	Nonpay status may have an effect on eligibility for within grade increases. A total of 2 workweeks in a nonpay status in a waiting period is creditable service for advancement to steps 2, 3, and 4 of the General Schedule; 4 workweeks for advancement to steps 5, 6, and 7; and 6 workweeks for advancement to steps 8, 9, and 10. For prevailing rate employees (WG, WL, and WS schedules), a total of 1

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			workweek in a nonpay status is creditable service for advancement to step 2, 3 workweeks for advancement to step 3, and 4 workweeks for advancement to steps 4 and 5.
<b>WorkLife4You (Resource &amp; Referral)</b>	As always, no cost to the employee	WorkLife4You will continue to help employees and loved ones better manage daily responsibilities and life events at 800-222-0364/TTY 888-262-7848.	N/A
<b>Transit Subsidy</b>	Employees will continue to receive the Transit Subsidy Benefit in accordance with existing policy and procedures	Employees are reminded that transit benefits are only to be used to commute to and from work. Due to the lapse in funding, employees may use their transit benefits to travel to and from their official duty stations to perform "orderly shutdown" activities. After the initial orderly shutdown period, only employees who have been designated "exempt" or "excepted" may use transit benefits to travel to and from their official duty stations to perform "exempt" or "excepted" work activities.	