

Employee Benefits Impact Chart: The Impact of a Lapse in Appropriations

Program	Payments during Lapse	Coverage/eligibility during Lapse	Post-lapse
Annual and Sick Leave Accrual	N/A	N/A	After the lapse in appropriations ends, employees will receive credit for any annual and sick leave they would have otherwise accrued during the period of the lapse for employees who receive backpay.
Employee Assistance Program (EAP)	As always, no cost to the employee.	EAP services remain available.	EAP services will continue
Federal Dental/Vision Insurance Program (FEDVIP)	Employees are responsible for paying premiums if non-pay status is for 2 or more pay periods and they receive a bill.	Coverage continues if you miss pay for less than two consecutive pay periods. However, if you do not receive pay for two or more consecutive pay periods, BENEFEDS will begin to bill you directly. You must pay these bills on time to ensure your coverage continues without interruption.	Once a pay lapse has ended and an employee is returned to a paid status, any premiums they owe will be deducted from their paycheck.
Federal Employees Health Benefits (FEHB)	The Department is responsible for forwarding the employee's share of the premiums to the health care provider.	There will not be any interruption in coverage. Employee enrollment in the FEHB program continues for up to 365 days in a non-pay status. Government contributions to the FEHB plan will continue while the suspension of operations is in effect.	Coverage continues and the employee is responsible for paying premiums owed for FEHB. The employee's share of the premiums will be deducted from pay upon resumption of normal operations.
Federal Employees Life Insurance (FEGLI)	No cost to the employee or the agency.	There will not be any interruption in coverage. FEGLI coverage continues up to 12 consecutive months in a non-pay status.	FEGLI coverage continues without interruption.
Federal Long Term Care Insurance Program (FLTCIP)	Employees are responsible for ensuring that premiums are paid. Employees should contact Long Term Care Partners at 800-582-3337 if in a non-pay status for more than 2 pay periods and they want to establish payment of premiums by automatic bank withdrawal.	There will not be any interruption in coverage. If premiums are not paid for 3 consecutive pay periods, direct billing will begin automatically. If premiums begin within two pay periods, an adjustment of future deductions with a cap of an additional \$50 will be implemented until the balance is collected.	FLTCIP coverage continues as long as premiums are paid.

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Flexible Spending Accounts (FSA)	Employees will not contribute to their FSA during non-pay status.	<p>Incurred eligible health care expenses will not be reimbursed until the employee returns to a pay status and allotments are successfully restarted.</p> <p>Eligible dependent care expenses incurred during the non-pay status may be reimbursed up to whatever balance is in the employee's dependent care account, as long as the expenses incurred during the non-pay status allow the employee, or employee's spouse, to work, look for work or attend school full time.</p>	Once FSA allotments are successfully reinstated, the remaining allotments would be recalculated over the remaining pay periods to match the employee's annual election amount.
Leave under the Family and Medical Leave Act (FMLA)	N/A	Previously invoked FMLA coverage will remain in place during the furlough period and the FMLA-covered time (paid or unpaid) counts toward the 12-week FMLA entitlement.	<p>An employee who was on approved Leave Without Pay (LWOP) under the FMLA on days that coincide with the period of furlough will continue to be charged LWOP. However, an employee who was scheduled during the furlough to take paid leave (not including donated leave received through the Leave Bank or Leave Transfer programs) under the FMLA will receive retroactive pay and will not be charged paid leave. An employee whose use of donated leave under the FMLA was cancelled due to the lapse in appropriations is not entitled to retroactive pay for the time that would have been covered by the donated leave. However, donated leave recipients may retroactively substitute available donated leave for any period of unpaid time connected to their approved medical emergency during the lapse in appropriations.</p>
Retirement	During a period of non-pay status, retirement coverage continues. Retirement contributions are a percentage of pay.	Non-pay status of less than an aggregate of 6 months in any calendar year has no effect on future retirement benefits or the amount of service creditable towards retirement.	N/A

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Telework	N/A	Employees who are required to work during a furlough may be allowed to telework in accordance with existing Departmental rules.	N/A
Thrift Savings Plan (TSP)	Employees who are in a non-pay status do not contribute to TSP. Likewise, TSP Agency Contributions are not made while an employee is in a non-pay status.	Employees are not eligible to contribute to TSP while in a non-pay status.	Upon return to duty, employees may adjust their TSP contributions if they wish to contribute the maximum for the tax year.
Unemployment Compensation	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.	Employees may be subject to collection of overpayments if they receive both retroactive pay and unemployment compensation for the same time periods.
Within Grade Increases (WIGIs)	N/A	N/A	Non-pay status may have an effect on eligibility for within grade increases. A total of 2 workweeks in a non-pay 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 workweek in a non-pay 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.

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Transit Subsidy	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.	N/A