

# Employee Benefits and Leave Administration

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## Employee Benefits

- Federal Employees Health Benefits (**FEHB**) Program
- Federal Employees Dental and Vision Insurance Program (**FEDVIP**)
- Federal Flexible Spending Account (**FSAFEDS**) Program
- Federal Long Term Care Insurance Program (**FLTCIP**)
- Federal Employees' Group Life Insurance (**FEGLI**) Program
- Employee Assistance Program (**EAP**)

[www.opm.gov](http://www.opm.gov)



## Federal Employees Health Benefits (**FEHB**) Program

- Comprehensive health insurance coverage for you, your spouse, and your children under age 26.
- Most Federal employees are eligible.
- Enroll during first 60 days or during Federal Benefits Open Season (mid-November to mid-December).
- No waiting periods and no restrictions on pre-existing conditions. All plans offer preventative services at no cost when received from a Preferred Provider.
- Eleven or more health plan options to choose from, each covering:

Routine physical exams  
Doctor's office visits  
Specialist Visits  
Lab Tests  
Prescriptions

Ambulance services  
Inpatient hospital care  
Surgery  
X-rays  
Maternity care

Urgent Care  
Mental health services  
Stop smoking aids  
Physical therapy  
And more



## Federal Employees Dental and Vision Insurance Program (**FEDVIP**)

- *Supplemental* comprehensive dental and vision insurance for you, your spouse, and your children under age 22.
- Most Federal employees are eligible.
- Enroll during first 60 days or during Federal Benefits Open Season (mid-November to mid-December).
- No waiting periods and no restrictions on pre-existing conditions. All plans offer preventative services at no cost when received from a Preferred Provider.
- Several dental and four vision plan options to choose from, each covering:

### Routine exams and cleanings

X-rays  
Crowns  
Root canals

### Dentures

Fillings  
Orthodontics  
And more

### Routine eye exams

Contact lenses  
Discounts on laser eye surgery  
Eyeglass frames and lenses



## Federal Flexible Spending Account (**FSAFEDS**) Program

- Use set-aside, pre-tax dollars to save an average of 30% on your family's health care and dependent care expenses.
- Most Federal employees are eligible.
- Enroll during first 60 days or during Federal Benefits Open Season (mid-November to mid-December) and every year after.
- Pay for items that typically aren't covered by your FEHB Plan, FEDVIP, or other health insurance coverage.

Prescriptions

Deductibles & copayments

Office visits

Lab tests

Ambulance

Transportation

Eyeglasses

Prescription sunglasses

Contact Lenses

Laser eye surgery

Orthodontics

Birth control pills

In vitro fertilization

Massage Therapy

Sunblock

First aid kits

Diabetes testing supplies

Hand sanitizer

Wheelchairs and walkers

Day care, summer day camp

Babysitting

Before and after school care

Non-medical dependent care





## Federal Long Term Care Insurance Program (**FLTCIP**)

- Help pay for the assistance you need if you cannot perform everyday tasks.
- Most Federal employees, annuitants, and qualifying relatives are eligible.
- Enroll anytime (more questions) or during first 60 days, first 60 days after marriage, or during Long Term Care Open Season (fewer questions).

Car accident  
Sports accident  
Disabling injury  
Alzheimer's

Stroke  
Multiple sclerosis  
Parkinson's  
Other disabling condition  
Old age



## Federal Employees' Group Life Insurance (**FEGLI**) Program

- Help protect your loved ones from burdensome funeral costs and catastrophic loss of your income if you die unexpectedly.
- New employees are automatically enrolled for Basic Life Insurance coverage (option to waive coverage during your first pay period).
- Enroll during first 60 days, first 60 days after life event, or during Life Insurance Open Season (infrequent).
- Basic coverage is your annual salary rounded up to the next \$1000 plus \$2000.
- Basic coverage cost is \$0.15 per \$1000 of coverage each pay period.



## Employee Assistance Program (**EAP**)

- Voluntary, confidential program that helps employees work through various life challenges that may adversely affect health, personal well-being, and job performance.
- Services include assessments, counseling, and referrals for additional services related to:

Stress  
Financial issues  
Legal issues  
Family problems

Office conflicts  
Alcohol and substance  
use disorders  
Organizational changes

Legal considerations  
Emergency planning  
Traumatic events





## Leave Administration

- Annual Leave
- Sick Leave
- Family Medical Leave
- Leave without Pay
- Voluntary Leave Transfer Program and Leave Bank
- Other Leave (Funeral, Court, Military, etc.)

[www.opm.gov](http://www.opm.gov)



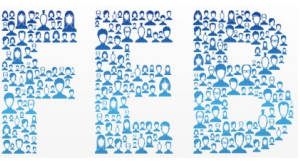
## Annual Leave

- Annual leave accrues at the 4, 6 or 8 hour rate depending on years of service.
  - 0-3 years - leave category 4
  - 3-15 years - leave category 6
  - 15+ years - leave category 8
- Leave category changes the next full pay period after service computation date (SCD) unless the date falls on the 1<sup>st</sup> Sunday of the pay period.
- 240 hour carry-over limit.
- Leave should be requested and approved using agency approved system.
- Annual leave is paid at the employee's regular rate of pay upon separation.
- Annual leave transfers with the employee to their new agency.



## Sick Leave

- Sick leave accrues 4 hours per pay period for full-time employees; prorated for part-time employees.
- To be used for sick leave purposes only: sickness of employee, care for family member, medical appointments, adoption/foster of a child.
- There is no accrual limitation, carries over year-to-year.
- Leave should be requested and approved using agency approved system.
- Sick leave is never paid out but is used in the calculation of an employee's retirement annuity.



## Family Medical Leave Act (**FMLA**)

- Up to 12 workweeks of unpaid leave during any 12-month period.
  - Birth and care of a child
  - Adoption or foster care
  - Care of a family member
  - Serious health condition
- May be used intermittently and substitute annual and/or sick leave.
- Job benefits and protection: upon return employee must be returned to same or equivalent position and entitled to maintain health benefits.
- Advanced notice: employee must provide notice of intent to take FMLA and agency may request medical certification.



## Leave without Pay (**LWOP**)

- Leave without pay is a temporary, non-pay status and absence from duty.
- Granted at supervisory discretion and may be limited to agency policy.
- Affects employee entitlements to or eligibility for certain benefits.





## Voluntary Leave Transfer Program (**VLTP**)

- Employee may donate annual leave directly to another employee who has a personal or family medical emergency and who has exhausted paid leave.
- No limit to the amount of donated annual leave the recipient may receive but must return the unused leave when the medical emergency ends.

## Voluntary Leave Bank Program

- Employee may donate annual leave to leave bank for use by another employee who has a personal or family medical emergency and who has exhausted paid leave.
- Leave bank board determines how much donated annual leave a recipient may receive. Any unused leave is returned to the leave bank.



## Other Leave

- Advanced Leave (Annual and Sick)
- Funeral Leave
- Court Leave
- Military Leave
- Disabled Veteran Leave
- Weather and Safety Leave
- Compensatory Time
- Credit Time
- Time-off Award



## Employee Benefits and Leave Administration Resources

- [www.OPM.gov](http://www.OPM.gov)
- Department/Agency Regulations
- Agency Policies and Procedures

