



BENEFIT FOR LIFE

Benefits Overview

FEDERAL JUDICIARY BENEFITS PROGRAM



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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.



[5] 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.

[6] Retirement and TSP are available only if transferring without a break in service from a previously covered position.

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.

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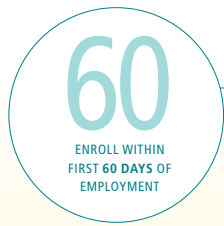
ENROLL WITHIN
FIRST 60 DAYS OF
EMPLOYMENT

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

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

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

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.

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

Life Insurance continued on next page



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

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

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

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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

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

Health Care Reimbursement Account continued on next page

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

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

Dependent Care Reimbursement Account continued on next page

Your Savings	You do not pay federal, Social Security (FICA), and, in most cases, state or local income taxes on your contributions to the account
Key Points	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
Find Out More	<ul style="list-style-type: none">• J-Net Benefits pages: Flexible Benefit Program• Judiciary Benefits Center website at http://judiciary.adp.com
How to Enroll	Judiciary Benefits Center website at http://judiciary.adp.com
Deadline	Enroll within the first 60 days of employment

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



Optional
ENROLLMENT IS EFFECTIVE AFTER PAY PERIOD BEGINS

Annual Leave Program

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



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.



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.



BENEFIT FOR LIFE

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:

- 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

