



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 ²	Insurance ³	Retirement	Supplemental Benefits ⁵	Thrift Savings Plan (TSP)
Excepted Appointment No established time limit	✓	✓	✓	✓	✓	✓
Temporary—1 year or less NTE 90 days or less NTE more than 90 days	X ¹ ✓ ¹	✓ ✓	X ⁴ X ⁴	X ⁴ X ⁴	X ⁴ X ⁴	X ⁴ X ⁴
Temporary—More than 1 year NTE more than 1 year	✓	✓	✓	✓	✓ ⁶	✓

✓ = 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.

¹ 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.

² 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.

³ 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.

⁴ Insurance, Retirement, Supplemental Benefits, and TSP are available only if transferring without a break in service from a previously covered position.

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 If the expiration date of the employee's appointment does not extend to the end of the calendar year and he/she has fewer than four years of service with the Federal Judiciary, he/she is not eligible to enroll in the Health Care Reimbursement Account the last year of the appointment.

Law Clerks		Certification Form to Use	Leave	Social Security & Medicare ³	Insurance ⁴	Retirement	Supplemental Benefits ⁶	Thrift Savings Plan (TSP)
Term Chambers Limited to 4 years or less	<u>AO 75A</u>	X ¹	✓	✓	X ⁵	✓ ⁷	X ⁵	
Career Chambers Generally more than 4 years	<u>AO 75C</u>	X ¹	✓	✓	✓	✓	✓	
Permanent Court Staff—No NTE Date (e.g., Pro Se, Death Penalty, Bankruptcy Appellate Panel)	<u>AO 75E</u>	X ¹	✓	✓	✓	✓	✓	
Temporary—1 year or less Chambers Court Staff	<u>AO 75D</u>	X ^{1,2}	✓	X ⁵	X ⁵	X ⁵	X ⁵	
	<u>AO 75E</u>	X ^{1,2}	✓	X ⁵	X ⁵	X ⁵	X ⁵	
Temporary—More than 1 year Chambers Court Staff	<u>AO 75D</u>	X ¹	✓	✓	X ⁵	✓ ⁷	X ⁵	
	<u>AO 75E</u>	X ¹	✓	✓	✓	✓ ⁷	✓	

✓ = 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.shps.com>
- www.opm.gov

¹ 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.

² 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.

³ 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.

⁴ 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.

⁵ Insurance, Retirement, Supplemental Benefits, and TSP are available only if transferring without a break in service from a previously covered position.

⁶ 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.

⁷ If the law clerk knows the expiration date of his/her appointment does not extend to the end of the calendar year and the law clerk has fewer than four years of service with the Federal Judiciary, he/she is not eligible to enroll in the Health Care Reimbursement Account the last year of the appointment.

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

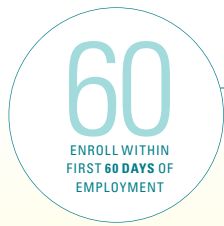
ENROLL WITHIN
FIRST 60 DAYS OF
EMPLOYMENT

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

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 25% of the total premium based on the plan you choose
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 and at www.plansmartchoice.com
How to Enroll	Judiciary Benefits Center website at http://judiciary.shps.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 SHPS



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.

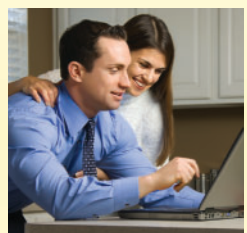
Securing a Sound Retirement

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.



Federal Employees Retirement System

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.

Program Name	Federal Employees Retirement System (FERS)
What It Is	A retirement plan with three components—FERS Basic Benefit, Social Security, and Thrift Savings Plan (TSP)
Coverage	Federal civilian employees first hired after 12/31/1983 are automatically covered under FERS (see eligibility charts on pages 4 and 5)
What It Provides	<p>Upon retirement:</p> <ul style="list-style-type: none"> • FERS Basic Benefit—a monthly annuity based on years of service and high-3 average salary • Social Security—a monthly benefit beginning at age 62 • TSP—various income withdrawal options from your account such as single payment, monthly payments, annuity purchase, or a combination of options
Your Cost	<ul style="list-style-type: none"> • You contribute 7% of your salary to retirement benefits, which is split: <ul style="list-style-type: none"> - FERS Basic Benefit: 0.8% of salary - Social Security: 6.2% of salary • You decide how much to contribute to TSP
Key Point	To receive a full FERS Basic Benefit, you need to meet specific age and service requirements
FERS Annuity Calculator	www.FedCalc.com
Find Out More	<ul style="list-style-type: none"> • J-Net Benefits pages: Retirement • OPM website at www.opm.gov

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.

Program Name	Thrift Savings Plan (TSP)
What It Is	A retirement savings and investment plan—similar to a 401(k)—to which you and your agency make contributions
What It Provides	<ul style="list-style-type: none"> • Before-tax contributions and tax-deferred investment earnings • A diversified choice of investment options • Federal Judiciary contributions of 1% of basic annual pay, whether or not you elect to contribute • Matching contributions—dollar for dollar on the first 3% of pay you contribute and fifty cents per dollar on the next 2%
Your Cost	<ul style="list-style-type: none"> • As a new hire, you will be automatically enrolled at a contribution rate of 3%. You can elect to contribute up to the IRC maximum deferral limit or waive contributions altogether
Key Points	<ul style="list-style-type: none"> • At age 50 or older, you can elect to make catch-up contributions in addition to your regular contributions • You can change your contribution amount and fund allocation elections at any time
Find Out More	<ul style="list-style-type: none"> • J-Net Benefits pages: Thrift Savings Plan • TSP website at www.tsp.gov
TSP Calculators	www.tsp.gov/calc
How to Make Elections	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 through SHPS 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

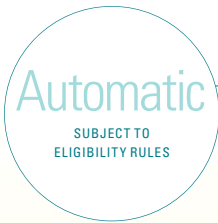
You are automatically covered by basic life insurance on your first day of employment. You can waive this coverage at any time. After your initial enrollment period, you may only increase coverage during a qualifying life event; upon approval after having a medical examination; or in rare instances,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

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 nearest 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



FEGLI Calculator	<ul style="list-style-type: none"> • Calculate the premiums for various combinations of coverage • OPM website at www.opm.gov/calculator/worksheet.asp
How to Make Elections	Make elections through the Judiciary Benefits Center by accessing http://judiciary.shps.com or by calling SHPS customer service at 1-888-442-FLEX (3539)
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
Family Medical Leave Act (FMLA)	<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"> • Birth of a son or daughter • Placement of a child for adoption or foster care • Caring for a family member with a serious health condition • If you suffer a serious health condition <p>Paid leave may be substituted, as applicable</p>	J-Net Human Resources pages: Employee Resources
Sick Leave	<p>Time off that you accrue for when you are:</p> <ul style="list-style-type: none"> • Sick • Caring for a sick family member • Making arrangements and/or attending a funeral • Adopting a child 	J-Net Human Resources pages: Employee Resources
Leave Transfer Program	<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 Resources
Disability Retirement	<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"> • A claim for disability retirement must be filed with OPM before separation or within one year after separation • If approved, you receive a monthly annuity 	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 your first 90 days of employment.

Federal Judiciary Long-Term Care Insurance Program

Program Name	Federal Judiciary Long-Term Care Insurance Program
What It Provides	<ul style="list-style-type: none"> • Program developed specifically for the Federal Judiciary • Two plan choices—Preferred Features Plan and FedPlus Plan • Administered by CNA
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"> • 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 • Your spouse, parents, parents-in-law, grandparents, and grandparents-in-law can apply—medical questions are asked and reviewed by CNA • 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 • CNA website at www.ltcbenefits.com (password: judiciaryltc)
Premium Calculator	CNA website at www.ltcbenefits.com (password: judiciaryltc)

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

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

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 receiving your enrollment kit.

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.shps.com
Enrollment	Pre-tax option is automatic, unless waived in writing through SHPS

60

ENROLL WITHIN
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.

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 • 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 \$10,000 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.shps.com
How to Enroll	Judiciary Benefits Center website at http://judiciary.shps.com
Deadline	Enroll within the first 60 days of employment



Dependent Care Reimbursement Account

If you enroll in both the Health Care and Dependent Care Reimbursement Accounts, money cannot be transferred between the two accounts.



Program Name	Dependent Care Reimbursement Account (DCRA)
What It Provides	Tax savings on daycare expenses for eligible dependents (typically children under 13)
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 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)
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

Dependent Care Reimbursement Account continued on next page

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.shps.com
How to Enroll	Judiciary Benefits Center website at http://judiciary.shps.com
Deadline	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.



Program Name	Professional Liability Insurance Reimbursement Program
What It Provides	Reimbursement for one-half the cost of your annual premium
Who Is Eligible	<ul style="list-style-type: none"> • Judges • Probation and pretrial services officers and officer assistants • Court unit executives • Other designated managers and supervisors
Find Out More	J-Net Benefits pages: Professional Liability Insurance
Participation	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

Program Name	<ul style="list-style-type: none"> • Mass Transit Reimbursement Account • Parking Reimbursement Account
What It Provides	<ul style="list-style-type: none"> • Tax savings on the amount you pay for eligible mass transit or vanpooling expenses • 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
How It Works	<ul style="list-style-type: none"> • You elect the monthly amount to be withheld from your pay on a pre-tax basis up to IRC limit • You submit claims as eligible expenses are incurred • Reimbursements are made via electronic funds transfer to the same account as your pay
CSA Calculator	In the eLearning Center at http://judiciary.shps.com
Your Savings	You do not pay federal, Social Security (FICA), and, in most cases, state or local income taxes on the amount you elect
Key Points	<ul style="list-style-type: none"> • The monthly amount you elect carries over month to month, year to year until you change it • Any balance in your account rolls over month to month, year to year

Commuter Benefit Program continued on next page

Find Out More	<ul style="list-style-type: none">• J-Net Benefits pages: Commuter Benefit Program• Judiciary Benefits Center website at http://judiciary.shps.com
How to Enroll	Judiciary Benefits Center website at http://judiciary.shps.com
When to Enroll	You can enroll or make changes to your monthly amount at any time

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

Coping with the many pressures of life can sometime take its toll, so having a supportive resource to turn to is a real positive. From financial and legal matters to family and personal matters, EAP is there to help.



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.



Employee Assistance Program

Program Name	Employee Assistance Program (EAP)
What It Provides	<ul style="list-style-type: none"> • Confidential, free, reliable resource to help you and your family deal with life's challenges • Confidential, mental health professional counseling available by appointment (free initial appointment), or via telephone consultation (free 24 hours a day) • Free, initial legal telephone consultation with a licensed attorney • Free, initial financial telephone consultation with a financial professional • Free identity theft assistance • Child care and elder care provider searches • Access to EAP website with articles, information, self-assessments, calculators, webinar recordings, and podcasts
How It Works	Call the program toll-free number: 1-800-222-0364
Key Point	EAP is completely confidential
Find Out More	<ul style="list-style-type: none"> • J-Net Benefits pages: Employee Assistance • EAP website at www.foh4you.com (click "Enter" to access the site)
Coverage	Access to the EAP program is 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

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 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 only able to make changes during annual Open Season, or a special or rare 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 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.

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.

Longer View

- Thrift Savings Plan (TSP)
- Life Insurance (FEGLI)
- 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)
- 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/retire/tools/calculators/ballpark/menu.asp>).
- Take advantage of the many resources provided 24/7 through EAP 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.

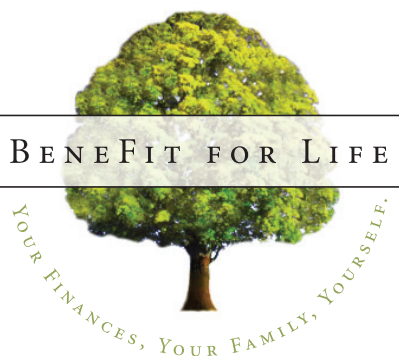


BeneFit Checklist for Newly Hired Employees

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

Before this date—Review my choices and enroll in:

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

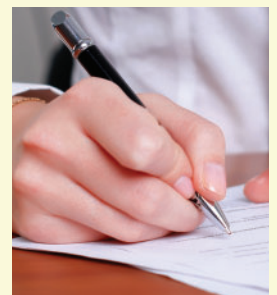
Anytime after my date of employment

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

