

United States District Court for the District of Maryland Benefits Highlights

Benefits	Brief Description
<p>Federal Employees Health Insurance Program (FEHB)</p> <p><i>Enroll within 60 days after entering on duty</i></p>	<ul style="list-style-type: none"> • Program features include, but are not limited to, no waiting periods and no pre-existing condition limitations; choice of coverage, plans, and options; government contribution towards the total cost of the premium; and salary deduction. FEHB offers two enrollment options: Self, Self Plus One and Self & Family. Changes to enrollment can only occur during annual fall open season or with a qualifying life event. • Effective date is determined by (1) the date entered into a pay status and (2) the date the enrollment form is submitted. Benefits begin on the first day of the first full pay period after receipt of the form. A copy of the signed enrollment form is returned to the employee for use as proof of health insurance until ID card is received. NOTE: this form should still be completed even if electing not to enroll in FEHB program. • Choose from among nationwide Fee-for-Service plans (FFS), plans offering a Point-of-Service (POS) product, Health Maintenance Organizations (HMO), High Deductible Health Plans with Health Savings Account or Health Reimbursement Arrangement (HDHP/HSA or HRA), and Consumer-Driven Health Plans (CDHP). • For more information, visit OPM's web site at www.opm.gov/insure/health
<p>Federal Employees Dental and Vision Insurance Program (FEDVIP)</p> <p><i>Enroll within 60 days after entering on duty</i></p>	<ul style="list-style-type: none"> • FEDVIP provides comprehensive dental and vision insurance at competitive group rates. FEDVIP is not a part of the FEHB program and is different from any dental and vision product offered by the FEHB plans. FEDVIP offers three enrollment options (Self Only, Self Plus One, and Self and Family), with premiums fully paid by enrollee (no government contribution) on a pre-tax basis (mandatory). • Enrollment in FEDVIP is done online at www.BENEFEDS.com or, if preferred, by phone at (877) 888-3337. Note: it is the enrollee's responsibility to contact BENEFEDS directly concerning any changes, such as transfer between agencies or qualifying life event. • For additional information, visit OPM's web sites: www.opm.gov/insure/vision or www.opm.gov/insure/dental
<p>Additional Supplemental Dental/Vision Insurance Plan sponsored by NCBC</p>	<ul style="list-style-type: none"> • Additional plans sponsored by the National Conference for Bankruptcy Clerks (NCBC) and administered by Capitol Administrators, Inc. are available to employees of the Federal Judiciary. For more information visit http://www.ncbcweb.com/benefits
<p>Federal Employees Group Life Insurance Program (FEGLI)</p> <p><i>Enroll within 60 days after entering on duty</i></p>	<ul style="list-style-type: none"> • Group term life insurance which consists of Basic Life Insurance and three options, including family coverage. All new employees are automatically covered by Basic unless waived in its entirety within first pay period after entrance on duty. If want any options, must enroll within designated deadline. • For more information, including a calculator, visit OPM's web site at www.opm.gov/insure/life/

Benefits (cont.)	Brief Description
Federal Retirement Programs	<ul style="list-style-type: none"> • Federal Employees Retirement System (FERS) - for employees first hired after 12/31/83 (or rehired with less than 5 years of creditable civilian service). Three-tiered retirement plan: social security benefits, basic benefit plan, and Thrift Savings Plan benefits. • Civil Service Retirement System (CSRS) - for employees with federal service prior to 12/31/83. Single defined benefit retirement system. • Offset CSRS - for employees who return to a retirement system covered position on or after 1/1/84, who were vested for CSRS in a prior appointment (5 years of creditable civilian service), and who had a break-in-service of 365 or more days. Fully covered by Social Security and treated as though are in CSRS up to age 62, at which time annuity will be offset by value of any Social Security benefit earned during offset service. • For more information, visit the Office of Personnel Management's web site at www.opm.gov/retire
Social Security	<ul style="list-style-type: none"> • All federal employees first hired after 12/31/83 (or rehired with less than 5 years of creditable civilian service) are automatically covered by Social Security. • For more information, visit Social Security's web site at www.ssa.gov
Thrift Savings Plan (TSP) <i>May enroll or change enrollment at any time</i>	<ul style="list-style-type: none"> • A retirement savings and investment plan for federal employees comparable to the private sector's 401(k) plans. Some plan features: before-tax savings and tax-deferred investment earnings, low administrative and investment expenses, and a choice of investment funds. (See plan summary for details.) • FERS and CSRS participants are immediately eligible to enroll in TSP upon hire or at anytime thereafter. Newly hired FERS employees are automatically enrolled with a 3% contribution upon hire. This amount can be increased, decreased or cancelled at any time. FERS participants receive an Agency Automatic (1%) contribution and Agency Matching Contributions (Dollar-for-Dollar for first 3% and Fifty Cents on the Dollar for each of 4% and 5% that the participant contributes). Effective 6/24/2009, FERS participants have immediate eligibility for agency contributions. CSRS participants do not receive any agency contributions. • Participants age 50 or older may be eligible to elect catch-up contributions. • The contribution limit for both FERS and CSRS participants will be the IRS imposed annual elective deferral limit. The elective deferral limits for 2016 are \$18,000 for regular contributions and \$6,500 for catch-up contributions. • For more information, see TSP Plan Summary or visit TSP's web site at www.tsp.gov

Benefits (cont.)	Brief Description
Paid Federal Holidays	<ul style="list-style-type: none"> Holidays include New Year's Day, Martin Luther King, Jr. Birthday, Washington's Birthday, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, and Christmas Day. (Note: by Local Rule, the U. S. District for the District of Maryland is also closed the Friday after Thanksgiving Day.)
Transit Subsidy Program	<ul style="list-style-type: none"> All permanent employees of the U.S. District Court for the District of Maryland, including chambers staff and law clerks are eligible for participation. Eligible full-time employees who use <i>approved public transportation</i> receive a maximum transit subsidy of \$255/month in 2016. Amount of subsidy for part-time employees is pro-rated based upon number of hours in the regular tour of duty. Subject to the availability of funds.
Federal Credit Unions	<p>As federal employees you may be eligible to join a federal credit union and membership eligibility is based on your federal employee status as well as work location. Below are a sampling of some based on location and not an endorsement of one over another. Baltimore courthouse employees: First Financial Federal Credit Union, 410-321-6060 or 1-800-903-3328, www.firstfinancial.org and Fed Choice Federal Credit Union, 301-699-6151 or 1-800-969-6151, www.fedchoice.org Greenbelt courthouse employees: Greenbelt Federal Credit Union, 301-474-5900, www.greenbeltfcu.com and Fed Choice Federal Credit Union, 301-699-6151 or 1-800-969-6151, www.fedchoice.org and Salisbury courthouse employees: Dor Wic Federal Credit Union, 410-543-0466</p>
<p>Federal Long Term Care Insurance Program</p> <p><i>Enroll within 60 days after entering on duty for "short-form" abbreviated underwriting</i></p>	<ul style="list-style-type: none"> Long term care is the kind of care that you would need to help you perform daily activities if you had an ongoing (chronic) illness or disability. It can be received in your own home, at a nursing home or other long term care facility. Government-wide long-term care insurance program developed by the Office of Personnel Management (OPM) for all federal employees, and other eligible groups. For detailed information, check OPM's web site at www.opm.gov/insure/ltc/ Administered by Long Term Care Partners (www.ltcfeds.com).
Federal First Supplemental Disability Insurance	<ul style="list-style-type: none"> Offers short and long-term disability options designed to meet the shortfalls associated with any Social Security, CSRS or FERS disability benefits with three coverage benefits options. This is not an OPM-sponsored benefit. Administered by Federal First and underwritten by Aetna. For more information, contact the HR Department or visit www.federalfirst.com

Benefits (cont.)	Brief Description
<p>Federal Judiciary Flexible Benefit Program</p> <p><i>Enroll within 60 days after receipt of enrollment package</i></p> <p><i>Note: must re-enroll in flexible spending accounts each year during open season.</i></p>	<ul style="list-style-type: none"> • All deductions, up to a maximum, are taken from gross salary <i>before</i> federal, state (in most cases) and FICA taxes are computed, thereby lowering the amount paid in taxes. Includes the following plans: <ul style="list-style-type: none"> ▪ Premium Payment Plan - employee enrolled in federal health insurance plan has premiums deducted from gross salary before taxes are withheld. This is the default. If want premiums paid with after tax dollars, need to opt out. ▪ Health Care Reimbursement Account - employee sets aside pre-tax dollars to cover eligible health care expenses not covered by any medical, dental or vision care plan. Annual Maximum: \$2,550/Annual Minimum: \$100. IRS imposed “use it or lose it” regulation plus a 2 ½ month extension into the next year to use the current year’s funds. ▪ Dependent Care Reimbursement Account - employee sets aside pre-tax dollars to cover eligible dependent care expenses so that employee/spouse can work, look for work, or attend school full-time. Annual Maximum: \$5,000 per household/Annual Minimum: \$100 (or Married and Filing Separate Returns: Annual Maximum: \$2,500/Annual Minimum: \$100). ▪ Commuter Reimbursement Program: employee sets aside pre-tax dollars to two types of accounts (mass-transit expenses and/or parking costs incurred for commuting to and from work). IRS monthly limit as of 1/2016 is \$255 for mass transit and \$255 for parking. • Administered by ADP, a Third-Party Administrator. (https://judiciary.adp.com/Welcome/PortalLandingPage.aspx)
<p>Employee Assistance Program (EAP)</p>	<ul style="list-style-type: none"> • EAP is a confidential, free, and reliable resource to help you and your family deal with life’s challenges. • EAP counselors are available 24 hours a day, seven days a week, 365 days a year at a toll-free number: 800-222-0364. (TTY: 888-262-7848) • For more information, visit EAP’s website at www.FOH4you.com

*Eligibility for any of the above-mentioned benefits is contingent upon the type of appointment (part-time/full-time, temporary/permanent).

For more information on federal benefits, visit OPM’s web site at www.opm.gov, Social Security’s web site at www.ssa.gov, or TSP’s web site at www.tsp.gov
For additional information on Judiciary benefits, employees may visit the J-Net (intranet site) under “Benefits” or “Human Resources”

If need additional assistance or information, please contact the court’s HR Department at 301-344-3223 or 410-962-3552.