

# **Federal Employment Benefits**

September 2022

**BUILDING STRONG®** 

# **Professional Development**

The U.S. Army Corps of Engineers (USACE) offers a stimulating environment where individuals are encouraged to develop their talents. USACE encourages career development and offers various federal agency sponsored training courses. Outside training may also be available at local universities, community colleges, and business schools. Career development is very important to both the individual and USACE. To help employees progress in their careers, USACE encourages each employee to have an individual development plan, which outlines training, work assignments, and other activities that should be undertaken to develop the necessary skills, knowledges, and abilities for career advancement.

# Promotional Opportunities could be available.

#### **Awards**

USACE has an incentive program to encourage high productivity by acknowledging superior performance. The recognition may be cash awards, special salary increases for performance, time-off awards for performance, and cash awards for suggestions.

#### **Work Schedules**

Many options are available for management's consideration in getting the job done and in meeting the needs of a changing and diverse workforce. There are full-time, part-time, flextime work schedules. Hybrid work situations (work at home) are offered for some positions.

## **Retirement System (FERS)**

- One of the most important benefits of working for the federal government is the Federal Employees Retirement System (FERS). FERS is an excellent retirement system designed to be responsive to changing times and federal workforce needs. Many of its features are "portable" so that, if employees leave, they may still qualify for benefits. It is flexible, offering a variety of options for different situations. It enables employees to take an active role in securing their future.
- FERS is a three-tiered retirement plan consisting of a base of Social Security, supplemented by a basic retirement (pension) plan and a savings plan called Thrift Savings Plan (similar to a 401K plan). Employees pay full Social Security taxes and a small contribution to the basic benefit plan. In addition, employees may make tax-deferred contributions to a savings plan and up to 5% will be matched by the government. The three components of FERS work together to provide a strong financial foundation for the retirement years.

## **Health Benefits**

 Employees have a choice of health plans under the Federal Employees Health Benefits Program (FEHB). This allows employees to select the kind and amount of health insurance they need and want, to include a "self plus one" option. For FEHB enrollment purposes, the "family" consists of the spouse and unmarried children under age 26, including legally adopted children. • The federal government pays the lesser of: 75% of the carrier's total premium, or 72% of the average premium and the employee pays the balance through payroll deduction. The cost of each plan differs. Upon retirement, the employee's FEHB enrollment continues with the same benefits and cost as long as they carried it for the five years prior to retirement.

#### Life Insurance

Federal Employees Group Life Insurance (FEGLI) provides several levels of coverage for employees and also for their spouses and children. Employees may elect basic life insurance coverage and then supplement it with several optional coverage plans. The government contributes to part of the cost of the premium for basic insurance, and the employee pays the balance, along with the entire cost of optional coverage, through payroll deduction. Upon retirement, employees may continue the FEGLI coverage they have carried for five years or from your earliest opportunity to enroll.

# **Public Service Loan Forgiveness (PSLF) Program**

As a USACE government employee, you might be eligible for the Public Service Loan Forgiveness Program. PSLF forgives the remaining balance on your William D. Ford Federal Direct Loan (Direct Loan) after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. More information can be found at: <a href="https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service#eligible-loans">https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service#eligible-loans</a>

## **Vacation and Sick Leave**

- Vacation days are earned according to the number of years of service. Employees earn 13 vacation
  days a year for the first three years, 20 vacation days a year for three to fifteen years of service, and
  26 days a year after fifteen years of service. They have the option of accumulating up to six weeks
  of vacation days and carrying them forward into subsequent years.
- Employees earn 13 days of sick leave a year to cover illness, medical care, and maternity. Sick leave can be accumulated without limit and taken as needed.
- Paid Paternal Leave is available for the qualifying birth or placement of a child for eligible employees.

# **Worker's Compensation**

Employees injured on the job are entitled to medical care. If a disabling, traumatic, job- related injury is sustained, employees may receive their regular pay for a period of time. If still disabled, they are entitled to disability compensation.



www.nae.usace.army.mil