

## AO Benefits

**Health Insurance** - The Federal Employees Health Benefits Program (FEHB) offers over 100 optional plans. FEHB offers Fee-For-Service, Health Maintenance Organization, and Health Savings Account plans to meet individual health needs. For additional information visit: <http://www.opm.gov/insure/health/index.asp>

**Life Insurance** - The Federal Employees' Group Life Insurance Program (FEGLI) offers basic life insurance plus three types of optional insurance. For additional information visit: <http://www.opm.gov/insure/life/index.asp>

**Retirement Program** - AO employees are covered by the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS). Almost all new employees are automatically covered by FERS which is a three-tiered retirement plan. The three tiers are: Basic Benefit Plan, Social Security Benefits, and the Thrift Savings Plan. For additional information on retirement plans visit: <http://www.opm.gov/retirement-services/>

**Thrift Savings Plan** - The Thrift Savings Plan (TSP) is a retirement savings and investment plan for Federal employees, similar to the 401(k) plans many private corporations offer their employees. For additional information visit: <https://www.tsp.gov/index.shtml>

**Dental and Vision Insurance** - The Federal Employees Dental and Vision Insurance Program (FEDVIP) offers supplemental dental and vision benefits available to Federal employees and eligible family members. For additional information visit: <https://www.benefeds.com/Portal/jsp/LoginPage.jsp>

**Judiciary Long-Term Care Insurance Program** - The Judiciary's Long-Term Care Program administered by CNA provides long term care insurance for Judiciary employees and their spouses, parents, parents-in-law, stepparents, grandparents, and grandparents-in-law. For additional information contact the AO Benefits Officer at (202) 502-1252.

**Federal Long Term Care Insurance Program** - The Federal Long Term Care Insurance Program (FLTCIP) offered by the Office of Personnel Management provides long term care insurance for Federal employees and their parents, parents-in-law, stepparents, spouses, and adult children. For additional information visit: <http://www.ltcfeds.com/>

**Leave** - The Federal leave program offers exceptional time off benefits, including annual leave, sick leave, a leave sharing program, Family Friendly Leave, Family Medical Leave, and ten (10) paid holidays per year. Most AO employees earn annual and sick leave.

**Service Credit for Non-Federal Experience** - The Federal Workforce Flexibility Act, which was adopted into AO policy, allows newly hired employees to be granted credit for previous military or private sector experience directly related to the position for which hired. This non-Federal experience can be counted as service time for annual leave accrual purposes upon appointment. Some restrictions do apply. For additional information, please contact the AO personnel representative identified on this announcement.

**Flexible Spending Accounts** - The Judiciary's Flexible Spending Accounts Program allows employees to pay for certain health and dependent care expenses with pre-tax dollars. The Judiciary's Health Care Flexible Spending Account (HCFSA) maximum limit is \$2,500 and Dependent Care Reimbursement Account (DCRA) maximum limit is \$5,000. For additional information visit: <http://www.myshps.com/>

**Commuter Benefit Program** - The Commuter Benefit Program allows eligible employees to defray commuting costs by providing a \$245 per month tax-free commuter benefit for employees who use qualifying public transportation. The program also offers a Parking Reimbursement Account that allows employees to pay for certain parking expenses with pre-tax dollars. The AO's Washington, DC location next to Union Station makes this an excellent commuting location.

**Telework** - The Telework Program allows many employees to work from home or at an AO or General Services Administration telework center on a recurring or situational basis. For additional information, please contact the AO personnel representative identified on this announcement.