DC Government Employee Benefits at a Glance

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DC Department of Human Resources

HEALTH INSURANCE

Eligible employees have a choice of the following health plans:

- Aetna HMO, PPO or CDHP
- Carefirst BlueCross BlueShield HMO or PPO
- Kaiser Permanente HMO
- UnitedHealthcare HMO

The cost of your premium is shared with DC Government.

DENTAL INSURANCE

DC Government provides comprehensive dental coverage, including a DHMO and DPPO, for all eligible non-union employees and union employees covered in the Compensation Units 1 and 2 Collective Bargaining Agreement. The District pays 100% of the DHMO premium and a portion of the DPPO premium.

VISION INSURANCE

DC Government provides vision coverage at no cost to employees; the District pays 100% of the premium. Our vision plan covers one complete eye examination and one pair of glasses (lens and frame) or contacts in any consecutive 12-month period.

GROUP LIFE INSURANCE

Term life insurance provides coverage equal to an employee's annual salary rounded to the next thousand, plus an additional $2,000. The cost of the monthly premium is shared with the District. You pay two-thirds of the total cost and the District pays one-third. Additional life insurance levels are available for employees and their dependents at a low cost. Optional life insurance is also available at a low cost for employees and their dependents, but employees pay 100% of the cost.

SHORT-TERM DISABILITY INSURANCE

Short-term disability (STD) insurance provides income replacement that may be used in conjunction with your annual or sick leave. This program is designed to lessen the financial burden employees may incur from an extended non-work-related injury or illness. Income is replaced at 66 2/3% of the employee's base pay and coverage lasts for six months. Deductions are done on an after-tax basis.

LONG-TERM DISABILITY INSURANCE

Long-term disability (LTD) insurance provides income replacement that may be used in conjunction with your annual or sick leave. Income is replaced at 66 2/3% of your pre-disability earnings, reduced by deductible income. Deductions are done on an after-tax basis.

COMMUTER BENEFITS

DC Government's Commuter Benefits Program provides convenient and cost-effective options for financing your commute to and from work.

- **Transit Commuter Benefits Account**: Save on commuting expenses, including Metro trains and buses, commuter trains, ride-sharing, etc. with a pre-tax paycheck deduction. Employees may deduct an IRS-set amount each month for combined commuter highway vehicle transportation and transit passes.
- **Parking Commuter Benefits Account**: Save on work-related parking expenses with a pre-tax paycheck deduction. Employees may deduct an IRS-set amount each month for qualified parking.

FLEXIBLE SPENDING ACCOUNTS

DC Government offers two pre-tax Flexible Spending Accounts (FSA): a Health Care Flexible Spending Account (HCFSA) and a Dependent Care Flexible Spending Account (DCFSA). These allow you to pay for eligible, out-of-pocket health and/or dependent care expenses.

- **HCFSA:** Allows you to plan for and cover eligible out-of-pocket medical expenses on a pre-tax basis with direct deductions from your base salary. Participants can be reimbursed for covered expenses up to a maximum amount set by the IRS each year.
- **DCFSA**: Allows you to pay for eligible dependent care expenses on a pre-tax basis with direct deductions from your base salary. Participants can be reimbursed for covered expenses up to a maximum of $5,000 each year.

INDEMNITY COVERAGE

DC Government provides Aflac indemnity coverage, voluntary insurance policies that reimburse as expenses are incurred. Aflac directly pays cash benefits in the event of illness or injury. Plans include: Individual Cancer Indemnity Insurance; Individual Hospital Confinement Indemnity Insurance; Individual Accident Advantage Insurance; Individual Specified Health Event Insurance.

EMPLOYEE ASSISTANCE PROGRAM

DC Government offers the Inova Employee Assistance Program (EAP), a comprehensive, top-ranked employee assistance services provider with practical, real-world solutions to work-life issues. Inova's 24/7 hotline and online tools provide employees with convenient, confidential access to professionals and resources, including: counseling; legal and financial services; identity theft services; work-life referral services for child and elder care, lactation support, home repairs, pet care, etc.; wellness coaching; and more.

RETIREMENT

DC Government offers various retirement plans; eligibility is dependent on the employee type. Available plans include:

- **401(a) Defined Contribution Pension Plan for Employees Hired On or After October 1, 1987**: The District covers 100%; 5% of the base salary (5.5% for Corrections Officers) beginning the first pay period after one year of service. Employees must have one year of continuous service to participate. They are fully vested in the plan after five years of continuous service.
- **457(b) Deferred Compensation Plan**: Supplementary, optional plan funded solely by the employee. Open to all employees who can contribute the minimum of $20 per pay period.
  Please Note: Effective July 7, 2019, newly hired employees and rehired employees (with a break in service of three workdays or more) who are eligible to participate in the 457(b) Plan will be automatically enrolled as participants.
- **Civil Service Retirement System (CSRS) for Employees Hired Before October 1, 1987**: CSRS-covered employees contribute 7, 7.5 or 8% of pay to CSRS. They must pay the Medicare tax (currently 1.45% of pay), but they typically pay no Social Security retirement, survivor and disability (OASDI) tax. The employing agency matches the employee's CSRS contributions.
- **Police Officers & Firefighters Plan**: Employee is required to make contributions while employed by the Police or Fire Department: 7% of base pay if hired before November 10, 1996 or 8% of base pay if hired on or after November 10, 1996.
- **Teacher Retirement Plan**: Upon hire, employees classified ET begin automatically contributing 8% of salary if hired on or after November 1, 1996 or 7% of salary if hired prior to November 1, 1996 on a biweekly basis.

LEAVE

Eligible employees accrue annual and sick leave each pay period. Upon termination, an employee will receive cash value for 100% of the remaining accrued annual leave.

- **Annual**: Full-time employees accrue annual leave each pay period.
  - < 3 Years Employment: 13 days (4 hours per pay period)
  - 3-15 Years Employment: 20 days (6 hours per pay period)
  - 15+ Years Employment: 26 days (8 hours per pay period)
- **Sick**: Full-time employees annually accrue 13 days of sick leave (four hours per pay period) regardless of years of employment. Part-time employees who work at least 40 hours per pay period earn annual and sick leave at a proportional rate. Executive Service employees receive 26 days of universal leave per calendar year to be used for any purpose (prorated depending on start date).
- **Family & Medical**:
  - *DCFMLA Statutory Medical Leave*: Allows up to 16 weeks of unpaid leave in any 24-month period for employees who are physically unable to work due to a serious medical condition (including maternity).
  - *DCFMLA Statutory Family Leave of Absence*: Allows up to 16 weeks of unpaid leave in any 24-month period to care for a family member.
  - *Paid Family Leave*: Allows up to eight weeks of paid leave for the birth or adoption of a child or to care for a family member with a serious health condition.
- **Holidays**: DC Government employees receive 13 paid holidays.

COLLEGE SAVINGS PLAN

The DC College Savings Plan is a Section 529 plan created to help families prepare for the substantial cost of higher education. The plan offers special tax advantages that enable participants to maximize their savings potential.

PROFESSIONAL DEVELOPMENT

The DC Department of Human Resources' Center for Learning and Development (CLD) coordinates dynamic professional development programs and training for DC Government agencies and employees. CLD provides career assistance, resource centers, and a robust portfolio of educational opportunities and programs in partnership with universities, vendors, and local institutions

UNIVERSITY PARTNERSHIPS & PUBLIC SERVICE LOAN FORGIVENESS

DC Government employees receive tuition and other discounts at various local and national colleges and universities through partnerships with our Center for Learning and Development.

DC Government is a qualifying employer for the U.S. Department of Education Public Service Loan Forgiveness (PSLF) Program. PSLF forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

WELLNESS

DC Government believes healthy, productive employees are the cornerstone of a robust, efficient workforce. As such, the DC Department of Human Resources (DCHR) is committed to improving District employee health and well-being through balanced, effective combinations of worksite wellness programs and insurance benefits to produce the healthiest possible workforce.

EMPLOYER-ASSISTED HOUSING

The DC Department of Housing and Community Development Employer-Assisted Housing Program (EAHP) offers eligible District Government employees a deferred, zero-percent interest loan and a matching funds grant for down payment and closing costs to purchase their first single family home, condominium, or cooperative unit in the District.

DISCOUNTS

DC Government employees have access to a diverse discount suite featuring savings on a broad range of goods and services. Discount categories include entertainment, health and wellness, technology, transportation and travel, and more.