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DC Department of Human Resources

2015 BENEFITS GUIDE

District of Columbia Government Benefits Guide 2015

Welcome!



This guide provides comprehensive information about your benefits as a DC Government employee. Use this guide as your go-to resource for:

- Enrolling in benefits for the first time
- Making changes or updating your benefits during Open Enrollment or a qualifying life event
- Learning more about your benefits throughout the year



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DC Department of Human Resources



It's Decision Time!

The DC Department of Human Resources (DCHR) manages benefit programs that enable the District to attract, support, and retain a well-qualified and diverse workforce. DCHR is committed to providing the highest level of customer care in administering employee benefits.



Enrolling for the first time or making changes to your current benefits?

You're in the right place! Check out the following sections for:

- Enrollment _____ 3
- Benefits at a Glance _____ 7
- DCHR & Provider Contacts _____ 16
- High-Level Overview of Your Benefits _____ 19

A woman and a young girl are sitting on a white couch in a bright, modern living room. The woman is smiling and looking at a laptop screen. The girl is leaning her head on the woman's shoulder, also looking at the screen. The room has large windows in the background, letting in natural light.

Enrollment

- Federal Employees' Health Benefits Program (FEHB)
- District of Columbia Employee Health Benefits Program (DCEHBP)
- How to Enroll

Enrollment

Federal Employees' Health Benefits Program (FEHB)

Benefits for Employees first Hired Before October 1, 1987

- Enroll in a flexible spending account, a health care and/or dependent care account under the Federal Flexible Spending Account Program (FSAFEDS). Unlike with other programs, **employees MUST reenroll in FSAFEDS each year to participate**. Enrollments DO NOT carry over from year to year.

Note: The maximum annual election for a Health Care Flexible Spending Account and the Limited Expense Health Care Flexible Spending Account is \$2,500 for the 2015 Benefit Period. The maximum annual election for a Dependent Care Flexible Spending Account is \$5,000 for the 2015 Benefit Period. The minimum election for the flexible spending accounts has changed from \$250 to \$100 for the 2015 Benefit Period.

- Enroll in, change, or cancel an existing enrollment in a dental plan under the Federal Employees Dental Vision Program (FEDVIP) Program.
- Enroll in, change, or cancel an existing enrollment in a vision plan under the FEDVIP Program.
- Enroll in, change, or cancel an existing enrollment in a health plan under the FEHB Program.



2015 Premium Rates

2015 FEHB and FEDVIP premium rates and enrollment forms can be found on the US Office of Personnel Management (OPM) website at www.opm.gov/insure.



Enrollment

District of Columbia Employee Health Benefits Program (DCEHBP)

Benefits for Employees hired on or after October 1, 1987

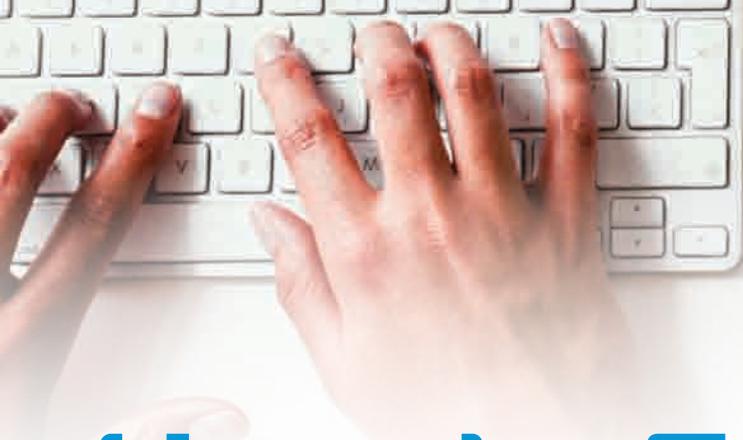
- Review the changes for 2015, so you understand how they impact your 2015 benefits.
- Review your current benefit choices. Ask yourself, “*does this coverage meet my expected needs?*” If not, “*what should I change?*”
- Log on to Employee Self Service at <https://ess.dc.gov> to enroll for new plans or make changes to your current coverage.



Outside of the regular Enrollment period, you can only change your benefits if you experience a *qualified life event*.

Qualified life events include:

- Marriage, divorce or legal separation
- Birth or adoption
- A dependent that becomes ineligible for coverage
- Death of your dependent
- Loss/gain of coverage elsewhere for employee or spouse/domestic partner
- Change in work status for you or your spouse/domestic partner



How to Enroll

All enrollment changes are to be made through Employee Self Service (ESS). You can access ESS on any computer with an internet connection at <https://ess.dc.gov>.

The following programs are not available for enrollment through ESS:

- Aflac Cancer Insurance, Hospital Confinement, Personal Sickness, Personal Accident, Specify Health Event
- Calvert 529 College Savings Plan

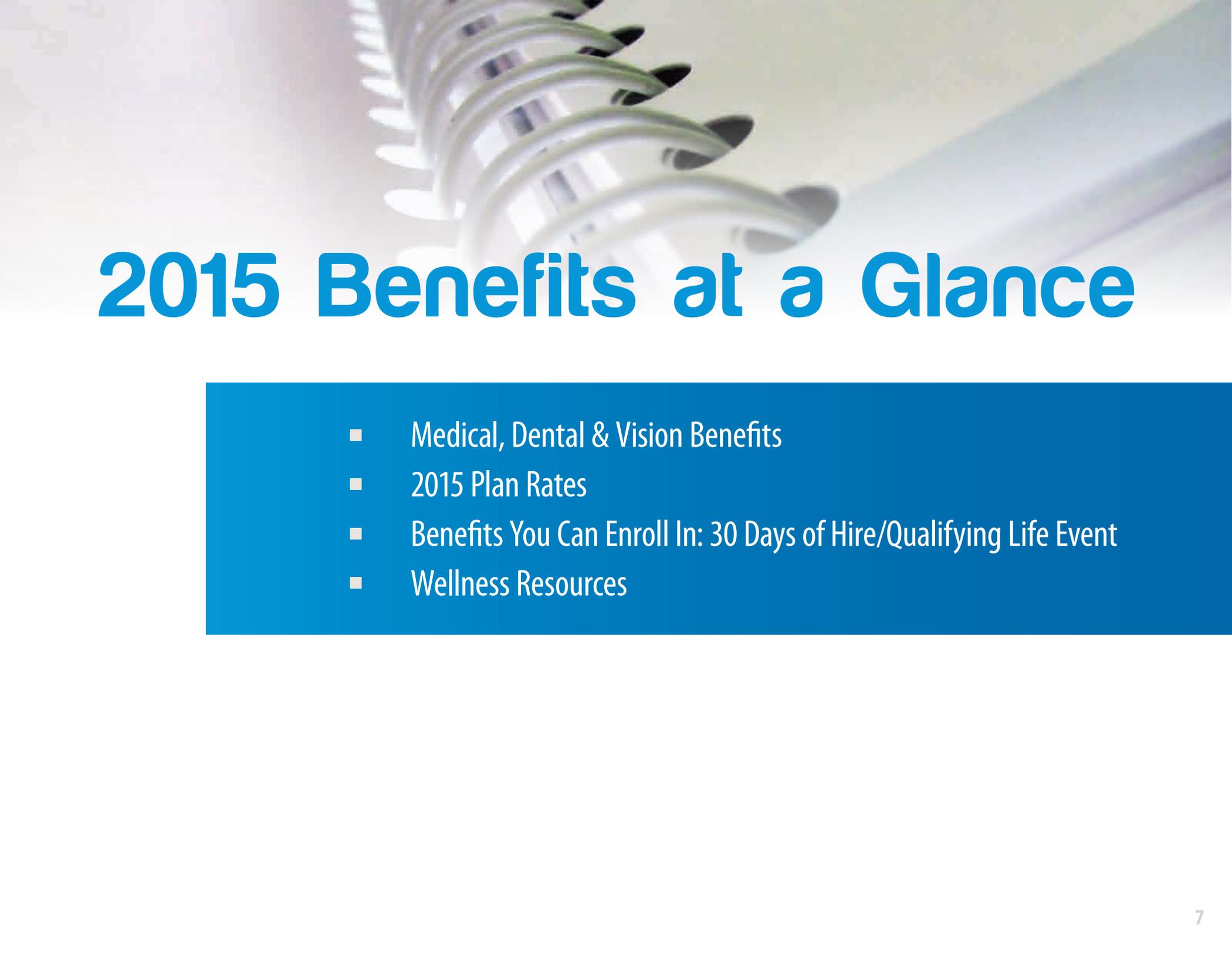
Please visit <http://dchr.dc.gov/page/employee-benefits> for enrollment information.

Important: For employees paid biweekly, health, dental and vision insurance changes made within the first 30 days of hire will be effective the first full pay period.

Need Help?

Download our *How to Enroll in Your DC Government Benefits Guide* for step-by-step instructions.



A close-up, low-angle shot of a white spiral-bound notebook, showing the metal spiral binding curving upwards and to the right. The background is a soft, out-of-focus light blue and white.

2015 Benefits at a Glance

- Medical, Dental & Vision Benefits
- 2015 Plan Rates
- Benefits You Can Enroll In: 30 Days of Hire/Qualifying Life Event
- Wellness Resources



District of Columbia Employee Health Benefits Program (DCEHBP)

Medical Benefits

- For all employees hired after October 1, 1987.
- The cost is shared by the employee and the District.
- All employees must pay employee contribution premiums.
- Additional information can be found at <http://dchr.dc.gov/page/employee-benefits>.



Providers

Aetna: HMO, PPO, CDHP

UnitedHealthcare : HMO Nationwide Choice

Kaiser Permanente: HMO



2015 Plan Rates

The following charts list the biweekly rates you will pay for your benefits coverage from January 1 through December 31, 2015.



Biweekly Employee Rates: Medical Plans

	Aetna HMO	Aetna CDHP	Aetna PPO	Kaiser HMO	United HMO Choice
Self Only	\$70.56	\$43.30	\$75.86	\$58.29	\$65.34
Self + 1	\$138.70	\$85.12	\$149.13	\$111.33	\$124.81
Family	\$203.90	\$125.13	\$219.23	\$170.79	\$191.46



2015 Plan Rates



Biweekly Employee Rates: **Dental Plans**

	Cigna DPPO	Cigna DHMO
Self Only	\$29.10	\$0.00
Self + 1	\$41.30	\$0.00
Family	\$53.54	\$0.00

Dental Benefits

- Cigna Dental, <http://www.cigna.com>
- DHMO: District pays 100% of premium costs.
- DPPO: District pays a portion of premium costs for eligible Compensation Units 1 and 2 Collective Bargaining Agreement employees.



Coverage Tiers: **Vision**

	2015
Self Only	\$0.00
Self + 1	\$0.00
Family	\$0.00

Vision Benefits

- Quality Plan Administrators, <http://qualityplanadmin.com>
- Vision coverage is available at no cost to eligible employees.
- The District pays 100% of the vision premium.

Benefits You Can Enroll In



30 Days After Hire/Qualifying Life Event

Benefits You Can Enroll In: New Hire/Qualifying Life Event



Benefit	Options	Who Pays
Medical	<input type="checkbox"/> Aetna HMO, PPO, CDHP HSA <input type="checkbox"/> Kaiser HMO <input type="checkbox"/> United Healthcare Choice	You pay a portion of the cost of coverage. Premiums are deducted from your paycheck on a pre-tax basis. See 2015 Plan Rates for more details.
Health Savings Accounts (HSAs)	<input type="checkbox"/> Aetna Consumer Driven Health Plan Savings Account (CDHP HSA) (You must be enrolled in the Aetna CDHP to be eligible)	You can choose to contribute funds from your paycheck to your HSA on a pre-tax basis.
Dental	<input type="checkbox"/> CIGNA DHMO <input type="checkbox"/> CIGNA DPPO	The CIGNA DHMO is 100% employer paid. The CIGNA DPPO you pay a portion of the cost of coverage. Premiums are deducted from your paycheck on a pre-tax basis. See 2015 Plan Rates for more details.
Vision	<input type="checkbox"/> Quality Plan Administrators	The District pays the full cost of coverage for Employees and their families.
Flexible Spending Accounts (FSA)	<input type="checkbox"/> PayFlex - Healthcare FSA - Dependent Care FSA	Contributions are deducted from your paycheck on a pre-tax basis.



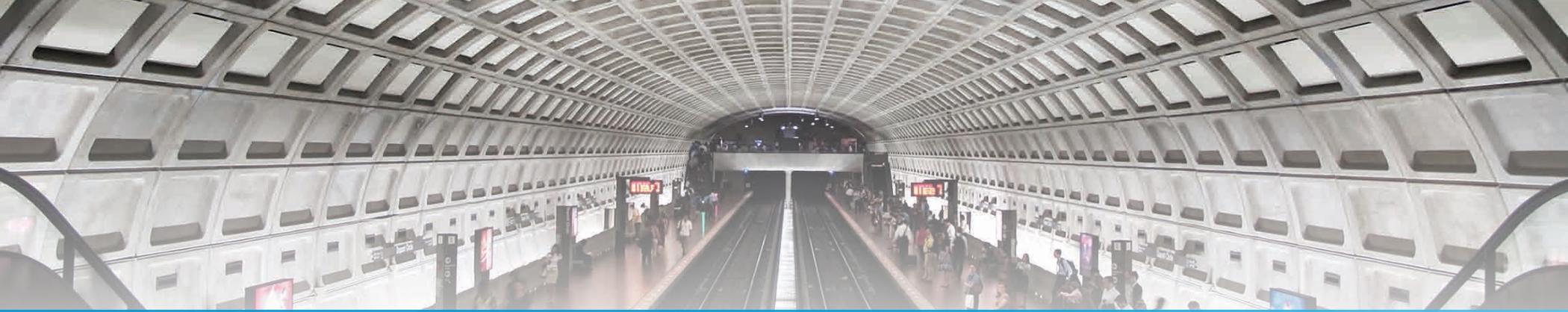
Benefits You Can Enroll In: New Hire/Qualifying Life Event



Benefit	Options	Who Pays
Supplemental Indemnity Insurance	<input type="checkbox"/> Aflac <ul style="list-style-type: none">• Cancer Insurance• Hospital Confinement• Personal Sickness• Personal Accident• Specified Health Event	You pay the full cost of coverage. Premiums are deducted from your paycheck on a pre-tax basis.
Disability Insurance	<input type="checkbox"/> Standard Insurance <ul style="list-style-type: none">• Short Term• Long Term	You pay the full cost of coverage. Premiums are deducted from your paycheck on an after-tax basis.



For more information, see *2015 Plan Rates Section* of this guide or visit <http://dchr.dc.gov/page/employee-benefits>.



Benefits You Can Enroll Anytime



Benefit	Options	Who Pays
Retirement Plans	<input type="checkbox"/> DCPLUS 457(b) Deferred Compensation	Contributions are deducted from your paycheck on a pre-tax basis.
Commuter	<input type="checkbox"/> ADP	You can choose to contribute funds from your paycheck to your FSA on a pre-tax basis.
Savings Plan	<input type="checkbox"/> DC College Savings Plan is a section-529	Contributions are deducted from your paycheck on a pre-tax basis.
Employee Assistance Plan	<input type="checkbox"/> Inova – auto-enrolled but you must call for services.	100% Employer paid for first (5) sessions.



Wellness Resources

If you enroll in a medical plan with the District of Columbia, you will also have access to wellness resources through your plan provider, including programs that can help you:

- Quit Smoking
- Get more exercise
- Improve your diet with nutritional counseling
- Lose weight

In addition, disease management programs offer support, tools and information to help manage chronic conditions, including:

- Asthma
- Congestive heart failure
- Diabetes
- Hypertension (*high blood pressure*)



Want More Wellness?

For more detailed information about these and other available wellness programs, visit the Wellness section of our website, <http://dchr.dc.gov>.



Who to Contact



DCHR Benefits & Retirement

If you have questions or need additional information about your benefits, including new enrollment, changes or cancellation, contact DCHR Benefits Administration.

DCHR Benefits Administration
1 Judiciary Square
441 4th Street, NW Suite 340N
Washington, DC 20001

(202) 442-7627
dchr.benefits@dc.gov
<http://dchr.dc.gov>

Who to Contact

»»» Plan Providers: Insurance

You may also contact the providers directly with specific benefit coverage questions.

Medical

Aetna Member Services
1 (800) 872-3862
www.aetna.com

Kaiser Permanente Member Services
(301) 468-6000 (Metro); 1 (800) 777-7902 (Outside Metro area, toll free); 1 (888) 777-5536 (Medicare)
<https://healthy.kaiserpermanente.org>

United Healthcare Member Services
1 (866) 633-2446
www.uhc.com

Dental

Cigna Dental Health, Inc.
1 (800) 367-1037
www.cigna.com

Vision

Quality Plan Administrators
(202) 722-2744 or 1 (800) 900-4112
<http://qualityplanadmin.com>

Who to Contact



Plan Providers: Insurance

Group Life & Disability

Standard Insurance Company Customer Contact Center
1 (888) 937-4783
<https://go.standard.com/mybenefits/dc>

Indemnity Plan

Aflac
1 (800) 992-3522
https://enrollment.aflac.com/AccountSites/D_F/DCGov/Homepage.aspx



Plan Providers: Work & Life Benefits

Employee Assistance Program

Inova
1 (800) 346-0110
www.inova.org/eap

Flexible Spending Accounts (FSAs)

PayFlex
1 (800) 284-4885
www.healthhub.com



Your 2015 Benefits



Your benefits are an important part of your overall compensation. The District of Columbia Government offers a comprehensive array of benefits to protect your health, your family and your way of life, including:

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■ Medical Benefits & Plan Comparisons	21
■ Dental Benefits	25
■ Vision Benefits	26
■ Employee Insurance	27
■ Work & Life Benefits	32
■ Employee Retirement	34
■ Employee Leave	36



Eligibility

All full-time permanent employees, part-time permanent employees who generally work at least 20 hours per week, and employees with temporary full-time appointments of at least 13 months who are employed by agencies under the authority of the Mayor are eligible to receive benefits from the District of Columbia Government. In addition, several of the District's independent agencies also participate in the benefits programs provided to agencies under the full authority of the Mayor.

Eligible employees may enroll in plans during the designated annual open enrollment period or within 31 days of their initial employment. *Changes to plans can be made within 30 days of a qualifying life event* (e.g., marriage, birth of a child).

Health benefits and life insurance coverage begins following the first pay period for which a payroll deduction was made to pay for the benefit, although other benefits programs (such as the Defined Contribution Pension Plan) may have additional requirements.

If you have questions about your eligibility or the benefits available to you, please contact your agency HR advisor or the DCHR Benefits Administration.



Outside of the regular Open Enrollment period, you can only change your benefits if you experience a *qualified life event*. Qualified life events include:

- Marriage, divorce or legal separation
- Birth or adoption
- A dependent that becomes ineligible for coverage
- Death of your dependent
- Loss/gain of coverage elsewhere for employee or spouse/domestic partner
- Change in work status for you or your spouse/domestic partner



District of Columbia Employee Health Benefits Program (DCEHBP)

Medical Benefits



Eligible employees hired on or after October 1, 1987 have the following health plan choices:

- Aetna Healthcare HMO or PPO
- Kaiser Permanente HMO
- UnitedHealthcare HMO or Point of Service

The cost of your health insurance premium is shared with the District government, which contributes up to 75 percent toward the total premium cost. All health insurance premium deductions are made on a pre-tax basis, unless a specific Pre-Tax Benefits Waiver Form is requested. A Pre-Tax Benefits Waiver Form is available online at <http://dchr.dc.gov> this site or at the DCHR Employee Service Center located at One Judiciary Square, Suite 340 North.

To select the health plan that's right for you and your family, evaluate your options by comparing benefits, evaluating the network of providers, reviewing the plan's costs, considering the plan's quality and understanding how the plan works.

Plan Comparisons at a Glance

The following charts provide an overview of commonly used benefits. For more information about any of the plans' provisions, visit the provider website.

Benefit	Aetna CDHP	Aetna PPO Plan	AETNA HMO Plan	Kaiser Permanente HMO	UnitedHealthcare Choice
Calendar-Year Deductible					
Employee Only	\$1,300	\$750	NONE	NONE	NONE
Family	\$2,600	\$1,500	NONE	NONE	NONE
Out-of-Pocket Maximum (per calendar year) *Please Note: Some benefits do not apply toward the out-of-pocket maximum					
Employee Only	\$6,450	\$1,500	\$3,500	\$3,500	\$3,500
Family	\$12,900	\$3,000	\$9,400	\$9,400	\$9,400
Inpatient Services					
Inpatient Hospital	Covered 85% after deductible	Covered 100% after deductible	\$100 per admission	Waived if admitted as inpatient	\$100 copay per Inpatient Stay
Hospice Care	Covered 85% after deductible	Covered 100% after deductible	Covered 100%	No charge	No charge
Skilled Nursing Facility	N/A	N/A	\$100 per admission	\$100/admission	\$100 copay per Inpatient Stay
Outpatient Services					
Office Visits	Covered 85% after deductible	\$15 copay; deductible waived	Office hours: \$10 copay;	\$10/visit (Primary); \$20 (Specialist)	\$10/visit (Primary); \$20 (Specialist)
X-rays, Laboratory Tests	Covered 85% after deductible	Covered 100% if part of an office visit	Covered 100%	No charge	No charge
Routine Exams	Covered 100%; deductible waived	Covered 100%; deductible waived	Covered 100%	No charge	No charge
Routine Immunization	Covered 100%; deductible waived	Covered 100%; deductible waived	Covered 100%	No charge	No charge
Preventive Care	Covered 100%; deductible waived	Covered 100%; deductible waived	Covered 100%	No charge	No charge

Plan Comparisons at a Glance

Benefit	Aetna CDHP	Aetna PPO Plan	AETNA HMO Plan	Kaiser Permanente HMO	UnitedHealthcare Choice
Outpatient Services, Cont.					
Outpatient Surgery (at a Plan facility)	Covered 85% after deductible	Covered 100% after deductible	\$100 per admission	\$50/visit	\$50 copay per date of service
Short-Term Rehabilitation (physical, occupational or speech therapy)	Covered 85% after deductible	15% after deductible	\$20 copay	\$20/visit	\$20 copay per outpatient visit
Chiropractic Care	NOT COVERED	NOT COVERED	NOT COVERED	\$20/visit	Limitations may apply
Acupuncture	NOT COVERED	NOT COVERED	NOT COVERED	\$20/visit	Limitations may apply
Home Health Care	Covered 85% after deductible	Covered 100% after deductible	Covered 100%	No charge	No charge
Emergency Services					
Emergency Room Services and Supplies	Covered 85% after deductible	\$100 copay/waived if admitted	\$50 copay	\$50/visit	\$50/visit
Ambulance	Covered 85% after deductible	100% covered; deductible waived	Covered 100%	No charge	No charge
Maternity Care					
Office Visits (for mother)	Covered 85% after deductible	\$30 copay	\$20 copay for Physician maternity services	No charge	\$10 copay
Hospital (for mother)	15%; after deductible	Covered 100% after deductible	\$100 per stay copay for Facility services	\$100/admission	\$100 copay per Inpatient Stay
Office Visits (for baby)	Covered 85% after deductible	Covered 100% after deductible	Covered 100%; deductible waived	No charge	\$10 copay

Plan Comparisons at a Glance

Benefit	Aetna CDHP	Aetna PPO Plan	AETNA HMO Plan	Kaiser Permanente HMO	UnitedHealthcare Choice
Medical Equipment					
Durable Medical Equipment	Covered 85% after deductible	Covered 80% after deductible	50%	50% coinsurance	50% coinsurance
Mental Health					
Inpatient Care	Covered 85% after deductible	Covered 100% after deductible	\$100 per admission copay	\$100/admission	\$100 copay per Inpatient Stay
Outpatient Care	Covered 85% after deductible	\$15 copay; deductible waived	\$10 per visit	Individual: \$10/visit; Group: \$5/visit	\$10 copay per visit
Substance Abuse					
Inpatient Care	N/A	N/A	\$100 per admission	\$100/admission	\$100 copay per Inpatient Stay
Outpatient Care	N/A	N/A	\$10 per visit	Individual: \$10/visit; Group: \$5/visit	\$10 copay per visit
Prescription Drugs					
Generic	\$10 copay; Mail Order: \$20 copay	\$10 copay; Mail Order: \$20 copay	\$20 copay; Mail Order: \$8 copay	Plan Pharmacy: \$10; Participating Pharmacy: \$20; Mail Order: \$8	Retail: \$20 copay; Mail Order: \$16 copay
Preferred Brand Drugs	\$30 copay; Mail Order: \$60 copay	\$20 copay; Mail Order: \$40 copay	\$40 copay; Mail Order: \$18 copay	Plan Pharmacy: \$20; Participating Pharmacy: \$40; Mail Order: \$18	Retail: \$40 copay; Mail Order: \$36 copay
Non-Preferred Brand Drugs	\$30 copay; Mail Order: \$120 copay	\$40 copay; Mail Order: \$80 copay	\$55 copay; Mail Order: \$33 copay	Plan Pharmacy: \$35; Participating Pharmacy: \$55; Mail Order: \$33	Retail: \$55 copay; Mail Order: \$66 copay



District of Columbia Employee Health Benefits Program (DCEHBP)

Dental Benefits

The District provides comprehensive dental coverage for all non-union employees and union employees covered by the Compensation Unit 1 and 2 Collective Bargaining Agreement. The District pays 100 percent of the premium costs.

The District Government dental insurance provider is Cigna Dental Health, Inc.



Cigna DHMO

The District pays for 100 percent of the premium costs for the DHMO benefit.

Cigna PPO

The District now provides comprehensive dental coverage for all eligible non-union employees and union employees covered in the Compensation Units 1 and 2 Collective Bargaining Agreement.



District of Columbia Employee Health Benefits Program (DCEHBP)

Vision Benefits



The District provides comprehensive optical coverage for all non-union employees and union employees covered by the Compensation Unit 1 and 2 Collective Bargaining Agreement. The District pays 100 percent of the premium costs.

Quality Plan Administrators

Vision Expense Benefits

The DC Vision Health Care Plan will pay expenses incurred for the services of a licensed ophthalmologist, optometrist or optician, acting within the scope of his license, for those visual care services and supplies listed as Vision Expense Benefits in the Schedule of Benefits provided that:

- Such services are rendered, and supplies furnished, while the individual is covered under the Plan.
- Payment for any one service or supply will not exceed the lesser of the fee actually charged or the maximum amount payable for such services as indicated in the Schedule of Benefits.

Payment will not be made for more than:

- One (1) complete eye examination in any consecutive twelve (12) month period
- One (1) pair of lenses (including contact lenses) in any consecutive twelve (12) month period
- One (1) set of frames in any consecutive twelve (12) month period

→ Emergency

Employee Insurance

Disability Insurance Program

Standard Insurance Company is the District Government disability insurance provider. Deductions for both disability programs are done on an after-tax basis. This assures that any payments you receive from the program are not taxed.



Short-Term Disability Insurance Program

All benefits-eligible employees may enroll in the Short-Term Disability Insurance Program. Short-term disability insurance provides income replacement that may be used in conjunction with your annual or sick leave. This program has a 20-day elimination period. Income is replaced at 66 2/3 percent of the employee's base pay and coverage lasts for six months.

This program is designed to lessen the financial burden employees may incur from an extended non-work-related injury or illness. Short-term disability insurance specifically addresses absences from work due to one's own health-related reasons. If you have a qualifying medical condition, this insurance provides a partial replacement of your income.

Key Features:

- Weekly disability benefits of \$15-\$1,154
- Income coverage of up to 66 2/3 percent of your salary
- Worldwide coverage
- Waiver of premium if you become disabled

Short-Term Disability Premium Rates

Employee Age on Calendar Year	Bi-weekly Premium Rate Per \$100 of Monthly Covered Payroll
Age 17-49	\$0.39
Age 50-69	\$0.52



Employee Insurance



Long-Term Disability Insurance Program

All benefits-eligible employees may enroll in the Long-Term Disability (LTD) Insurance Program. Long-term disability insurance provides income replacement that may be used in conjunction with your annual or sick leave. This program has a 180-day elimination period. Income is replaced at 66 2/3 percent of your pre-disability earnings, reduced by deductible income. If you become disabled before age 62, LTD benefits may continue during disability until you reach age 65. If you become disabled at age 62 or older, the benefit duration is determined by your age when disability begins as indicated in the Standard Insurance Long-Term Disability table.

Key Features:

- Monthly LTD benefit of \$100-\$7,500
- 180-day elimination period
- Worldwide coverage
- Waiver of premium while disabled

Short-Term Disability Premium Rates

Employee Age on Calendar Year	Bi-weekly Premium Rate Per \$100 of Monthly Covered Payroll
Age less than 25	\$0.16
Age 25-29	\$0.20
Age 30-34	\$0.24
Age 35-39	\$0.30
Age 40-44	\$0.43
Age 45-49	\$0.65
Age 50-54	\$0.96
Age 55-59	\$1.28
Age 60-64	\$1.36
Age 65 and above	\$1.46



Employee Insurance



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 government pays one-third. Additional life insurance levels are available for employees and their dependents at low cost. Standard Insurance Company is the life insurance provider.

Optional life insurance is available at a low cost for employees and their dependents, but employees pay 100 percent of the cost of optional life insurance. In order to carry newly-elected life insurance coverage into retirement, new coverage must be in effect for the five years of service immediately preceding the retirement date or the entire period of service during which coverage was available (if this period is less than five years).

DC Employees' Group Life Insurance Rates

Basic Coverage : Biweekly Rates

- \$0.065 per \$1,000 of coverage
- \$0.0455 per \$1,000 is employee's share
- \$0.0195 per \$1,000 is District's share

Option A: "Standard" Biweekly Rates Per \$10,000 Coverage

Age	Amount
Under 35	\$0.317
35-39	\$0.396
40-44	\$0.634
45-49	\$1.03
50-54	\$1.742
55-59	\$3.564
60+	\$5.544

Option B: "Additional" Biweekly Rates Per \$1,000 Coverage

Age	Amount
Under 35	\$0.031
35-39	\$0.04
40-44	\$0.06
45-49	\$0.103
50-54	\$0.175
55-59	\$0.356
60+	\$0.554

Option C: "Family" Biweekly Rates

Option	Age <45	Age 45-54	Age 55+
\$10,000 spouse life & \$10,000/child life	\$ 0.86	\$ 1.62	\$ 3.92
\$25,000 spouse life & \$10,000/child life	\$ 1.67	\$ 3.58	\$ 9.32
\$50,000 spouse life & \$10,000/child life	\$ 2.99	\$ 6.82	\$ 18.29



Employee Insurance



Federal Employees' Group Life Insurance

Employees hired before October 1, 1987, are eligible for Federal Employees' Group Life Insurance (FEGLI) that the US Office of Personnel Management administers. 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 your 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 Plan	Additional Coverage	Premium Amount
Option A Standard	Provides \$10,000 coverage	Cost determined by age
Option B Additional	Provides coverage up to five times the employee's annual salary	Cost determined by age and employee's salary
Option C Family	Provides \$5,000 coverage for the eligible spouse and \$2,500 coverage for each eligible child.	Cost determined by age



Employee Insurance

Indemnity Coverage

Indemnity plans are a type of medical insurance plan that reimburses the patient and/or provider as expenses are incurred. Aflac is the District of Columbia Government indemnity plan provider. Aflac pays cash benefits directly to the designated employee (unless assigned elsewhere), in the event of illness or injury. This acts like a safety net for you and your family – you can use the cash to help cover expenses that major medical does not – like mortgage, groceries, or whatever you need.



Available indemnity plans include:

- Individual Cancer/Specified-Disease Insurance
- Individual Hospital Confinement Sickness Indemnity Insurance
- Individual Specified Health Event Insurance



Work & Life Benefits

Inova Employee Assistance Program

Inova Employee Assistance Program (EAP) is a comprehensive, top-ranked international provider of employee assistance services. With telephonic access and convenient online resources, Inova EAP offers practical, real-world solutions to employee life issues that may derail productivity and satisfaction.

District employees can log onto the Inova Employee Assistance member site at www.inova.org/eap to access the web portal to your Inova EAP and Work-Life services. Employees will have access to articles and helpful web links on a range of topics such as Parenting, Aging, Career and Workplace Education, Health, Wellness and other daily living topics.



Inova resources include:

- Legal and Financial Tools
- Webinars
- Confidential Counseling
- Identity Theft Services
- Work-Life Referral



Work & Life Benefits

Employee Flexible Spending Accounts

The District offers all benefit-eligible employees two pre-tax benefits: the Health Care Flexible Spending Account and the Dependent Care Flexible Spending Account. These pre-tax accounts allow you to pay for eligible, out-of-pocket health and/or dependent care expenses. Every plan year you must designate the amount to be set aside in your Flexible Spending Accounts. PayFlex administers these accounts.



Health Care Flexible Spending Account Program

Health Care Flexible Spending Account Program (HCFSA) allows you to plan for and cover eligible out-of-pocket medical expenses on a pre-tax basis, with deductions taken directly from your base salary. Deductions for the HCFSA reduce the gross income on your Form W-2 for federal and social security tax purposes. Your deductions are put into a special account, which will be used to reimburse participants for covered expenses up to a maximum of \$2,550 annually. If you have not used all of the money that you deposited into your HCFSA by December 31, it must be forfeited, according to IRS rules. All receipts for expenses must be submitted by March 31. You may elect to participate in this program and/or select a new deduction amount during the next open enrollment period.



Dependent Care Flexible Spending Account Program

Dependent Care Flexible Spending Account Program (DCFSA) allows you to pay for eligible dependent care expenses on a pre-tax basis, with deductions taken directly from your base salary. These deductions reduce your gross income on your Form W-2 for federal and social security tax purposes. The deductions are put into a special account, which will be used to reimburse participants for covered expenses up to a maximum of \$5,000 annually. If you have not used all of the money that you deposited into your DCFSA by December 31, it must be forfeited, according to IRS rules. All receipts for expenses must be submitted by March 31. You may elect to participate in this program and/or select a new deduction amount during the next open enrollment period.



Employee Retirement



Civil Service Retirement CSRS for Employees Hired Before October 1, 1987

Employees the District of Columbia Government first hired before October 1, 1987, are subject to the provisions of the CSRS that the US Office of Personnel Management administers. Under each plan, you may choose to retire when you reach:

Optional Retirement

Age 55 and 30 years of service

Age 60 and 20 years of service

Age 62 and 5 years of service 6

Voluntary Early Retirement

50 and 20 years of service

Any age and 25 years of service

2 and 5 years of service

The pension of an employee who chooses Voluntary Early Retirement will be reduced by 2 percent for each year under age 55.



401a Defined Contribution Pension Plan for Employees Hired on or After October 1, 1987

The District Government's primary retirement plan for eligible employees first hired on or after October 1, 1987, is a "defined contribution" plan, with benefits based on 100 percent employer-provided contributions plus earnings over the course of the participant's working years. The District funds this plan; there is no employee contribution. The current employer-paid contribution is 5 percent of the base salary (5 .5 percent for Corrections Officers). Employees must have one year of continuous service to participate, and they are fully vested in the Defined Contribution Pension Plan after five years of continuous service.



457b Deferred Compensation Plan

All District government employees are eligible to participate in the Deferred Compensation Program, an optional savings program that allows employees to tax-defer income and invest for the future. The portion of salary an employee contributes reduces the amount of taxable income in each paycheck. The Internal Revenue Service determines the annual maximum amount that can be deferred.

You may also be eligible for increased annual contributions during the three years prior to the year you attain Normal Retirement Age under a special 457 catch-up provision or when you reach age 50 or older by the end of the calendar year.

Employee Retirement



Plan Type	Employer Contribution	Employee Requirements
401(a) Defined Contribution Pension Plan for Employees Hired on or After October 1, 1987	100% Employer Funded; 5% of the base salary (5.5 % for Corrections Officers) after one year of service.	Must have one year of continuous service to participate; fully vested in the Defined Contribution Pension Plan after five years of continuous service.
457(b) Deferred Compensation Plan	n/a	Available through the Office of Finance and Trasury and open to all employees who can contribute the minimum of \$20 per pay period.
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 and, while they generally pay no Social Security retirement, survivor and disability (OASDI) tax, they must pay the Medicare tax (currently 1.45% of pay). The employing agency matches the employee's CSRS contributions.	
Police Officers and Firefighters Plan	Employee required to make retirement contributions to the plan 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).	
403(b) Teachers Retirement Plan	Upon hire, employees classified ET begin automatically contributing 8% (if hired on or after November 1, 1996) or 7% (if hired prior to November 1, 1996) of their salary on a biweekly basis into this retirement plan. Employees that are not classified ET do not contribute to this plan.	



Employee Leave



Annual & Sick Leave

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

Annual Leave

Regular full-time employees accrue annual leave each pay period on the following schedule: 0-2 Years of Employment = 13 Days (4 hours per pay period); 3-15 Years = 20 Days (6 hours per pay period); 15+ Years = 26 Days (8 hours per pay period).

Sick Leave

All regular full-time employees accrue 13 days of sick leave annually (four hours per pay period) regardless of years of employment.

Part-Time & Executive Service Employees

Part-time employees who work at least 40 hours per pay period earn annual leave 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).

Annual Leave Bank

The Annual Leave Bank program is a fund of accumulated annual leave donated by employees for the use of other leave bank members. This program prevents or limits the loss of income by employees who are faced with medical emergencies and who do not have sufficient paid leave to cover their period of absence. In order to become a member and receive leave from the leave bank, an employee must donate a minimum of four hours of annual leave each year.

Holidays

DC Government employees receive 11 paid holidays: New Year's Day; Martin Luther King, Jr. Birthday; Washington's Birthday; District of Columbia Emancipation Day; Memorial Day; Independence Day; Labor Day; Columbus Day; Veterans Day; Thanksgiving Day; Christmas Day.



Employee Leave



Family & Medical Leave

Family and Medical Leave Act

The DC Family and Medical Leave Act (DCFMLA) was made effective on October 3, 1990 and is applicable to employees whose actual work location is in the District of Columbia as of April 1, 1991. To be eligible, employees must have worked for the District for one year with no break in service and have worked at least 1,000 hours (DCFMLA) or 1,250 hours (FMLA) during the 12-month period immediately preceding the request for leave.

DCFMLA Statutory Medical Leave

The DCFMLA allows for up to 16 weeks of unpaid leave in any 24-month period for employees who are physically unable to work because of a serious medical condition (including maternity). Medical documentation is required and an expected date of return must be provided.

DCFMLA Statutory Family Leave of Absence

The DCFMLA allows up to 16 weeks of unpaid leave in any 24-month period for specified reasons, as prescribed by the DCFMLA. The employee must provide documentation explaining the nature of the leave.

DC Paid Family Leave Program

Effective October 1, 2014, employees may receive 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.



Connect & Learn More

The DC Department of Human Resources is committed to providing you with the highest possible level of customer care in administering your benefits programs as a District government employee. For additional information, tools and resources, we encourage you to reach out to the DCHR Benefits & Retirement Administration.



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