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Welcome
About this Guide
3
4
Enrollment
Federal Employees’ Health Benefits Program (FEHB)
District of Columbia Employee Health Benefits Program (DCEHBP)
How to Enroll
What’s New for 2017
Meet ALEX, Virtual Benefits Counselor
Benefits at a Glance
Eligibility
Dependents
Medical Benefits
2017 Plan Rates: Medical
2017 Plan Rates: Dental
2017 Plan Rates: Vision
Benefits You Can Enroll In
Benefits You Can Enroll In: 30 Days of Hire, Qualifying Life Event, Open Enrollment
Benefits You Can Enroll In Anytime
Wellness Resources
High-Level Benefits Overview
Medical Benefits
Plan Comparisons at a Glance
Short-Term Disability Insurance
Long-Term Disability Insurance
Group Life Insurance
Federal Employees’ Group Life Insurance
Indemnity Coverage
Employee Assistance Program
Flexible Spending Accounts
Commuter Benefits
Civil Service Retirement for Employees Hired Before October 1, 1987
401(a) Defined Contribution Pension Plan
457(b) Deferred Compensation Plan
Retirement Plans at a Glance
Annual & Sick Leave
Family & Medical Leave
Contacts
DCHR Benefits & Retirement Administration
Plan Providers: Insurance
Plan Providers: Work & Life Benefits
Welcome

Are you enrolling in your District Government benefits for the first time? Making changes to your current benefits? You’re in the right place!

The following sections contain information on a range of employee benefit and related topics, including:

- Enrollment
- Benefits at a Glance
- Premium Rates
- Wellness Resources
- High-Level Benefits Overview
- DCHR & Provider Contacts
About this Guide

The DC Department of Human Resources (DCHR) manages benefits 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.

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

Disclaimer

This Guide is not a contract. Its purpose is to provide summary information about employee benefits. It does not fully describe each benefit. Please refer to the Summary Plan Descriptions and benefits provider materials for details of each benefit. Every effort has been made to ensure that the information contained in this Guide is accurate. The provisions of the actual contract will govern in the event of a discrepancy.
Enrollment

- Federal Employee Health Benefits Program (FEHB)
- District of Columbia Employee Health Benefits Program (DCEHBP)
- How to Enroll
- What’s New for 2017
- ALEX, the Virtual Benefits Counselor
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.

**Please Note:** The maximum annual election for a Health Care Flexible Spending Account and the Limited Expense Health Care Flexible Spending Account is $2,600 for the 2017 Benefit Period. The maximum annual election for a Dependent Care Flexible Spending Account is $5,000 for the 2017 Benefit Period. The minimum annual election for the flexible spending accounts is $100 for the 2017 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.

**2017 Premium Rates for Federal Employees**

2017 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](http://www.opm.gov/insure).
District of Columbia Employee Health Benefits Program (DCEHBP)

Benefits for Employees hired on or after October 1, 1987

- Review the changes for 2017, so you understand how they impact your 2017 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

Enrollment changes can be made through Employee Self Service (ESS). You can access ESS on any computer with an internet connection at https://ess.dc.gov. Employees who need assistance or computer access can visit the DCHR Customer Service Center at One Judiciary Square, 441 4th Street, NW, lobby level.

The following programs are not available for enrollment through ESS:
- Aflac Cancer Insurance, Hospital Confinement, Personal Sickness, Personal Accident, Specify Health Event

Enrollment Resources

Coverage Effective Dates
- Elections made within 30 days of new hire will be effective following the first pay period in which a payroll deduction is made to pay for the benefit.
- Flexible Spending Account (FSA) coverage begins following the first pay period in which a payroll deduction was made to pay for the benefit.

Contact the DCHR Benefits & Retirement Administration
The DCHR Benefits and Retirement Administration can be reached Monday through Friday from 8:30 a.m. to 5:30 p.m. at the following:
- Phone: 202.442.7627
- Email: dchr.benefits@dc.gov

One Judiciary Square | 441 4th Street, NW, Suite 340 North
Judiciary Square Metro Station, Red Line, 4th Street Exit
**What’s New for 2017**

Check out new offerings and changes for employees hired on or after October 1, 1987.

*Increased 2017 Pre-Tax Contribution Limit for Health Care FSAs*

The Internal Revenue Service (IRS) announced annual inflation adjustments for 2017. The 2017 pre-tax contribution limit for Health Care Flexible Spending Accounts is $2,600. This is a $50 increase over the 2016 limit. The limit is effective January 1, 2017. Learn more on page 34.

*Short-Term & Long-Term Disability Savings*

In 2017, short-term disability (STD) and long-term disability (LTD) rates will be calculated based on your covered benefit (66 2/3 of your salary) instead of 100 percent of your monthly payroll. Learn more on page 28 and page 29.

**Life Insurance is a 2017 Open Enrollment Event**

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, employees pay two-thirds of the total cost and District Government pays one-third. Standard Insurance Company is the group life insurance provider for the District of Columbia Government. Learn more on page 30.

**ALEX, the Virtual Benefits Counselor**

ALEX is an easy-to-use online tool that will make sure you get the right amount of coverage for your needs. Before you make your enrollment decisions, be sure to spend a few minutes with ALEX to find the best-fit benefit plan for you and your family. Visit ALEX at [www.myalex.com/dchr](http://www.myalex.com/dchr) or learn more on page 10.
Meet ALEX, Virtual Benefits Counselor

Find the great-fit benefit plans you and your family will love with ALEX®, the virtual benefits counselor. ALEX is an easy-to-use online tool that will make sure you get the right amount of coverage for your needs. ALEX will ask questions about your health care needs (your answers remain anonymous) and recommend a plan that’s best for you. Even if you’re happy with your current plan, it’s worth it to use ALEX to make sure you’re not paying too much.

How long does it take go through ALEX?

Most users spend about 7 minutes with ALEX, but the actual duration will depend on your needs. Also, you can always save your place in ALEX and return later simply by providing your email address.

How can I make the most of my ALEX experience?

ALEX is best experienced on a desktop computer with sound (either headphones or speakers), but you can also use it on an Android or iOS (Apple) mobile devices.

How does ALEX calculate recommendations?

ALEX estimates the total yearly out-of-pocket costs (your premium contributions and the costs for the services you plan to use) for each plan and recommends the one with the lowest overall cost to you based on your personal preferences. ALEX’s cost data is based on health insurance plan design features and average procedure cost data.

Visit ALEX at www.myalex.com/dchr.
Benefits at a Glance

- Eligibility
- Medical, Dental & Vision Benefits
- Plan Rates
Eligibility

DC Government employees eligible to receive benefits include:

- All full-time permanent employees
- Part-time permanent employees who generally work at least 30 hours per week
- Employees with temporary full-time appointments of at least 13 months who are employed by agencies under authority of the Mayor
- Temporary and intermittent employees who work for at least 90 days within a 12-month evaluation period and are paid at least 30 hours per week (or 120 hours per month) are eligible to only participate in an HMO health care plan

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. Health, vision, dental and life insurance coverage begins the first full pay period after the election; for Flexible Spending Accounts, coverage begins following the first pay period in which a payroll deduction was made to pay for the benefit; other benefits programs may have additional requirements.

Dependents

You are required to provide documentation to verify coverage eligibility for the dependents that you add during Open Enrollment. You must also submit dependent eligibility verification. Failure to comply will result in a cancelation of health care coverage for that dependent. For more on enrolling dependents, including your spouse, state-registered domestic partner or legal union partner, child(ren) and/or foster child(ren), please visit http://dchr.dc.gov/page/dependent-eligibility-verification.
Benefits at a Glance

Medical Benefits

District of Columbia Employee Health Benefits Program (DCEHBP)

- 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.

Health Care Providers

- Aetna HMO, PPO, CDHP
- Kaiser Permanente HMO
- UnitedHealthcare HMO Nationwide Choice

Dependent Coverage

Family members eligible for coverage under Self Plus One or Self and Family enrollment are your spouse (including a valid common law marriage) and children under age 26, including legally adopted children, recognized natural (born out of wedlock) children and stepchildren (including children of same-sex domestic partners). A child is eligible for coverage under your Self Plus One enrollment (if they are the designated covered family member) or Self and Family enrollment, if a state-issued birth certificate lists you as a parent of that child. Under certain circumstances, you may also continue coverage for a disabled child 26 years of age or older who is incapable of self-support.

For more information, please visit http://dchr.dc.gov/page/dependent-eligibility-verification.
**Benefits at a Glance**

**2017 Plan Rates: Medical**

The following charts list the biweekly rates you will pay for your benefits coverage from January 8 through December 31, 2017.

**Biweekly Employee Rates: Medical Plans**

<table>
<thead>
<tr>
<th></th>
<th>Aetna HMO</th>
<th>Aetna CDHP</th>
<th>Aetna PPO</th>
<th>Kaiser Permanente HMO</th>
<th>UnitedHealthcare HMO Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Self Only</strong></td>
<td>$81.16</td>
<td>$40.58</td>
<td>$84.69</td>
<td>$66.04</td>
<td>$74.94</td>
</tr>
<tr>
<td><strong>Self +1</strong></td>
<td>$159.54</td>
<td>$79.76</td>
<td>$166.47</td>
<td>$126.13</td>
<td>$143.13</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td>$234.54</td>
<td>$117.26</td>
<td>$244.73</td>
<td>$193.49</td>
<td>$219.56</td>
</tr>
</tbody>
</table>
### 2017 Plan Rates: Dental

- **Provider:** Cigna Dental
- **Dental HMO:** Available at **no cost** to employees; District pays 100% of premium costs.
- **Dental PPO:** District pays a portion of premium costs for eligible Compensation Units 1 and 2 Collective Bargaining Agreement employees.

### Biweekly Employee Rates: Dental Plans

<table>
<thead>
<tr>
<th></th>
<th>Cigna DPPO</th>
<th>Cigna DHMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self Only</td>
<td>$28.09</td>
<td>$0.00</td>
</tr>
<tr>
<td>Self +1</td>
<td>$39.87</td>
<td>$0.00</td>
</tr>
<tr>
<td>Family</td>
<td>$51.71</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

### Dependent Coverage

Eligible family members include your spouse and unmarried, dependent **children under age 26**. This includes legally adopted children and recognized natural children who meet certain dependency requirements. This also includes stepchildren and foster children who live with you in a regular parent-child relationship.

For more information, please visit [http://dchr.dc.gov/page/dependent-eligibility-verification](http://dchr.dc.gov/page/dependent-eligibility-verification).
2017 Plan Rates: Vision

- Provider: Quality Plan Administrators
- Vision coverage is available at no cost to eligible employees.
- The District pays 100% of the vision premium.

Dependent Coverage

Eligible family members include your spouse and unmarried, dependent children under age 26. This includes legally adopted children and recognized natural children who meet certain dependency requirements. This also includes stepchildren and foster children who live with you in a regular parent-child relationship.

For more information, please visit [http://dchr.dc.gov/page/dependent-eligibility-verification](http://dchr.dc.gov/page/dependent-eligibility-verification).
Benefits You Can Enroll In

- 30 Days of Hire/Qualifying Life Event/Open Enrollment
- Voluntary Coverage You Can Enroll in at Anytime
# Benefits You Can Enroll In

## Benefits You Can Enroll In: 30 Days of Hire, Qualifying Life Event, Open Enrollment

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Options</th>
<th>Who Pays</th>
<th>How to Enroll</th>
</tr>
</thead>
</table>
| Medical | Aetna HMO, PPO, CDHP HSA  
    Kaiser Permanente HMO  
    UnitedHealthcare HMO Nationwide Choice | You pay a portion of the cost of coverage. Premiums are deducted from your paycheck on a pre-tax basis. | PeopleSoft |
| Health Savings Accounts (HSAs) | 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. | PeopleSoft |
| Dental | Cigna DHMO  
    Cigna DPPO | Cigna DHMO is 100% employer paid.  
    You pay a portion of the cost of coverage for the Cigna DPPO. Premiums are deducted from your paycheck on a pre-tax basis. | PeopleSoft |
| Vision | Quality Plan Administrators | 100% employer paid. | PeopleSoft |
| Life | The Standard Insurance Company | You pay 2/3 the total cost of the monthly premium and the District pays 1/3. Optional upgrades are available | PeopleSoft |
| Disability | The Standard Insurance Company  
    - Short Term  
    - Long Term | You pay the full cost of coverage. Premiums are deducted from your paycheck on an after-tax basis. | PeopleSoft |

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## Benefits You Can Enroll In

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Options</th>
<th>Who Pays</th>
<th>How to Enroll</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supplemental Indemnity</td>
<td>Aflac</td>
<td>You pay the full cost of coverage. Premiums are deducted from your paycheck on a pre-tax basis.</td>
<td>Outside of PeopleSoft</td>
</tr>
<tr>
<td></td>
<td>− Individual Cancer/Accident</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>− Individual Hospital Confinement/Sickness</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>− Individual Specified Health Event</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flexible Spending Accounts (FSAs)</td>
<td>Benefit Resource, Inc.</td>
<td>Contributions are deducted from your paycheck on a pre-tax basis.</td>
<td>PeopleSoft</td>
</tr>
<tr>
<td></td>
<td>− Health Care FSA</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>− Dependent Care FSA</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Benefits You Can Enroll In Anytime

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Options</th>
<th>Who Pays</th>
<th>How to Enroll</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement Plans</td>
<td>457(b) Deferred Compensation</td>
<td>Contributions are deducted from your paycheck on a pre-tax basis.</td>
<td>PeopleSoft</td>
</tr>
<tr>
<td>Commuter</td>
<td>Benefit Resource, Inc.</td>
<td>You can choose to contribute funds from your paycheck on a pre-tax basis.</td>
<td>PeopleSoft</td>
</tr>
<tr>
<td></td>
<td>− Transit</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>− Parking</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings Plan</td>
<td>DC College Savings Plan (Section 529)</td>
<td>Contributions are deducted from your paycheck on a pre-tax basis.</td>
<td>Outside of PeopleSoft</td>
</tr>
<tr>
<td>Employee Assistance Plan (EAP)</td>
<td>Inova</td>
<td>100% employer paid for the first five sessions.</td>
<td>Automatically enrolled, but must call for services.</td>
</tr>
</tbody>
</table>

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DCHR’s Workplace Wellness Plan provides the foundation for District agencies to develop activities and modify work environments and policies to support employee health and well-being.

- Workplace Wellness Plan
- Health Care Provider Resources
DCHR’s Workplace Wellness Plan provides the foundation for District agencies to develop activities and modify work environments and policies to support employee health and well-being. In addition, positive benefits are likely to accrue to families of employees, resulting in better health for the community.

DCHR’s workplace wellness policy implementation will address the following priorities:

- Prevent, detect, and reduce modifiable risk factors for chronic conditions most affecting the District
- Government workforce’s quality of life and District Government health care costs.
- Create a healthy workplace culture.
- Build wide support and collaboration.

If you enroll in a medical plan with the District, you 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 and resources to help manage chronic conditions, including:

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

For more information, visit [http://dchr.dc.gov/page/employee-wellness](http://dchr.dc.gov/page/employee-wellness).
High-Level Benefits Overview

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:

- Medical Benefits & Plan Comparisons
- Dental Benefits
- Vision Benefits
- Employee Insurance
- Work & Life Benefits
- Employee Retirement
- Employee Leave
Medical Benefits

District of Columbia Employee Health Benefits Program (DCEHBP)

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

- Aetna HMO, PPO or CDHP
- Kaiser Permanente HMO
- UnitedHealthcare HMO

Your health insurance premium cost is shared with the District, which contributes up to 75 percent toward the total cost. All health insurance premium deductions are made on a pre-tax basis, unless a specific Pre-Tax Benefits Waiver Form is requested. The waiver is available online at http://dchr.dc.gov or at the DCHR Employee Service Center located at 441 4th Street, NW, Suite 340 North, Washington, DC 20001.

Dependent Coverage

Dependents eligible for coverage under Self Plus One or Self and Family enrollment are your spouse (including a valid common law marriage) and children under age 26, including legally adopted children, recognized natural (out of wedlock) children and stepchildren (including children of same-sex domestic partners). A child is eligible for coverage under Self Plus One enrollment (if they are the designated covered family member) or Self and Family enrollment if a state-issued birth certificate lists you as a parent of that child. Under certain circumstances, you may also continue coverage for a disabled child 26 years of age or older who is incapable of self-support.

For more information, please visit http://dchr.dc.gov/page/dependent-eligibility-verification.
## Health Benefits

### Plan Comparisons at a Glance

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Aetna CDHP</th>
<th>Aetna PPO</th>
<th>Aetna HMO</th>
<th>Kaiser Permanente HMO</th>
<th>UnitedHealthcare Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Calendar-Year Deductible</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$1,300</td>
<td>$750</td>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
</tr>
<tr>
<td>Family</td>
<td>$2,600</td>
<td>$1,500</td>
<td>NONE</td>
<td>NONE</td>
<td>NONE</td>
</tr>
<tr>
<td>*<em>Out-of-Pocket Maximum (per calendar year) <em>Please Note: Some benefits do not apply toward the out-of-pocket maximum</em></em></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$3,425</td>
<td>$1,500</td>
<td>$3,500</td>
<td>$3,500</td>
<td>$3,500</td>
</tr>
<tr>
<td>Family</td>
<td>$6,850</td>
<td>$3,000</td>
<td>$9,400</td>
<td>$9,400</td>
<td>$9,400</td>
</tr>
<tr>
<td><strong>Inpatient Services</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>Covered 85% after deductible</td>
<td>Covered 100% after deductible</td>
<td>$100 per admission</td>
<td>Waived if admitted as inpatient</td>
<td>$100 copay per Inpatient Stay</td>
</tr>
<tr>
<td>Hospice Care</td>
<td>Covered 85% after deductible</td>
<td>Covered 100% after deductible</td>
<td>Covered 100%</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Skilled Nursing Facility</td>
<td>N/A</td>
<td>N/A</td>
<td>$100 per admission</td>
<td>$100/admission</td>
<td>$100 copay per Inpatient Stay</td>
</tr>
</tbody>
</table>

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<th>Aetna PPO</th>
<th>Aetna HMO</th>
<th>Kaiser Permanente HMO</th>
<th>UnitedHealthcare Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Outpatient Services</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office Visits</td>
<td>Covered 85% after deductible</td>
<td>$15 copay; deductible waived</td>
<td>Office hours: $10 copay;</td>
<td>$10/visit (Primary);</td>
<td>$10/visit (Primary);</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$20 (Specialist)</td>
<td></td>
<td>$20 (Specialist)</td>
</tr>
<tr>
<td>X-rays, Laboratory Tests</td>
<td>Covered 85% after deductible</td>
<td>Covered 100% if part of an office visit</td>
<td>Covered 100%</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Routine Exams</td>
<td>Covered 100%; deductible waived</td>
<td>Covered 100%; deductible waived</td>
<td>Covered 100%</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Routine Immunization</td>
<td>Covered 100%; deductible waived</td>
<td>Covered 100%; deductible waived</td>
<td>Covered 100%</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>Covered 100%; deductible waived</td>
<td>Covered 100%; deductible waived</td>
<td>Covered 100%</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Outpatient Surgery (at a Plan facility)</td>
<td>Covered 85% after deductible</td>
<td>Covered 100% after deductible</td>
<td>$100 per admission</td>
<td>$50/visit</td>
<td>$50 copay per date of service</td>
</tr>
<tr>
<td>Short-Term Rehabilitation (physical, occupational or speech therapy)</td>
<td>Covered 85% after deductible</td>
<td>15% after deductible</td>
<td>$20 copay</td>
<td>$20/visit</td>
<td>$20 copay per outpatient visit</td>
</tr>
<tr>
<td>Chiropractic Care</td>
<td>85% coinsurance after deductible, 20 visits per year</td>
<td>Covered 85% after deductible; no limits</td>
<td>Covered 85%; no deductible; 20 visits per year</td>
<td>$20/visit</td>
<td>Limitations may apply</td>
</tr>
<tr>
<td>Acupuncture</td>
<td>NOT COVERED</td>
<td>NOT COVERED</td>
<td>NOT COVERED</td>
<td>$20/visit</td>
<td>Limitations may apply</td>
</tr>
<tr>
<td>Home Health Care</td>
<td>Covered 85% after deductible</td>
<td>Covered 100% after deductible</td>
<td>Covered 100%</td>
<td>No charge</td>
<td>No charge</td>
</tr>
</tbody>
</table>

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## Health Benefits

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Aetna CDHP</th>
<th>Aetna PPO</th>
<th>Aetna HMO</th>
<th>Kaiser Permanente HMO</th>
<th>UnitedHealthcare Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Emergency Services</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency Room Services and Supplies</td>
<td>Covered 85% after deductible</td>
<td>$100 copay/waived if admitted</td>
<td>$100 copay</td>
<td>$50/visit</td>
<td>$100/visit</td>
</tr>
<tr>
<td>Ambulance</td>
<td>Covered 85% after deductible</td>
<td>100% covered; deductible waived</td>
<td>Covered 100%</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td><strong>Maternity Care</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office Visits (for mother)</td>
<td>Covered 85% after deductible</td>
<td>$30 copay</td>
<td>$20 copay for Physician maternity services</td>
<td>No charge</td>
<td>$10 copay</td>
</tr>
<tr>
<td>Hospital (for mother)</td>
<td>15%; after deductible</td>
<td>Covered 100% after deductible</td>
<td>$100 per stay copay for Facility services</td>
<td>$100/admission</td>
<td>$100 copay per Inpatient Stay</td>
</tr>
<tr>
<td>Office Visits (for baby)</td>
<td>Covered 85% after deductible</td>
<td>Covered 100% after deductible</td>
<td>Covered 100%; deductible waived</td>
<td>No charge</td>
<td>$10 copay</td>
</tr>
<tr>
<td><strong>Medical Equipment</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td>Covered 85% after deductible</td>
<td>Covered 80% after deductible</td>
<td>50%</td>
<td>50% coinsurance</td>
<td>50% coinsurance</td>
</tr>
</tbody>
</table>

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# Health Benefits

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

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Employee Insurance

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

**Short-Term Disability Insurance**

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**

<table>
<thead>
<tr>
<th>Employee Age on Calendar Year</th>
<th>Biweekly Premium Rate Per $100 of Monthly Covered Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age 17-49</td>
<td>$0.49</td>
</tr>
<tr>
<td>Age 50-69</td>
<td>$0.64</td>
</tr>
</tbody>
</table>

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Employee Insurance

Long-Term Disability Insurance

All benefits-eligible employees may enroll in the Long-Term Disability (LTD) Insurance Program. LTD 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 by Standard Insurance.

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

Long-Term Disability Premium Rates

<table>
<thead>
<tr>
<th>Employee Age on Calendar Year</th>
<th>Biweekly Premium Rate Per $100 of Monthly Covered Payroll</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age less than 25</td>
<td>$0.18</td>
</tr>
<tr>
<td>Age 25-29</td>
<td>$0.22</td>
</tr>
<tr>
<td>Age 30-34</td>
<td>$0.28</td>
</tr>
<tr>
<td>Age 35-39</td>
<td>$0.34</td>
</tr>
<tr>
<td>Age 40-44</td>
<td>$0.49</td>
</tr>
<tr>
<td>Age 45-49</td>
<td>$0.74</td>
</tr>
<tr>
<td>Age 50-54</td>
<td>$1.09</td>
</tr>
<tr>
<td>Age 55-59</td>
<td>$1.45</td>
</tr>
<tr>
<td>Age 60-64</td>
<td>$1.55</td>
</tr>
<tr>
<td>Age 65+</td>
<td>$1.66</td>
</tr>
</tbody>
</table>

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**Group Life Insurance**

Standard Insurance Company is the District Government group life insurance provider. 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.

Dependents up to age 21 may be eligible for life insurance coverage through District Government plans. Optional life insurance is available at a low cost for employees and their dependents, but employees pay 100 percent of the cost.

**Basic Coverage Biweekly Rates**
- $0.065 per $1,000 of coverage

---

**Optional Coverage Rates**

<table>
<thead>
<tr>
<th>Age</th>
<th>Amount</th>
<th>Age</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 35</td>
<td>$0.35</td>
<td>Under 35</td>
<td>$0.027</td>
</tr>
<tr>
<td>Age 35-39</td>
<td>$0.42</td>
<td>Age 35-39</td>
<td>$0.035</td>
</tr>
<tr>
<td>Age 40-44</td>
<td>$0.57</td>
<td>Age 40-44</td>
<td>$0.051</td>
</tr>
<tr>
<td>Age 45-49</td>
<td>$0.92</td>
<td>Age 45-49</td>
<td>$0.088</td>
</tr>
<tr>
<td>Age 50-54</td>
<td>$1.49</td>
<td>Age 50-54</td>
<td>$0.149</td>
</tr>
<tr>
<td>Age 55-59</td>
<td>$3.00</td>
<td>Age 55-59</td>
<td>$0.310</td>
</tr>
<tr>
<td>Age 60+</td>
<td>$4.52</td>
<td>Age 60+</td>
<td>$0.473</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Option A: “Standard” Biweekly Rates Per $10,000 Coverage</th>
<th>Option B: “Additional” Biweekly Rates Per $1,000 Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000 spouse life &amp; $10,000/child life</td>
<td>$0.77</td>
</tr>
<tr>
<td>$25,000 spouse life &amp; $10,000/child life</td>
<td>$1.50</td>
</tr>
<tr>
<td>$50,000 spouse life &amp; $10,000/child life</td>
<td>$2.69</td>
</tr>
</tbody>
</table>

**Option C: “Family” Biweekly Rates**

<table>
<thead>
<tr>
<th>Option</th>
<th>Age &lt;45</th>
<th>Age 45-54</th>
<th>Age 55+</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000 spouse life &amp; $10,000/child life</td>
<td>$0.77</td>
<td>$1.46</td>
<td>$3.53</td>
</tr>
<tr>
<td>$25,000 spouse life &amp; $10,000/child life</td>
<td>$1.50</td>
<td>$3.22</td>
<td>$8.39</td>
</tr>
<tr>
<td>$50,000 spouse life &amp; $10,000/child life</td>
<td>$2.69</td>
<td>$6.14</td>
<td>$16.46</td>
</tr>
</tbody>
</table>
Federal Employees’ Group Life Insurance

Employees hired before October 1, 1987, are eligible for Federal Employees’ Group Life Insurance (FEGLI), which is administered by the US Office of Personnel Management. 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

<table>
<thead>
<tr>
<th>Optional Plan</th>
<th>Additional Coverage</th>
<th>Premium Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Option A Standard</td>
<td>$10,000 coverage</td>
<td>Cost determined by age</td>
</tr>
<tr>
<td>Option B Additional</td>
<td>Coverage up to five times the employee’s annual salary</td>
<td>Cost determined by age and employee’s salary</td>
</tr>
<tr>
<td>Option C Family</td>
<td>$5,000 for eligible spouse and $2,500 for each eligible child.</td>
<td>Cost determined by age</td>
</tr>
</tbody>
</table>

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Employee Insurance

Indemnity Coverage

Indemnity plans are a type of medical insurance that reimburse the patient and/or provider as expenses are incurred. Aflac is the District Government indemnity plan provider.

Aflac directly pays cash benefits 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 funds to help cover expenses that major medical does not.

Aflac indemnity plans include:
- Individual Cancer/Accident
- Individual Hospital Confinement Sickness Indemnity Insurance
- Individual Specified Health Event Insurance
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 EAP resources include:

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

The District offers benefits-eligible employees two pre-tax flexible spending accounts (FSAs) — a Health Care Flexible Spending Account and a Dependent Care Flexible Spending Account. These 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 FSAs. In 2014, the IRS modified the “Use-It-or-Lose-It” rule, which allows participants to carry over unused health care FSA funds from one year to the next. Participants may carry over up to $500 of their FSA balance into the next year. Benefit Resource, Inc. administers these accounts.

Health Care Flexible Spending Accounts

Health Care Flexible Spending Accounts (HCFSA) allow 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. Deductions are put into a special account, which will be used to reimburse participants for covered expenses up to a maximum of $2,600 each year. All receipts for expenses must be submitted by March 31.

Dependent Care Flexible Spending Accounts

Dependent Care Flexible Spending Accounts (DCFSA) allow you to pay for eligible dependent care expenses on a pre-tax basis, with deductions taken directly from your base salary. 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 each year. All receipts for expenses must be submitted by March 31.
Commuter Benefits

All benefits-eligible employees may enroll in the Commuter Benefits Program. Commuter Benefits Accounts provide tax-exempt funds through a paycheck deduction that you can use to pay for eligible transit and parking services. Employees can sign up for a Commuter Benefits Account two to three business days after their first payroll deduction. Commuter Benefits Accounts are administered by Benefit Resource, Inc.

Transit Commuter Benefits Account

Enrolling in a Transit Commuter Benefits Account can save you up to 40 percent on commuting expenses — including Metro trains and buses, commuter trains, and more. Participants select the amount they would like to contribute for the month and their account is automatically funded with a pre-tax paycheck deduction. Afterward, participants may purchase regular daily, weekly or monthly transit passes with their BRI debit card.

Per IRS guidance, employees may deduct up to $255 each month for combined commuter highway vehicle transportation and transit passes. IRS regulations require the vendor-issued debit card be used for all mass transit expenses. Reimbursement claims cannot be substituted for mass transit expenses.

Parking Commuter Benefits Account

Enrolling in a Parking Commuter Benefits Account can save you up to 40 percent on work-related parking expenses. Participants select the amount they would like to contribute for the month and their account is automatically funded with a pre-tax paycheck deduction.

Per IRS guidance, employees may deduct up to $255 per month for qualified parking. Claims for qualified parking and vanpooling expenses must be received by the FSA vendor within 180 days after the service is provided.
Civil Service Retirement for Employees Hired Before October 1, 1987

Employees first hired by the District of Columbia Government before October 1, 1987 are subject to the provisions of the CSRS administered by the US Office of Personnel Management. 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
  - Disability Retirement: Any age 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.
Employee Retirement

401(a) Defined Contribution Pension Plan

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, they are fully vested in the 401(a) Plan after five years of continuous service. ICMA-RC administers this plan.

DC 401(a) Vesting Schedule

<table>
<thead>
<tr>
<th>Years of Creditable Service</th>
<th>Percentage of Account that is Vested</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 2</td>
<td>0%</td>
</tr>
<tr>
<td>2</td>
<td>20%</td>
</tr>
<tr>
<td>3</td>
<td>40%</td>
</tr>
<tr>
<td>4</td>
<td>60%</td>
</tr>
<tr>
<td>5 or more</td>
<td>100%</td>
</tr>
</tbody>
</table>

457(b) 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. ICMA-RC administers this plan. 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.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Normal Limit</th>
<th>“Age 50 “ Catch-Up Limit</th>
<th>“Pre-Retirement” Catch-Up Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>457</td>
<td>$18,000</td>
<td>$6,000</td>
<td>$18,000</td>
</tr>
</tbody>
</table>

The normal contribution limit for elective deferrals to a 457 deferred compensation plan remains unchanged at $18,000 in 2017. Employees age 50 or older may contribute up to an additional $6,000, for a total of $24,000. Employees taking advantage of the special pre-retirement catch-up may be eligible to contribute up to double the normal limit, for a total of $36,000.
## Retirement Plans at a Glance

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Employer Contribution</th>
<th>Employee Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>401(a) Defined Contribution Pension Plan for Employees Hired on or After</td>
<td>100% Employer Funded; 5% of the base salary (5.5% for Corrections Officers) after one</td>
<td>Must have one year of continuous service to participate; fully vested in the Defined</td>
</tr>
<tr>
<td>October 1, 1987</td>
<td>year of service.</td>
<td>Contribution Pension Plan after five years of continuous service.</td>
</tr>
<tr>
<td>457(b) Deferred Compensation Plan</td>
<td>N/A</td>
<td>Available through the Office of Finance and Treasury and open to all employees who can</td>
</tr>
<tr>
<td>Civil Service Retirement System (CSRS) for Employees Hired Before</td>
<td>CSRS covered employees contribute 7, 7.5 or 8% of pay to CSRS and, while they generally</td>
<td>contribute the minimum of $20 per pay period.</td>
</tr>
<tr>
<td>October 1, 1987</td>
<td>pay no Social Security retirement, survivor and disability (OASDI) tax, they must pay</td>
<td></td>
</tr>
<tr>
<td>Police Officers and Firefighters Plan</td>
<td>Employee required to make retirement contributions to the plan while employed by the</td>
<td></td>
</tr>
<tr>
<td>Teachers Retirement Plan</td>
<td>Upon hire, employees classified ET begin automatically contributing 8% (if hired on</td>
<td></td>
</tr>
</tbody>
</table>
Employee Leave

Annual & Sick Leave

Eligible employees accrue annual and sick leave each pay period. Upon separation, an employee receives cash value for 100 percent of the remaining accrued annual leave.

Annual Leave

Regular full-time employees accrue annual leave accordingly:

<table>
<thead>
<tr>
<th>Years of Employment</th>
<th>Annual Leave Accrued</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-2 Years</td>
<td>13 Days (4 hours/pay period)</td>
</tr>
<tr>
<td>3-15 Years</td>
<td>20 Days (6 hours/pay period)</td>
</tr>
<tr>
<td>15+ Years</td>
<td>26 Days (8 hours/pay period)</td>
</tr>
</tbody>
</table>

Sick Leave

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 and sick leave at a proportional rate. Executive Service employees receive 26 days of universal leave per calendar year.

Annual Leave Bank

The Annual Leave Bank is a, employee-donated accumulated annual leave fund for the use of other leave bank members. It prevents or limits income loss by employees who do not have sufficient paid leave to cover an absence. To receive leave from the leave bank, an employee must donate at least four hours of annual leave each year.

Holidays

Employees receive 11 paid holidays: New Year’s Day; MLK, Jr. Birthday; Presidents Day; DC Emancipation Day; Memorial Day; Independence Day; Labor Day; Columbus Day; Veterans Day; Thanksgiving; Christmas Day.
Employee Leave

Family & Medical Leave

**DC Family & 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.
Contacts

- DCHR Benefits and Retirement Administration
- Plan Provider Contacts
  - Medical
  - Dental
  - Vision
  - Short- and Long-Term Disability
  - Indemnity Plans
  - Employee Assistance Program
  - Flexible Spending Accounts
Contacts

DCHR Benefits & Retirement Administration
441 4th Street, NW, Suite 340 North
Washington, DC 20001
(202) 442-7627
dchr.benefits@dc.gov
http://dchr.dc.gov

Plan Providers: Insurance

Medical

Aetna Member Services
1 (888) 238-6258
www.aetna.com

Kaiser Permanente Member Services
(301) 468-6000
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
Contacts

Group Life & Disability

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

Indemnity Plans

Aflac
1 (800) 992-3522
(202) 442-9718 (Local)
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 & Commuter Benefits

Benefit Resource, Inc.
1 (800) 473-9595
www.benefitresource.com

Retirement Plans

ICMA-RC
1 (800) 669-7400
www.dcretire.com