

# FCA BENEFITS

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## Insurance

### Health

Federal employees can choose from a wide selection of health insurance plans for themselves and their families. Currently, the Federal Government pays on average 72 percent of the cost of coverage. Unlike a growing number of private-sector workers, Federal employees can continue their health insurance into retirement with the same Government contributions that active (that is, unretired) employees receive. As a benefit for its active employees, FCA covers on average an additional 8 percent of their cost of coverage.

### Dental and Vision

Federal employees and retirees can purchase dental and vision insurance (with no preexisting condition limitations) for themselves and eligible family members. Premiums are competitive.

### Group Life

All employees are automatically enrolled in Federal group life insurance unless they opt out of the coverage. The basic coverage equals annual pay (rounded to the next \$1,000) plus \$2,000. Employees pay two-thirds of the cost of basic life coverage and the Government pays one-third. Additional life insurance coverage for employees and their families may be purchased.

### Long-Term Disability

Employees who work at least 30 hours per week are automatically enrolled in FCA's long-term disability insurance, at no cost to them, on the first day of active employment.

### Long-Term Care

Federal employees and retirees may purchase Federal long-term care insurance for themselves and qualified family members.

### Short-Term Disability

The Federal Employees' Compensation Act provides compensation benefits to civilian employees of the United States for disability due to personal injury sustained while in the performance of duty. The act also provides for compensation for employment-related disease.

## Leave

- **Ten Paid Federal Holidays**
- **Annual Leave**

Employees accrue 13 days of paid annual (vacation) leave in the first year of employment. They earn additional annual leave as their tenure increases, up to a maximum of 26 days per year upon 15 years of Federal service. Employees may carry a maximum of 30 days of annual leave from year to year.
- **Annual Leave for Non-Federal Work Experience**

Under the provisions of the Federal Workforce Flexibility Act of 2004, new employees hired to certain positions in the Agency may receive additional annual (vacation) leave for certain non-Federal work or retired active duty uniformed service.
- **Sick Leave**

Employees earn 13 days of paid sick leave each year. There is no ceiling on the amount of sick leave that may be carried over from year to year. Available sick leave can be used for personal illness; medical, optical, and dental appointments; care for a family member who is ill; bereavement purposes; and absences related to adopting a child. Federal employees can receive additional paid leave to serve as bone marrow or organ donors.
- **Family Medical Leave**

The Family Medical Leave Act allows an eligible employee to take up to 12 work weeks of leave without pay during any 12-month period for the birth and care of a child; adoption or foster care of a child; the care of a spouse, child, or parent who has a serious health condition; or a serious health condition of the employee that makes the employee unable to work.
- **Maternity Leave**

Sick leave, annual leave, and leave without pay under the Family Medical Leave Act may be used to cover physical incapacitation, recuperation, and adjustment connected with pregnancy.
- **FCA Voluntary Leave Bank and Leave Transfer Program**

The Voluntary Leave Bank allows employees to donate some of their annual or sick leave to the leave bank so that, if they ever need additional leave for a medical emergency, they can receive it. The Leave Transfer Program allows employees to donate leave directly to specific coworkers to assist them in dealing with personal or family medical emergencies, or to other Federal agency employees in need of leave, such as those affected by hurricanes and other disasters.

## Work/Life Balance

FCA recognizes the importance of helping its employees balance their work and personal lives. That's why we have implemented a variety of policies and programs that help employees manage stress, stay healthy, save money, and spend more time with their families.

- **FCA Alternative Work Schedules**  
FCA employees are not restricted to the traditional eight-hours-per-day, 40-hours-per-week work schedule. Hours per day and starting/quitting times each day may vary. In most cases, employees are permitted to work fewer than 10 days in a two-week period.
- **FCA Telework Program**  
Employees, with their supervisors' approval, may work away from the job site. Whether an employee may telework will generally depend on the characteristics of a task or project, the scheduling arrangement, and other variables.
- **Business Casual Dress**  
Business casual dress is a year-round policy at FCA.
- **Free Parking**  
Free parking is available at all offices.
- **Public Transportation Subsidy**  
FCA employees who use public transportation to commute to work may be reimbursed up to \$230 per month for expenses of buses, subways, trains, and eligible commuter highway vehicles (including van pools). Employees who commute to work by bicycle at least 50 percent of the time in any given month are eligible for \$20 per month to help offset expenses such as bicycle repairs and maintenance and the purchase of safety equipment.
- **Travel Compensation Program**  
For every night over 50 nights that an employee is on official travel during the calendar year, the employee receives \$50 in travel compensation.
- **FCA Child Care Subsidy**  
FCA full-time permanent employees whose adjusted gross family income is \$60,000 or less per year and who meet certain eligibility requirements may receive the child care subsidy.
- **FCA Student Loan Repayment**  
FCA employees may be eligible for repayment of up to \$9,000 for student loans authorized by the Higher Education Act of 1965 and the Public Health Service Act.
- **Flexible Spending Accounts**  
Flexible spending accounts allow employees to pay out-of-pocket health and dependent care expenses with tax-free dollars. FCA contributes up to \$1,300 to the account of each employee.
- **FCA Life Cycle Spending Account**  
A Life Cycle Spending Account helps employees save money for adoption, child care, elder care, fitness/recreation, or insurance premiums not reimbursed under another program or insurance policy. FCA contributes \$400 to each employee's account.

- **FCA Fitness Facilities and Classes, Wellness Seminars**  
The McLean, Virginia, headquarters and the offices in Bloomington and Denver have fitness centers that may be used by employees at no cost. FCA also subsidizes exercise classes that are held in the McLean fitness center during lunchtime, and sponsors Lunch and Learn seminars on a variety of health-related topics. CPR, first aid, and defibrillator training courses are also offered.
- **FCA Employee Assistance Program**  
This program provides confidential services, including counseling and referrals, to employees who are experiencing personal problems. It also provides a referral service for employees who have questions on topics such as child or elder care, financial planning, and legal services.
- **FCA Relocation Services**  
Financial assistance is given to employees who change locations for the Agency because of new or changing job responsibilities.

## Retirement

The Federal Employees Retirement System (FERS) is the retirement plan for those in permanent Federal positions. Its benefits are portable within the entire Federal Government. The plan consists of three tiers:

- The **Basic Benefit Plan** establishes an annuity based on an employee's age, years of Federal service at retirement, and average highest salary over a consecutive three-year period. Disability and survivor benefits are also provided.
- **Social Security** pays benefits at retirement based on an employee's age and earnings from Social Security covered wages. Disability and survivor benefits are also provided.
- The **Thrift Savings Plan (TSP)** allows employees to save and invest part of their income for retirement, receive matching agency contributions, and reduce their current taxes. The plan is similar to 401(k) plans offered by private employers. Employees participating in the TSP can choose among several investment plans and funds.