



Benefits Overview

Federal Judiciary Benefits Program

Judiciary benefits philosophy

On recommendation of the Judicial Resources Committee, the Judicial Conference approved the following judiciary benefits philosophy statement:

A goal of the judiciary is to be a model employer so it may attract and retain well-qualified employees. The judiciary's employee benefits program is an important tool in attracting and retaining these employees. Therefore, the judiciary's benefits program will be one that is responsive to the reasonable needs of employees, is competitive in the market place and is fiscally responsible.

With that in mind, the judiciary's benefits program provides a wide range of benefits and choices so you can create a package to "BeneFit" your individual needs.



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BeneFit for Life

Your Federal Judiciary Benefits Program provides a wide range of benefits and choices so you can create a package to “BeneFit” your individual needs.

On day one and throughout your career, being informed about your Judiciary benefits is highly important, and there are useful resources available to help you learn more, compare choices and make decisions that truly fit your personal situation.

This booklet is designed to give you an overview of all your Federal Judiciary benefits along with a “BeneFit Checklist” and Quick Reference to help you keep track of important deadlines so you can take full advantage of your benefits right from the start...and every step along the way.





Enrolling in your benefits

Choosing the right insurance coverage can seem overwhelming. You may ask yourself, What's the best medical plan for me and my family? How can I save money on health care expenses? What additional benefits are available to help with work/life balance? Good news — this Benefits Overview will cover the basics and show you how to enroll in the right coverage for the upcoming year.

Newly hired Judiciary employees — Keep in mind that the enrollment clock starts ticking on your first day of employment, and there are certain benefits that require you to act sooner than later. If you do not enroll in the Federal Employees Health Benefits (FEHB), Federal Employees' Group Life Insurance (FEGLI), Health Care Reimbursement Account (HCRA), Limited Purpose Health Care Reimbursement Account (LPHCRA) or Dependent Care Reimbursement Account (DCRA) within the first 60 days of employment, you will not have coverage. You will need to wait until the next Annual Enrollment Open Season period to enroll or if you experience a Qualifying Life Event (QLE), such as birth of a child or marriage.

All Judiciary employees — Understanding the ins and outs of your benefits and keeping track of how they are performing throughout the year is key to making the most of your benefit program.

Note: Eligibility for certain benefits depends on your appointment type. Refer to the charts on pages 9-10 or check with the Benefits Coordinator at your location for details.



BENEFITS OVERVIEW AND THE JUDICIARY BENEFITS CENTER (JBC) WEBSITE: A PERFECT MATCH

This Benefits Overview works hand in hand with the JBC website and the **Judiciary Benefits Center (JBC) Website User Guide** so you can access the website, be informed and make the best decisions for you and your family.

BENEFIT CHECKLIST FOR NEWLY HIRED EMPLOYEES

The enrollment deadlines for certain benefit programs are linked to your date of employment. Filling in the dates on this checklist will highlight your personal deadlines. It's up to you to review the benefits listed and make enrollment decisions that fit your needs before time runs out.

The BeneFit Checklist below outlines the steps you need to take to enroll in your benefit elections.



My date of employment

Note your date of employment above as a reference.



60 days from my date of employment

Note your date of employment plus 60 calendar days above as a reference.

If you do not enroll in certain benefits within the first 60 days of employment, you will not have coverage. As you consider your benefit options, review each benefit program in this guide for the three types of enrollment deadlines: First 60 days of employment, Any time and Automatic.



Register on the JBC website.

The JBC website combines technology and personalized service, making your benefits information simple to find, easy to use and at your fingertips 24/7.

You must register as a first-time user and create your login credentials to access the JBC website. You can register for the JBC website using single sign-on through JENIE (the preferred and easier option), or directly through the JBC website.

Refer to the **Judiciary Benefits Center (JBC) Website User Guide** to help you register.

To register through JENIE, go to JENIE and select **Judiciary Benefits Center**. Follow the onscreen prompts to create a User Name and Password and authorize your device.

To register through the JBC website, go to <https://judiciary.lifeatworkportal.com>, select **Register as first-time user** and follow the prompts to complete your registration.



Create your PIN for the JBC phone number.

You must create a PIN to access the JBC phone number's Interactive Voice Response (IVR) system. The phone number is 1-877-207-3220.

You can create your PIN on the JBC website or the first time you call the JBC phone number:

- Once you register on the JBC website, you can create your IVR PIN online by selecting Profile > Login & Recovery > Reset My Interactive Voice Response (IVR) PIN.
- Or, the first time you call the JBC, you'll be prompted to identify yourself and follow the instructions to create your PIN.



Eligibility for federal benefits

Eligibility for certain benefits depends upon your appointment type. Refer to the **Defining benefits eligibility** section in this guide to see which benefits you qualify for.



Discover your benefits.

Read through this **Benefits Overview** to learn about the benefits available to you and your family. Once you register on the JBC website, additional benefits information such as Summary Plan Descriptions (SPDs), benefit program comparison tools, calculators and frequently asked questions (FAQs) can be found on the **Library** page.

Your benefit needs can change from year to year, so re-evaluating what you have and what you need is a good step toward protecting your health and wellness in 2020.



Compare plans.

Take advantage of the tools available to you to make the best benefit election decisions for you and your family. Compare your health benefit options, your annual contributions and compare estimates of your potential out-of-pocket health care expenses with the **Plan Comparison Tool**:

- JBC website: Health & Insurance > More > Tools > Plan Comparison Tool
- OPM website: <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/>



Enroll in your benefits.

Once you've compared your options and decided what coverage you want, you're ready to enroll. See the **How to enroll** section below for your enrollment options.



Designate your beneficiaries.

In the event of an employee's death, many federal benefits result in payment of money. Who will get your survivor benefits? Generally, you can decide who receives the benefits by completing the appropriate Designation of Beneficiary forms.

For more information and to designate your beneficiaries, go to the **Designations of Beneficiary** page in the **Mid-Career Resources** section of the JNet Benefits page.

To designate your beneficiaries for your Thrift Savings Plan (TSP), go to the TSP website at www.tsp.gov.



If you need help

If you need help with enrolling in your benefits, JBC benefits representatives can assist you. Call the JBC at 1-877-207-3220. Benefits representatives are available from 9 a.m. to 9 p.m. ET, Monday through Friday, except federal holidays.

HOW TO ENROLL

The easiest and fastest way to enroll is through the JBC website. However, you can choose among the following four options:

Four ways to enroll

1. Enroll online.

Log in to the JBC website to enroll. You must register as a first-time user and create your login credentials to access the JBC website. You have two options to register:

1. Register through JENIE, which is the preferred and easier option:

- Go to JENIE and select **Judiciary Benefits Center**.
- Follow the onscreen prompts to create a User Name and Password.
- Provide login recovery information in case you forget your User Name or Password.
- Authorize your device. The website will store that device and browser combination as a trusted device.

2. Register through the JBC website at <https://judiciary.lifeworkportal.com>:

- Select **Register as first-time user** and follow the online instructions. Refer to the **Judiciary Benefits Center (JBC) Website User Guide** if you need assistance in registering through the JBC website.

Once you've registered, from the JBC website home page, select **ENROLL NOW** in the **Welcome to your Benefits Enrollment** tile, and follow the online steps to complete your elections.

Once you complete your enrollment, you can download or print a confirmation statement for your records. You will receive an email notification that you can view your online confirmation statement, if you have a valid email address on file. If not, a confirmation statement will be mailed to you. You can review your elections at any time on the JBC website.

2. Enroll by phone.

Call the JBC at 1-877-207-3220. Benefits representatives are available from 9 a.m. to 9 p.m. ET, Monday through Friday, except federal holidays.

3. Enroll by fax.

Fax your completed enrollment form to the JBC at 1-855-904-0348.

4. Enroll by mail.

Complete, sign and mail your enrollment form to:

Judiciary Benefits Center
P.O. Box 18031
Norfolk, VA 23501-1885

DEFINING BENEFITS ELIGIBILITY

Eligibility for certain benefits depends on your appointment type, with a specific benefits package for law clerks and staff attorneys. Refer to the following charts for a general overview.

Federal Judiciary Employees Benefits Eligibility

Federal Benefits	Duration of Appointment: No established time limit	Time-Limited Appointments		
		More than one year and one day	More than 90 days up to one year	Less than 90 days ²
Premium Payment Plan (PPP)	Yes	Yes	Yes	No
Federal Employees Health Benefits Program (FEHB)	See FEHB Eligibility Matrix ¹			No
Federal Employees' Group Life Insurance (FEGLI)	Yes	Yes	No ²	No
Flexible Benefit Program: Health Care Reimbursement Account (HCRA) ⁵	Yes	Yes	No ²	No
Flexible Benefit Program: Limited Purpose Health Care Reimbursement Account (LPHCRA) ⁵	Yes	Yes	No ²	No
Flexible Benefit Program: Dependent Care Reimbursement Account (DCRA) ⁵	Yes	Yes	No ²	No
Commuter Benefit Program: Mass Transit Account	Yes	Yes	Yes	No
Commuter Benefit Program: Parking Reimbursement Account	Yes	Yes	Yes	No
Federal Employees Dental and Vision Insurance Program (FEDVIP)	Yes	Yes	No ²	No
Federal Long Term Care Insurance Program (FLTCIP)	Yes	Yes	No ³	No
Leave	Yes	Yes	Maybe ⁴	Maybe ⁴
Retirement	Yes	Yes	No ²	No
Thrift Savings Plan (TSP)	Yes	Yes	No ²	No

¹Please refer to the FEHB Eligibility Matrix in this **Benefits Overview** or online at JBC website > Library > Benefits Eligibility Chart > FEHB Eligibility Matrix in order to determine FEHB eligibility and government contributions. Coverage is dependent on employee work schedule, length of appointment and hours worked.

²FEGLI, HCRA, DCRA, LPHCRA, FEDVIP, TSP and Retirement are available only if transferring without a break in service from a previously covered position. To learn more about how a break in service affects your benefit enrollment, refer to the **Break-in-Service Chart** found under **Library** on the JBC website or **New Hire Resources** on JNet.

³Employees must be actively at work and eligible for FEHB to apply for Long Term Care insurance.

⁴If the duration of the appointment is **less than 90 days**, the employee will only earn sick leave. If the appointment is extended to 90 days or more, the employee will earn annual leave retroactively to the start of the appointment for each pay period in which a complete biweekly tour of duty is served. If the duration of the temporary appointment is **90 days to one year or less**, the employee will earn sick and annual leave starting the first pay period in which a complete biweekly tour of duty is served.

⁵Employees are not eligible for HCRA, DCRA or LPHCRA benefits unless the employee has a Federal Judiciary appointment (or series of appointments) of at least one year and one day.

Note: This chart does not apply to law clerks or staff attorneys. See the eligibility charts for law clerks or staff attorneys on the JBC website under Library.

Federal Employees Health Benefits (FEHB) Eligibility Matrix

Type of Appointment	Work Schedule	Appointment NTE (or series of appointments)	Standard Work Hours per Week	Eligible for FEHB	Government Contribution
Permanent (includes Career and Term Employees)	Full Time	N/A	40	✓	Full Government Share
		N/A	32.5 or more	✓	Full Government Share
	Part Time	N/A	Less than 32.5	✓	Prorated
	Intermittent ¹	N/A	N/A	✓ ²	Full Government Share
Temporary	Full Time	90 days or more	40	✓	Full Government Share
		Less than 90 days	40	✗	N/A
	Part Time	90 days or more	32.5 or more	✓	Full Government Share
		90 days or more but one year or less	Less than 32.5	✗	N/A
		More than one year	Less than 32.5	✓	Prorated
		Cumulative time total more than one year	Less than 32.5	✓	None ³
		Less than 90 days	N/A	✗	N/A
	Intermittent	90 days or more	N/A	✓ ²	Full Government Share
		Less than 90 days	N/A	✗	N/A

✓ = Eligible for Benefit

✗ = Not Eligible for Benefit

¹FEHB eligibility for permanent, intermittent positions only applies to Land Commissioners.

²Court must certify employee is expected to work 130 hours or more per month in order to be eligible for FEHB and the government premium contribution. If actual hours are reduced after certification, no proration rules will apply. Court will provide certification of hours upon completion of new hire paperwork.

³Part-time, temporary employees who have accumulated more than a year in service are eligible to enroll in the FEHB program but must pay the full premium.

QUALIFYING LIFE EVENTS (QLEs)

QLEs are not the same for all benefit programs, so be sure to check with the Benefits Coordinator at your location for details.

Your benefit needs can change based on any number of factors. That's why each year you can make changes to help ensure your benefit program fits the needs of you and your family. A QLE is an event that occurs in the life of an employee that merits the ability to change his/her participation election outside of an Open Season. QLEs include but are not limited to a marriage, a divorce, a new child or a change in employment status.

Note: You must make the change within 60 days of the event.



Federal Judiciary Benefits Program

FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB) PROGRAM

You can change your health insurance coverage during Open Season or if you experience a QLE.

The amount you pay for health benefits is withheld from your biweekly or monthly paycheck.

60 DAYS >	ENROLL WITHIN FIRST 60 DAYS OF EMPLOYMENT.
Program Name	Federal Employees Health Benefits (FEHB)
What it provides	Comprehensive medical benefits including hospitalization, surgery, doctor’s office visits, preventive care and prescription drugs
Who you can cover	<ul style="list-style-type: none"> • Self Only • Self Plus One • Self & Family
Health plan choices	<ul style="list-style-type: none"> • Fee-For-Service (FFS) • Health Maintenance Organization (HMO) • High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) • Consumer-Driven Health Plan (CDHP)
Provider choices	Based on the state in which you live
Your cost	You pay approximately 30 percent of the total premium based on the plan you choose (more if you are employed on a part-time basis).
Find out more	<ul style="list-style-type: none"> • JNet Benefits page, New Hire Resources • OPM website: www.opm.gov
Plan Comparison Tool	<ul style="list-style-type: none"> • JBC website: Your Benefits > More > Tools > Plan Comparison Tool • OPM website: https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/
Deadline	Enroll within the first 60 days of employment.
Effective date	Effective date is the first day of the following pay period after the election is received by the JBC or the first day in a pay and duty status.



FEDERAL EMPLOYEES' GROUP LIFE INSURANCE (FEGLI)

There are several life insurance options available to you to provide peace of mind and financial protection for you and your family. You are automatically covered by the FEGLI Basic Life Insurance on your first day of employment. You can waive this coverage at any time. After your initial enrollment period, you may only increase coverage during a QLE, upon approval after having a medical examination or, in rare instances, during a FEGLI Open Season.

60 DAYS >

ENROLL WITHIN FIRST 60 DAYS OF EMPLOYMENT.

Program Name	Federal Employees' Group Life Insurance (FEGLI)
What it provides	Term life insurance at group rates
Who you can cover	Yourself, your spouse and your eligible dependent children
Basic life insurance	<ul style="list-style-type: none">• FEGLI Basic Life Insurance coverage is provided automatically.• Amount is your salary rounded to the next thousand, plus two thousand• Extra benefit for employees under age 45 at no additional cost
Optional life insurance	<p>Three optional life insurance plans are offered:</p> <ul style="list-style-type: none">• FEGLI Option A Standard Life Insurance: \$10,000• FEGLI Option B Additional Life Insurance: Amount is equal to one, two, three, four or five times your annual rate of basic pay (after rounding up to the next even \$1,000).• FEGLI Option C Family Life Insurance<ul style="list-style-type: none">- Your spouse: Amount is 5X multiples of \$5,000 up to a maximum of \$25,000.- Your children: Amount is 5X multiples of \$2,500 up to a maximum of \$12,500.
Your cost	<ul style="list-style-type: none">• Basic Life Insurance: The Federal Judiciary pays one-third the cost and you pay two-thirds the cost.• Optional Life Insurance: You pay the full cost.
Key points	<ul style="list-style-type: none">• You must maintain Basic Life Insurance to carry Optional Life Insurance.• Accidental Death and Dismemberment (AD&D) coverage is an automatic part of FEGLI Basic Life Insurance and FEGLI Option A Standard Insurance.
Find out more	<ul style="list-style-type: none">• JNet Benefits page, New Hire Resources• OPM website: www.opm.gov
FEGLI Calculator	<ul style="list-style-type: none">• JBC website: Your Benefits > More > Tools > Calculate Life Insurance Needs• OPM website: https://www.opm.gov/retirement-services/calculators/fegli-calculator/
Effective date	Basic insurance is effective on the first day you are in a pay and duty status in an eligible position. Option A, Option B and Option C insurance coverage is effective on the first day you are in a pay and duty status on or after the day the JBC receives your election.



FLEXIBLE BENEFIT PROGRAM ADMINISTERED BY BENEFITWALLET®

You can reduce the amount you pay in taxes and increase your spendable income by taking advantage of the Flexible Benefit Program. The program consists of four tax-favored plans: Premium Payment Plan (PPP), Health Care Reimbursement Account (HCRA), Limited Purpose Health Care Reimbursement Account (LPHCRA) and Dependent Care Reimbursement Account (DCRA). Participation in any or all plans is voluntary. Each plan allows you to set aside a portion of your pay on a pre-tax basis. This reduces the amount on which federal income taxes, Social Security taxes and, in most cases, state and local income taxes are based. As a result, you pay less in taxes and increase your spendable income.



Premium Payment Plan (PPP)

AUTOMATIC > COVERAGE IS AUTOMATIC UPON EMPLOYMENT.

Program Name	Premium Payment Plan (PPP)
What it provides	Tax savings on the amount you pay for your health insurance
How it works	<ul style="list-style-type: none"> The PPP is a pre-tax option. The cost of premiums is deducted from your gross pay before taxes are withheld. Pre-tax option is automatic, unless waived in writing.
Your savings	You do not pay federal, Social Security (FICA) and, in most cases, state or local income taxes on the amount of your premiums.
Find out more	<ul style="list-style-type: none"> JBC website: Library > Enrollment Guides > Flexible Benefit Program SPD JNet Benefits page, New Hire Resources
Effective date	You are automatically enrolled in the PPP when you enroll in FEHB unless you elect to have your health insurance premiums deducted on an after-tax basis.

Health Care Reimbursement Account (HCRA)

60 DAYS >

ENROLL WITHIN FIRST 60 DAYS OF EMPLOYMENT.

Program Name	Health Care Reimbursement Account (HCRA)
What it provides	Tax savings on eligible health care expenses that are not paid through the health, dental and/or vision plan
How it works	<ul style="list-style-type: none"> • You set aside pre-tax dollars from your paycheck to pay for out-of-pocket health care expenses. • Pay for out-of-pocket health care expenses at the time of purchase with your BenefitWallet debit card. Remember to keep all your receipts. • If you prefer, you can submit claims as services are incurred via online, fax or mail instead of using your debit card. • Reimbursements are made via electronic funds transfer to the same account as your pay.
Your cost	<ul style="list-style-type: none"> • You calculate how much to contribute to the HCRA. This amount is divided by the number of pay periods for the year. • This pay-period amount is withheld on a pre-tax basis. • You may elect to contribute up to \$2,750 in 2020.
Your savings	You do not pay federal, Social Security (FICA) and, in most cases, state or local income taxes on your contributions to the account.
Key points	<ul style="list-style-type: none"> • You have access to the total amount you elected from the start. • You have until March 15 of the following plan year to incur expenses that can be applied to the prior plan year HCRA balance. You have until April 30 of the next year to submit claims for the prior plan year. • You must use all the money in your account each year or the balance will be forfeited.
Find out more	For a list of eligible health care expenses, go to: <ul style="list-style-type: none"> • JBC website: Library > Flexible Benefit Program > <ul style="list-style-type: none"> - Qualified Expenses for Your Health Care Reimbursement Account (for an overview) - Flexible Spending Eligible Expense Guide (for a full list) - FSA Event Based Eligible Expense Guide • JNet Benefits page, New Hire Resources
Effective date	Effective date is the first day of the following pay period after the election is received by the JBC or the first day in a pay and duty status.

Limited Purpose Health Care Reimbursement Account (LPHCRA)

60 DAYS >

ENROLL WITHIN FIRST 60 DAYS OF EMPLOYMENT.

Program Name	Limited Purpose Health Care Reimbursement Account (LPHCRA)
What it provides	<ul style="list-style-type: none"> • Tax savings on eligible dental and vision care expenses that are not paid through the health, dental and/or vision plan • Only available to employees who enroll in an HDHP
How it works	<ul style="list-style-type: none"> • You set aside pre-tax dollars from your paycheck to pay for out-of-pocket dental and vision care expenses. • Pay for out-of-pocket dental and vision expenses at the time of purchase with your BenefitWallet debit card. Remember to keep all your receipts. • If you prefer, you can submit claims as services are incurred via online, fax or mail instead of using your debit card. • Reimbursements are made via electronic funds transfer to the same account as your pay.
Your cost	<ul style="list-style-type: none"> • You calculate how much to contribute to the LPHCRA. This amount is divided by the number of pay periods for the year. • This pay-period amount is withheld on a pre-tax basis. • You may elect to contribute up to \$2,750 in 2020.
Your savings	<p>You do not pay federal, Social Security (FICA) and, in most cases, state or local income taxes on your contributions to the account.</p>
Key points	<ul style="list-style-type: none"> • You have access to the total amount you elected from the start. • You have until March 15 of the following plan year to incur expenses that can be applied to the prior plan year LPHCRA balance. You have until April 30 of the next year to submit claims for the prior plan year. • You must use all the money in your account each year or the balance will be forfeited.
Find out more	<p>For a list of eligible dental and vision care expenses, go to:</p> <ul style="list-style-type: none"> • JBC website: Library > Flexible Benefit Program > <ul style="list-style-type: none"> - Qualified Expenses for Your Limited Purpose Health Care Reimbursement Account - Flexible Spending Eligible Expense Guide (for a full list) - FSA Event Based Eligible Expense Guide • JNet Benefits page, New Hire Resources
Effective date	<p>Effective date is the first day of the following pay period after the election is received by the JBC or the first day in a pay and duty status.</p>

Dependent Care Reimbursement Account (DCRA)

60 DAYS >

ENROLL WITHIN FIRST 60 DAYS OF EMPLOYMENT.

Program Name	Dependent Care Reimbursement Account (DCRA)
<p>What it provides</p>	<ul style="list-style-type: none"> • Tax savings on qualified expenses for eligible dependents (children's coverage generally ends on the 13th birthday) • Your funds can be used for services such as: <ul style="list-style-type: none"> - Day care - Before- or after-school care (other than tuition) - Licensed day care centers - Placement fees for a dependent care provider, such as an au pair - Child care at a day camp, nursery school or by a private sitter - Summer or holiday day camps and more
<p>How it works</p>	<ul style="list-style-type: none"> • You set aside pre-tax dollars from your paycheck to pay for eligible out-of-pocket dependent care expenses. • Submit claims as services are incurred via online, fax or mail. • Reimbursements are made via electronic funds transfer to the same account as your pay.
<p>Your cost</p>	<ul style="list-style-type: none"> • You calculate how much to contribute to the DCRA. This amount is divided by the number of pay periods for the year. • This pay-period amount is withheld on a pre-tax basis. • You may elect to contribute up to \$5,000 per year per household (\$2,500 if you are married and file separately).
<p>Your savings</p>	<p>You do not pay federal, Social Security (FICA) and, in most cases, state or local income taxes on your contributions to the account.</p>
<p>Key points</p>	<ul style="list-style-type: none"> • You can only be reimbursed up to the amount available in your account when you file your claim. Claims for expenses exceeding that amount are reimbursed as funds accumulate. • You have until April 30 of the next year to submit claims for the prior plan year. • You must use all the money in your account each year or the balance will be forfeited.
<p>Find out more</p>	<p>For a list of eligible dependent care expenses, go to:</p> <ul style="list-style-type: none"> • JBC website: Library > Flexible Benefit Program > <ul style="list-style-type: none"> - Qualified Expenses for Your Dependent Care Reimbursement Account: Highlights (for an overview) - Flexible Spending Eligible Expense Guide (for a full list) - FSA Event Based Eligible Expense Guide • JNet Benefits page, New Hire Resources
<p>Effective date</p>	<p>Effective date is the first day of the following pay period after the election is received by the JBC or the first day in a pay and duty status.</p>

FSA CALCULATOR

Find out how much you can save on taxes when you contribute to an FSA by using the BenefitWallet FSA Tax Savings Calculator. Simply go to the JBC website and select the **Flexible Benefits** tile. Then, select the **Go** button on the BenefitWallet graphic, which will take you to the BenefitWallet home page. You will find the calculator in **Resources**.



COMMUTER BENEFIT PROGRAM

The Commuter Benefit Program lets you save money on commuting expenses by contributing pre-tax dollars into an account. We offer a Parking Reimbursement Account and a Mass Transit Account. You can contribute to either or both accounts on a monthly or as-needed basis, based on your lifestyle needs.

Mass Transit Account

ANY TIME >	ENROLL AT ANY TIME AFTER EMPLOYMENT BEGINS.
Program Name	Mass Transit Account
What it provides	Tax savings on the amount you pay for eligible expenses related to: <ul style="list-style-type: none">• Mass transit or vanpooling expenses that you incur commuting to and from work• The cost of your mass transit fares (bus, train or vanpooling)
How it works	<ul style="list-style-type: none">• Estimate how much you spend each month on mass transit expenses.• Enroll in the program by electing the Mass Transit Account.• Set your pre-tax payroll deductions; you can contribute up to \$270 per month in 2020 to pay for eligible expenses.• Receive a welcome package and BenefitWallet debit card in the mail prior to your effective date.• Your pre-tax paycheck contributions are deposited automatically to your BenefitWallet debit card.• You must use the BenefitWallet debit card to buy monthly transit passes. No claim forms or receipts are needed.• If the BenefitWallet debit card is not accepted at your vanpool, you may file claims online to be reimbursed for qualified expenses.
Your savings	<ul style="list-style-type: none">• You do not pay federal, Social Security (FICA) and, in most cases, state or local income tax on the amount you elect.• The monthly amount you elect carries over month to month, year to year until you change it.• Any balance in your account rolls over month to month, year to year.
Key point	You reduce your taxable income and increase your spendable income when you contribute to the account.
Find out more	<ul style="list-style-type: none">• JBC website: Library ><ul style="list-style-type: none">- Commuter Benefit Program Summary Plan Description (SPD) Guide- Commuter Benefit Program- Commuter Benefit Program Frequently Asked Questions• JNet Benefits page, New Hire Resources
Effective date	Effective date is the first day of the following pay period after the election is received by the JBC or the first day in a pay and duty status.

Parking Reimbursement Account

Program Name	Parking Reimbursement Account
What it provides	Tax savings on the amount you pay for eligible expenses related to: <ul style="list-style-type: none"> • Parking at or near your place of employment or where you board mass transit to commute to work
How it works	<ul style="list-style-type: none"> • Estimate how much you spend each month on mass transit expenses. • Enroll in the program by electing the Parking Reimbursement Account. • Set your pre-tax payroll deductions; you can contribute up to \$270 per month in 2020 to pay for eligible expenses. • Receive a welcome package and BenefitWallet debit card in the mail prior to your effective date. • Your pre-tax paycheck contributions are deposited automatically to your BenefitWallet debit card. • Use the BenefitWallet debit card to pay for parking expenses. No claim forms or receipts are needed. If the BenefitWallet debit card is not accepted at your parking provider, you may file claims online to be reimbursed for qualified expenses.
Your savings	<ul style="list-style-type: none"> • You do not pay federal, Social Security (FICA) and, in most cases, state or local income tax on the amount you elect. • The monthly amount you elect carries over month to month, year to year until you change it. • Any balance in your account rolls over month to month, year to year.
Key point	You reduce your taxable income and increase your spendable income when you contribute to the account.
Find out more	<ul style="list-style-type: none"> • JBC website: Library > <ul style="list-style-type: none"> - Commuter Benefit Program Summary Plan Description (SPD) Guide - Commuter Benefit Program - Commuter Benefit Program Frequently Asked Questions • JNet Benefits page, New Hire Resources
Effective date	Effective date is the first day of the following pay period after the election is received by the JBC or the first day in a pay and duty status.



BENEFITWALLET DEBIT CARD

If you enroll in the HCRA, LPHCRA or Commuter Benefit Program, a BenefitWallet debit card will be mailed to your home. You can use your debit card to pay for out-of-pocket qualified expenses at the time of purchase. Using the card is optional for all expenses except monthly mass transit passes. You must use the card to get reimbursed for these expenses.

TRANSPORTATION SUBSIDY PROGRAM

Many courts offer a Transportation Subsidy Program that provides — as a tax-free fringe benefit — parking and/or public transportation subsidies. The total tax-free benefit you can receive (Transportation Subsidy Program plus Commuter Benefit Program) is limited to the IRS maximums for mass transit and parking. Check with the Benefits Coordinator at your location for more information and ask if you are eligible for this benefit.



FEDERAL EMPLOYEES DENTAL AND VISION INSURANCE PROGRAM (FEDVIP)

You can enroll in dental insurance or vision insurance, or both. Who you cover under dental or vision does not have to match who you cover under health insurance.

60 DAYS >	ENROLL WITHIN FIRST 60 DAYS OF EMPLOYMENT.
Program Name	Federal Employees Dental and Vision Insurance Program (FEDVIP)
What dental insurance provides	Coverage for most types of dental work, including cleaning, x-rays, crowns and, in some cases, orthodontic services for dependents
What vision insurance provides	Coverage for eye exams, glasses and contact lenses
Who you can cover	<ul style="list-style-type: none">• Self Only• Self Plus One• Self & Family
Dental plan choices	Four national plans and three regional plans
Vision plan choices	Three national plans
Provider choices	Based on the state in which you live
Your cost	You pay 100 percent of the premium based on the plan you choose.
Find out more	<ul style="list-style-type: none">• JNet Benefits page, New Hire Resources• BENEFEDS website: www.BENEFEDS.com• OPM website: www.opm.gov
How to enroll	<ul style="list-style-type: none">• Once you complete your enrollment on the JBC website, go to Next Steps at the bottom of the Completed page then select BENEFEDS to elect dental and vision coverage.• Or, go to the BENEFEDS website: www.BENEFEDS.com.



FEDERAL LONG TERM CARE INSURANCE PROGRAM (FLTCIP)

To safeguard you and your family from the added expenses that come with a chronic medical condition or disease, especially as you age, you may want to consider purchasing long term care insurance. Long term care expenses, such as a nursing home, assisted living facility or in-home nursing care, are not covered by traditional health insurance plans such as the FEHB. Long term care provides the assistance you need if you can no longer perform everyday tasks. The FLTCIP is available to protect you against the high cost of long term care.

60 DAYS >

ENROLL WITHIN FIRST 60 DAYS OF EMPLOYMENT.

Program Name	Federal Long Term Care Insurance Program (FLTCIP)
What it provides	<ul style="list-style-type: none">• Four pre-packaged plans plus the ability to customize a plan• Administered by Long Term Care Partners, a subsidiary of John Hancock
Your cost	<ul style="list-style-type: none">• You pay the entire premium for long term care insurance.• Premiums are based on your age at time of application.
Key points	<ul style="list-style-type: none">• You, your spouse, adult children, parents, parents-in-law and stepparents can apply; medical underwriting is required.• Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage.
Find out more	<ul style="list-style-type: none">• JBC website: Additional Benefits• Net Benefits page, New Hire Resources• FLTCIP website: www.ltcfeds.com• Contact the FLTCIP at 1-800-LTC-FEDS (1-800-582-3337)
Premium Calculator	FLTCIP website: www.ltcfeds.com
How to enroll	Apply online or download an application at the FLTCIP website.
When to enroll	You can enroll at any time but you receive abbreviated medical underwriting if you enroll within the first 60 days of employment.



PROFESSIONAL LIABILITY INSURANCE REIMBURSEMENT PROGRAM

The Federal Judiciary offers another reimbursement program, for those eligible, that provides significant savings when professional liability insurance is purchased.

ANY TIME >	ENROLL AT ANY TIME AFTER EMPLOYMENT BEGINS.
Program Name	Professional Liability Insurance Reimbursement Program
What it provides	Reimbursement for one-half the cost of your annual professional liability insurance premium
Who is eligible	<ul style="list-style-type: none">• Judges• Probation and pretrial services officers and officer assistants• Court unit executives• Other designated managers and supervisors
Find out more	JNet Benefits page, New Hire Resources
Participation	Check with your court to find out if you are eligible and how to submit reimbursement requests.



Total wellness

EMPLOYEE ASSISTANCE PROGRAM (EAP) AND WORK/LIFE SERVICES (WORKLIFE4YOU)

To help you and your family with work/life balance, family issues, substance abuse and other daily challenges, the Federal Judiciary provides you and your family — free of charge — access to confidential, caring professionals 24 hours a day, seven days a week through the EAP and Work/Life Services (WorkLife4You) program.

AUTOMATIC >

COVERAGE IS AUTOMATIC UPON EMPLOYMENT.

Program Name	Employee Assistance Program (EAP)	Work/Life Services (WorkLife4You)
What it provides	<ul style="list-style-type: none"> • Confidential, free, reliable resource to help you and your family deal with life's challenges • Free face-to-face, short-term counseling by a licensed or credentialed professional for you or your family member • Financial and legal services — free initial consultation and discounted services thereafter • Free identity theft assistance • Supervisor and Risk Management Consultation • Critical Incident Response 	<ul style="list-style-type: none"> • Child care and parenting services: 24/7 telephonic and online support for adoption, child care, non-traditional families and more • Adult care and the aging: assistance for caregivers' issues and concerns; free in-home assessments and facility reviews • Education resources and qualified referrals for many issues, e.g., family, health, wellness, education and life maintenance • Free Worklife Kits: Be-Well Kit, Adult Care Kit, Prenatal Care Kit, Child Safety Kit, College Kit • Free Relocation Packages
Key points	Completely confidential	Simplifies your life
Your cost	Access for both EAP and WorkLife4You are automatic and free of charge to you.	
Find out more	<ul style="list-style-type: none"> • JBC website: Additional Benefits • JNet Benefits page, Invest in You: Total Well Being • Contact EAP and WorkLife4You at 1-800-222-0364. 	
How to access	<ul style="list-style-type: none"> • JBC website: Additional Benefits • Website: www.foh4you.com 	<ul style="list-style-type: none"> • JBC website: Additional Benefits • Website: www.worklife4you.com Registration Code: FEDJUD

ANNUAL LEAVE PROGRAM

AUTOMATIC >

COVERAGE IS AUTOMATIC UPON EMPLOYMENT.

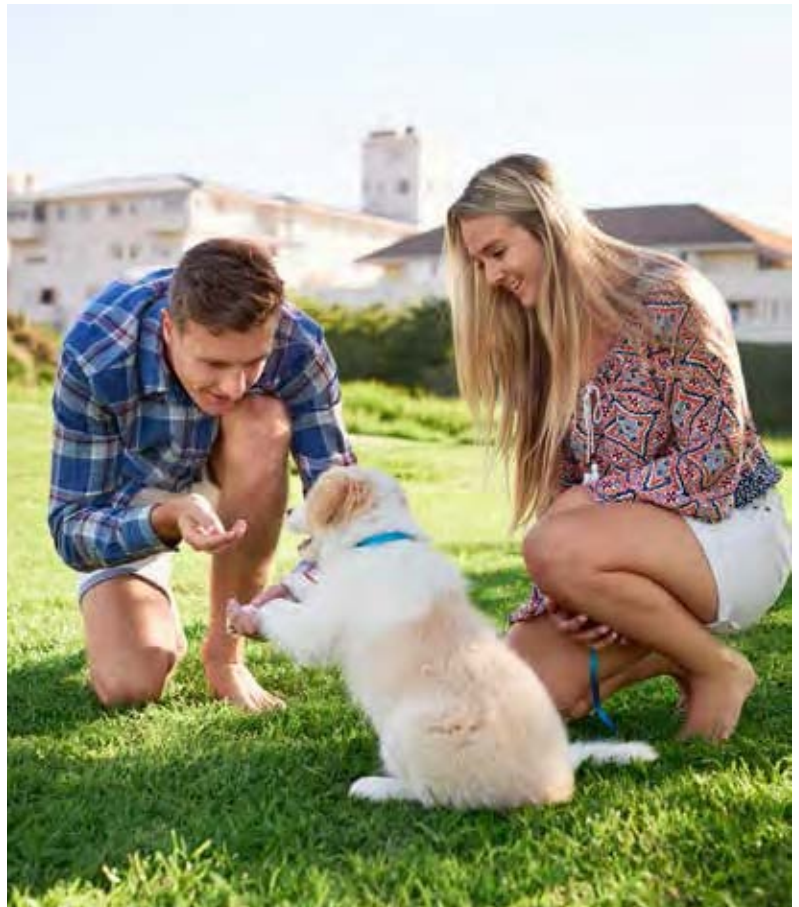
Program Name	Annual Leave Program
What it provides	Paid time off that you accrue for vacations, rest and relaxation, personal business or emergencies
How it works	You accrue a set number of hours each pay period based on your years of service.
Key point	Annual leave may be accumulated and carried over to the next leave year up to a maximum of 240 hours.
Find out more	<ul style="list-style-type: none">• Annual leave accrual charts are located on the JNet Human Resources Management page, Leave Administration.• Employee Resources can be found on the JNET, Human Resources Management page under the Featured section.

Finding time to recharge

We can all use a break from the daily demands of work to spend time devoted to personal interests. Through federal holidays and the annual leave program, Federal Judiciary employees can take time off to refresh and recharge.

10 federal holidays

- New Year's Day
- Martin Luther King, Jr's Birthday
- Washington's Birthday
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Christmas Day



ADDITIONAL LEAVE PROGRAMS

The Federal Judiciary offers additional leave programs for you and your family to manage changing life circumstances. In addition to the programs in the chart below, you can find details on the JNet Human Resources page, **Employee Resources** for Bone Marrow or Organ Donor Leave, Court Leave, Emergency Leave Transfer Program, Funeral for Military or Law Enforcement, Home Leave and Military Leave.

AUTOMATIC > COVERAGE IS AUTOMATIC UPON EMPLOYMENT.		
Program Name	What It Provides	Find Out More
Family and Medical Leave Act (FMLA)	<p>Up to 12 weeks of unpaid, job-protected leave per year for certain family or medical reasons:</p> <ul style="list-style-type: none"> • Birth of a son or daughter • Placement of a child for adoption or foster care • Caring for a family member with a serious health condition • If you suffer a serious health condition <p>Paid leave may be substituted, as applicable.</p>	Employee Resources can be found on the JNET, Human Resources Management page under the Featured section.
Sick Leave	<p>Time off that you accrue for when you are:</p> <ul style="list-style-type: none"> • Sick • Caring for a sick family member • Arranging and/or attending a funeral • Adopting a child 	Employee Resources can be found on the JNET, Human Resources Management page under the Featured section.
Leave Transfer Program	<p>Ability to donate your unused annual leave to an employee with an approved personal or family medical emergency or become the recipient of such donated leave when you experience such a circumstance</p>	Employee Resources can be found on the JNET, Human Resources Management page under the Featured section.
Disability Retirement	<p>If you are eligible for retirement under the Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) and you experience a disabling condition, you can apply for disability retirement.</p> <ul style="list-style-type: none"> • A claim for disability retirement must be filed with OPM before separation or within one year after separation. • If approved, you receive a monthly annuity. 	<ul style="list-style-type: none"> • JNet Benefits page, Nearing Retirement Resources • OPM website: www.opm.gov/retire

RETIREMENT BENEFITS

Whether your retirement is right around the corner or years down the road, retirement benefits and a savings plan are available to help you build a solid financial future.

If you are covered under the CSRS or the CSRS Offset, please refer to the information on the JNet Benefits pages and the OPM website.

Federal Employees Retirement System (FERS)

AUTOMATIC >	COVERAGE IS AUTOMATIC UPON EMPLOYMENT.
Program Name	Federal Employees Retirement System (FERS)
What it is	A retirement plan with three components — FERS Basic Benefit, Social Security and Thrift Savings Plan (TSP)
Coverage	Federal civilian employees first hired after December 31, 1983, are automatically covered under FERS (see eligibility charts on pages 9-10).
What it provides	<p>Upon retirement:</p> <ul style="list-style-type: none"> • FERS Basic Benefit — a monthly annuity based on years of service and the high-three average salary • Social Security — a monthly benefit beginning at age 62 (or later if you choose) • TSP — a savings plan that helps you to save toward your retirement, then offers various income withdrawal options from your account such as single payment, monthly payments, annuity purchase or a combination of options once you're ready to retire. More information is outlined in the next section of this guide, Thrift Savings Plan.
Your cost	<p>You contribute a percentage of your salary for retirement benefits, which is split three ways:</p> <ol style="list-style-type: none"> 1. FERS Basic Benefit <ul style="list-style-type: none"> - Entrance on Duty (EOD) before 2013: FERS 0.8% (LEOs 1.3%) - EOD after 2012: FERS-RAE 3.1% (LEOs 3.6%) - EOD after 2014: FERS-FRAE 4.4% (LEOs 4.9%) 2. Social Security: current national percentage 3. TSP: You decide. Details on page 26.
Key point	To receive a full FERS Basic Benefit, you need to meet specific age and service requirements.
FERS Annuity Formula	OPM website: www.opm.gov/retire
Find out more	<ul style="list-style-type: none"> • OPM website: www.opm.gov/retire • JNet: New Hire Resources



Thrift Savings Plan (TSP)

To help you meet your financial goals for retirement, saving through the TSP can play an important role. No matter your age or the stage in your career, it is important for you to plan and save for your retirement now.

AUTOMATIC > ENROLLMENT IS AUTOMATIC UPON EMPLOYMENT.

Program Name	Thrift Savings Plan (TSP)
What it is	A retirement savings and investment plan — similar to a 401(k) — to which you and your agency contribute
What it provides	<ul style="list-style-type: none"> • You can make pre-tax contributions or post-tax contributions. • Tax-deferred investment earnings • A diversified choice of investment options • Federal Judiciary contributions of 1 percent of basic annual pay, whether or not you elect to contribute • Matching contributions — dollar for dollar on the first 3 percent of pay you contribute and 50 cents per dollar on the next 2 percent
Your cost	You can elect to contribute a different percentage or a specific dollar amount up to the IRS maximum deferral limit, or waive contributions altogether. The contribution limit is \$19,500 in 2020.
Key points	<ul style="list-style-type: none"> • At age 50 or older, you can elect to make catch-up contributions in addition to your regular contributions. • The catch-up contribution limit is \$6,500 in 2020. • You can change your contribution amounts and fund allocations at any time.
TSP Calculators	https://www.tsp.gov/PlanningTools/index.html
Find out more	<ul style="list-style-type: none"> • JNet Benefits page, New Hire Resources • TSP website: www.tsp.gov
Effective date	<ul style="list-style-type: none"> • As a new hire, you will be automatically enrolled at a contribution rate of 3 percent. • Effective date is the first day of the following pay period after the election is received by the JBC or the first day in a pay and duty status.

HOW MUCH WILL YOU NEED TO RETIRE?

Avoid the guesswork. The Federal Ballpark E\$timate® helps you quickly identify approximately how much you need to save to fund a comfortable retirement based on your desired retirement lifestyle: <https://www.opm.gov/retirement-services/calculators/federal-ball-park-estimator/>.

TOTAL COMPENSATION STATEMENT

Your total compensation package at the Federal Judiciary goes beyond your paycheck. It includes the value of your health and insurance plans, savings plans, retirement savings, paid time off and a variety of other benefits. The Federal Judiciary takes pride in providing for you and your family's needs, at work and beyond.

In the first quarter of each year, a total compensation statement will be mailed to your home. The statement showcases the total value of your pay, benefits and assets to help you plan for today and the future.

QUICK REFERENCE

Use the chart below to track the course of your Federal Judiciary benefits* throughout the year and your career. Remember that benefit programs are flexible and can be adjusted to fit your needs. By keeping your benefits top-of-mind during the year, you will be better prepared to make informed decisions when the time comes to make changes.

Annual	Longer View	Automatic
<ul style="list-style-type: none"> • Federal Employees Health Benefits (FEHB) • Health Care Reimbursement Account (HCRA) • Limited Purpose Health Care Reimbursement Account (LPHCRA) • Dependent Care Reimbursement Account (DCRA) • Federal Employees Dental and Vision Insurance Program (FEDVIP) 	<ul style="list-style-type: none"> • Federal Employees' Group Life Insurance (FEGLI) • Federal Long Term Care Insurance Program (FLTCIP) • Professional Liability Insurance Reimbursement Program • Thrift Savings Plan (TSP) 	<ul style="list-style-type: none"> • Premium Payment Plan (PPP) • FEGLI Basic Life Insurance • Employee Assistance Program (EAP) • Work/Life Services (WorkLife4You) • Leave and related programs • Federal Employees Retirement System (FERS) • Thrift Savings Plan (TSP)
<ul style="list-style-type: none"> <input type="checkbox"/> Check your earnings statement at the beginning of the year to make sure the deductions from your paycheck match your benefit elections. <input type="checkbox"/> Evaluate your benefits throughout the year and track issues that may come up related to cost or service. This will help you make informed decisions about your benefits. <input type="checkbox"/> Track your out-of-pocket expenses. Having a clear picture of your recurring costs will allow you to adjust your health, dental and/or vision coverage, as well as any FSAs. <input type="checkbox"/> Use the Plan Comparison Tool to help with your enrollment decisions. <input type="checkbox"/> Outside the once-a-year Open Season period, be sure to make changes to your benefits from 31 days before a QLE and up to 60 days after. 	<ul style="list-style-type: none"> <input type="checkbox"/> If you are a FERS employee, contribute at least 5 percent to take full advantage of the matching contributions from the Federal Judiciary. If you are a CSRS employee, contribute to the TSP to enhance your retirement income. <input type="checkbox"/> Use the calculators on the TSP website to plan and manage your account. <input type="checkbox"/> Revisit your life insurance needs if you are getting married, having a child, buying a home, funding college for your children, supporting aging parents or getting close to retirement. <input type="checkbox"/> Consider long term care insurance to help pay for long term care expenses. Long term care can span years and be expensive depending on the type of care needed and the location where that care is received. <input type="checkbox"/> Check your life insurance, retirement, TSP and unpaid compensation beneficiaries periodically and update as needed. 	<ul style="list-style-type: none"> <input type="checkbox"/> Save on taxes by paying your health, dental and/or vision insurance with the pre-tax option of the PPP. <input type="checkbox"/> Determine how much you need to save to fund a comfortable retirement with the Federal Ballpark E\$timate on the OPM website. <input type="checkbox"/> Take advantage of the many resources provided 24/7 through EAP and WorkLife4You to help you navigate financial, legal, family and personal matters. <input type="checkbox"/> Use the Leave Calculator on the JNet Human Resources page to track how much annual leave and sick leave you carry over, earn and use each year. <div style="background-color: #8B4513; color: white; text-align: center; padding: 5px; margin-top: 10px;">Any time</div> <p>Commuter Benefit Program:</p> <ul style="list-style-type: none"> • Mass Transit Account • Parking Reimbursement Account <hr/> <ul style="list-style-type: none"> <input type="checkbox"/> Help pay your way to and from work with the tax savings you receive from this program.

*Eligibility for certain benefits depends on appointment type. Refer to the charts on pages 9-10 or check with the Benefits Coordinator at your location for details.

Tools and resources

Judiciary Benefits Center (JBC)

The JBC is your confidential, one-stop resource for information and tools to help you better manage your benefits and to make elections and changes for many of your benefit programs.

If you have questions, contact us.

Web: Access the JBC via JENIE or directly at <https://judiciary.lifeatworkportal.com>.

Phone: 1-877-207-3220

Hours: 9 a.m. to 9 p.m. ET, Monday through Friday, except federal holidays

Fax: 1-855-904-0348

Mail: Judiciary Benefits Center
P.O. Box 18031
Norfolk, VA 23501-1885

JNet

JNet is the federal courts' intranet where you will find valuable benefits resources and information. From the JNet home page, select **Human Resources, Benefits**. On the Benefits home page, you will find the following resources:

New Hire Resources provides information on eligibility, enrollment, cost and coverage specifically geared toward you. You can also find tools such as plan comparisons and calculators to ensure you get the most out of your benefit options.

Employees' Corner has a collection of helpful videos, Benefit for Life Hour (B4LH) webinars, glossary and acronym index, and FAQs.

Retirement Lifeline is an easy-to-use resource to help you plan for your retirement. Designed specifically for Federal Judiciary employees, it provides the information you need to get informed and organized around financial planning for retirement.

Retirement Lifeline is available on the **JNet Retirement Benefits** page.

Invest in You: Total Well-Being provides resources for your financial, physical and emotional well-being as well as living well/life balance resources.

EAP and Worklife4You offer specially selected tools and resources to help you improve your total well-being. You can access EAP and WorkLife4You 24 hours a day, 7 days a week online at www.worklife4you.com (use registration code FEDJUD when prompted) or by phone at 1-800-222-0364.