

United States District Court
Northern District of Illinois

Term Law Clerk Benefits

Federal Employees Health Benefits Program (FEHBP)

The FEHBP offers an employee a practical way to help meet the cost of healthcare. New employees have 60 days from commencement of employment to enroll. Health insurance coverage is effective at the beginning of the following pay period in which the Human Resources Office receives the Health Insurance Election Form. The Government shares the cost of the total premium up to 75% regardless of the plan the employee selects. Also, employees are able to participate in the judiciary's Premium Payment Plan which allows for payment of health premiums on a pre-tax basis.

If an employee waives their health insurance entitlement and later decides to participate in the Program, the employee must wait until the annual open season (early November - effective the first pay period in January) or experience a Qualifying Life Event (e.g. birth of child, marriage, divorce, etc.) to become eligible for enrollment.

For more information, please visit: <http://www.opm.gov/insure/health/index.asp>

Federal Employees Group Life Insurance Program (FEGHIP)

New employees are automatically enrolled in the Basic Option of the FEGHIP unless the employee opts to waive insurance entitlement. If an employee waives their insurance entitlement and later decides to participate in the plan, the employee must wait until an open enrollment period (undetermined) or obtain a physical from a certified physician before becoming eligible for enrollment. The life insurance plan also offers employees the option to enroll in three additional levels beyond the Basic level: Standard, Additional, and Family. The Government pays one third of the cost of the employee's Basic term life insurance.

For more information, please visit: <http://www.opm.gov/insure/life/reference/handbook>

Federal Employees Dental and Vision Program (FEDVIP)

The FEDVIP is available to an employee and eligible family members on an enrollee-payall basis. This program allows dental and vision insurance to be purchased on a group basis, which means competitive premiums and no pre-existing condition limitations. Premiums for enrollees are deducted on a pre-tax basis.

An employee may enroll in a dental plan and/or vision plan. Enrollment options include: Self-only, Self-Plus one, or Self and Family. Eligible family members include an enrollee's spouse and unmarried dependent children under the age of 22, or if age 22 or older, incapable of self-support.

For more information, please visit: <http://www.opm.gov/insure/dental>

Long Term Care Insurance

Long term care is something you may need if you can no longer perform everyday tasks independently. Employees have the opportunity to choose long term care insurance from two separate programs for themselves and/or spouse:

- 1.) FLTCP (Federal Long Term Insurance Plan) Web address: <http://www.ltcfeds.com/>
- 2.) Federal Judiciary Long Term Care Plan (CNA)
Web address: <http://www.ltcbenefits.com/> (Password: judiciaryltc)

Flexible Spending Account(s)

A Flexible Spending Account (FSA) is a benefit which allows an employee to pay for a variety of out-of-pocket expenses with pre-tax money.

The Premium Payment Plan allows an employee to choose between having their health insurance premium deducted on a pre-tax or post-tax basis; premiums will automatically be deducted on a pre-tax basis unless the employee chooses otherwise.

The Health Care Reimbursement Account allows an employee to set aside pre-taxed money, up to \$10,000 annually, to reimburse costs that are not covered by the medical, dental, or optical portion of the employee's health insurance.

The Dependent Care Reimbursement Account allows an employee to set aside pre-taxed dollars from their paycheck, up to 5,000 annually, to cover dependent care expenses incurred as a result of the employee and his or her spouse working or seeking employment, or the employee's spouse attending school full-time.

The Commuter Benefit Program allows an employee to set aside money on a pre-tax basis for certain mass transit and parking expenses incurred while commuting to and from work. Under the Internal Revenue Code, employees may set aside a maximum of \$125 per month from their paycheck on a pre-tax basis for mass transit expenses and a maximum of \$240 per month towards parking expenses.

Information on Flexible Spending Accounts will be mailed directly to the employee from the plan administrators (SHPS). Employees are asked to contact the Human Resources Office if the information is not received in the mail within their first month of employment.

For more information, please visit: <http://judiciary.shps.com>

Transit Subsidy Program

At the end of each month, budget permitting, employees receive a transit voucher in the amount of \$86. The voucher is not cash transferable and must be used by the employee toward their monthly transportation cost to and from work. To be eligible for a monthly voucher during the first month of employment, an employee must enter duty on or before the 15th of the month; otherwise a voucher will be distributed for the following month. Employees will receive instructions for retrieval of their monthly voucher at the end of every month by way of email from the Procurement Office.

Federal First Supplemental Insurance Program

Federal First Insurance plans are sponsored by the National Conference of Bankruptcy Clerks (NCBC) and endorsed by the Federal Court Clerk's Association (FCCA). These plans are supplemental and are not part of an official federal program or endorsed by the U.S. government.

Current offerings include Long Term Disability Insurance, Term Life Insurance, and Long Term Care Insurance. Please note that these plans are portable, thus giving an employee the option to continue coverage after leaving government service.

For more information, please visit: <http://federalfirst.com>

Federal Holidays

Each year the U.S. District Court observes a minimum of ten paid holidays. These holidays are:

- New Year's Day, January 1st
- Martin Luther King Jr.'s Birthday, 3rd Monday in January
- President's Day, 3rd Monday in February
- Memorial Day, Last Monday in May
- Independence Day, July 4th
- Labor Day, 1st Monday in September
- Columbus Day, 2nd Monday in October
- Veteran's Day, November 11th
- Thanksgiving Day, 4th Thursday in November
- Christmas Day, December 25th

For additional benefit information, please go the Human Resources

Wiki page at: http://156.126.87.5/index.php5/Main_Page