



United States District Court  
Northern District of Illinois  
Career 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 employee enrolls through Judiciary Benefits Center. 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 (FEGSLIP)**

New employees are automatically enrolled in the Basic Option of the FEGSLIP 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-pay all basis. This program allows dental and vision insurance to have 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>

To enroll in FEDVIP, please visit [benefeds.gov](http://benefeds.gov)

Enrollment Agency: Federal Judiciary

### **Federal Employees Retirement System (FERS)**

All employees hired after December 1983 participate in the flexible Federal Employees Retirement System. This program is comprised of three components: Social Security Benefits, an Annuity, and the Thrift Savings Plan. The Basic Benefit and Social Security parts of FERS require an employee hired after January 1, 2014 to pay their share each pay period 4.4% of gross pay to Basic Benefit/6.2% to Social Security. However, there are some exceptions in which an employee would pay .8%. The Judiciary withholds the cost of the Basic Benefit and Social Security as payroll deductions and contributes a share to both portions.

For more information, please visit: <http://www.opm.gov/retire/index.aspx>

### **Thrift Savings Plan (TSP)**

The Thrift Savings Plan is similar to the private sector's 401(k) plan in that it allows all federal employees to participate in this defined contribution retirement savings and investment plan. It also offers savings and tax benefits. Employees may enroll in the Thrift Savings Plan immediately upon joining the U.S. District Court. The Government will match employee contributions immediately after the employee begins employment with the U.S. District Court and enrolls in the Thrift Savings Plan. At that time, the Government will contribute 1% to the employee's plan. The first 5% an employee contributes to the TSP is matched by the Government at a total of 4%.

For more information, please visit: [www.tsp.gov](http://www.tsp.gov)

## **Flexible Benefits Program**

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 Federal Judiciary Flexible Benefit Program consists of three separate tax-favored plans:

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 \$3,300 annually, to reimburse costs that are not covered by the medical, dental, or optical portion of the employee's health insurance.

The Limited Purpose Health Care Reimbursement Account allows an employee to set aside pre-tax money, up to \$3,300, to reimburse eligible dental and vision expenses. This account is for employees enrolled in a High Deductible Health Plan.

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.

For more information, please visit: <https://judiciary.lifeatworkportal.com>

## **Commuter Parking Benefit Program**

The Commuter Parking Benefit Program consists of a Parking Reimbursement Account. The Parking Reimbursement Account allows an employee to set aside money on a pre-tax basis for certain parking expenses incurred while commuting to and from work. Under the Internal Revenue Code, employees may set aside a maximum of \$325 per month towards parking expenses.

For more information, please visit: <https://judiciary.lifeatworkportal.com>

## **Mass Transit Account Program**

The Mass Transit Account Program allows an employee to set aside money on a pre-tax basis for certain mass transit expenses incurred while commuting to and from work. Under the Internal Revenue Code, employees may set aside a maximum of \$325 per month towards mass transit expenses.

For more information, please visit: <https://judiciary.lifeatworkportal.com>

### **Transit Subsidy Program**

If budgetary resources permit, the Clerk's Office may provide employees with a tax-free monthly benefit that may be used to help pay for mass transit costs. The Clerk's Office receives no additional funding for this benefit. Its cost is paid for by savings in the Clerk's Office budget.

Each transit card is to be applied to the cost of transportation to work incurred by the employee during the month for which the check is issued. Employees must pick up the monthly card by the close of business on the 15th of the month, or by the preceding business day where the 15th falls on a weekend or legal holiday. Employees are required to personally sign for their transit card. In doing so, the employee is acknowledging that he or she will personally use the transit card for public transportation to commute to work, and further certifies that he or she understands that to sell, trade, or donate the transit check would be a violation of federal law. If the card exceeds monthly commute expenses, then the cards are to be returned to HR with the unused amount.

### **Student Loan Forgiveness Program**

Under the Student Loan Forgiveness Program, borrowers may qualify for forgiveness of the remaining balance due on their eligible federal student loans after they have made 120 payments on those loans under certain repayment plans while employed full time by certain public service employers (including the judicial branch). The 120 separate monthly payments must begin after October 1, 2007 on the loans for which forgiveness is requested.

Any non-defaulted loan made under the William D. Ford Federal Direct Loan Program is eligible for loan forgiveness. To view the types of loans eligible for forgiveness and for more information please visit: <http://jnet.ao.dcn/human-resources/human-resources-management/compensation/student-loan-forgiveness-public-service-employees>

### **Federal Holidays**

Each year the U.S. District Court observes a minimum of eleven paid holidays.

These holidays are:

- New Year's Day, January 1<sup>st</sup>
- Martin Luther King Jr.'s Birthday, 3<sup>rd</sup> Monday in January
- President's Day, 3<sup>rd</sup> Monday in February
- Memorial Day, Last Monday in May
- Juneteenth, June 19<sup>th</sup>
- Independence Day, July 4<sup>th</sup>
- Labor Day, 1<sup>st</sup> Monday in September
- Columbus Day, 2<sup>nd</sup> Monday in October
- Veteran's Day, November 11<sup>th</sup>
- Thanksgiving Day, 4<sup>th</sup> Thursday in November
- Christmas Day, December 25<sup>th</sup>