

Furlough - Impact on Employee Benefits

Benefit	Shut Down <30 Days	Shut Down > 30 Days	Benefit/Cost Savings	Required Action by Employee
Federal Employees Health Benefits	Continues	Continues for up to 365 days. Agency pays employer premiums and employee pays employee share of the premiums. Employee may opt to pay premiums directly to agency or have withheld upon returning to duty.	Continues	Yes, employees must opt to continue FEHB coverage or terminate. If coverage continues, missed premiums will be deducted upon placement in a pay status. Repayment of the amount will be treated on a pre-tax basis if is deducted from pay and you participate in premium conversion at the time the deduction is made. Employees may opt to make bi-weekly premiums directly to DFAS-Cleveland, P.O. Box 99559, Cleveland, OH 44199. Checks should be made to DSSN-8522-DFAS Cleveland, with a note that provides employee's SSN and indicates that payment is for FEHB. These payments will generally be made after-tax monies, since there is no pay from which to make deductions.
Federal Employees Group Life Insurance	Continues	Continues for 12 consecutive months without cost to employee or agency.	Continues	No action required by employee.
Thrift Savings Plan	Deductions cease	Deductions cease. New loans may not be initiated.	Deductions are taken when there are sufficient funds.	Employees may submit payments for existing loans directly to TSP.
Flexible Spending Account	Deductions cease-Claims allowed if prepayments are made.	Deductions cease-Claims allowed if prepayments are made.	Allotments deducted if funds are sufficient.	No action required by employee. Allotment payments may not be made while in a non-pay status.
Long Term Care	Deductions cease-Employee must continue premiums to retain coverage.	Deductions cease-Employee must continue premiums for coverage.	Premium deducted if funds are sufficient.	Yes, employee must pay the premiums while in a non-pay status in order to retain coverage.
FEDVIP	Deductions cease-Employee must continue premiums for coverage.	Deductions cease-Employee must continue premiums for coverage.	Premium deducted if funds are sufficient.	Yes, employee must pay the premiums while in a non-pay status in order to retain coverage.
Retirement Coverage	Continues	Continues up to 6 months of LWOP per calendar year.	Continues	No action required by employee.
Annual or Sick Leave	No accrual	No accrual	Earned and pro-rated according to number of hours worked.	No action required by employee.
Unemployment Compensation	Varies by State	Varies by State	Varies by State	Yes, employee must contact the appropriate state to file for benefits.
Within-Grade Increase	May be delayed by at least a full pay period.	May be delayed by at least a full pay period.	May be delayed by at least a full pay period.	No action required by employee.