

## **TECHNICIAN BENEFITS:**

### **Federal Employees Health Benefits (FEHB):**

Agencies continue to be responsible for the agency contribution of any furloughed technicians and each technician remains responsible for his/her technician contribution. If a technician's paycheck is insufficient to cover his/her share, the enrollee share will accumulate and will then be withheld from pay upon return to pay status. FEHB continues for up to 365 days in a non-pay status.

### **Will this furlough be considered a Qualifying Life Event (QLE) to adjust benefits? Can technicians have the option to reduce coverage to reduce premiums?**

No, the furlough is not considered a QLE. The next open season is November-December 2018.

### **Flexible Spending Account Program (FSA):**

The technician's FSA coverage continues, and allotments made by the technician continue if the technician's paycheck in each pay period is sufficient to cover the deduction. If the technician's paycheck is insufficient to cover his/her allotment, then incurred eligible health care expenses will not be reimbursed until the allotments are successfully restarted (in which case the remaining allotments would be recalculated over the remaining pay periods to match the technician's annual election amount). Incurred eligible dependent care expenses may be reimbursed up to whatever balance is in the technician's dependent care account. Once dependent care allotments are successfully restarted, remaining allotments would be recalculated over the remaining pay periods to match the technician's annual election amount.

### **Federal Employees Group Life Insurance (FEGLI):**

The technician's FEGLI coverage continues while in a non-pay status due to furlough for up to 12 months without cost to the technician or to the agency. However, if the furlough is for only part of a pay period the FEGLI premiums are required. If the technician receives any pay in a pay period, FEGLI premiums for the whole pay period will be deducted from pay; premiums are not prorated.

### **Federal Employees Dental and Vision Insurance Program (FEDVIP):**

The technician's FEDVIP will continue but if the technician's paycheck is insufficient to cover his/her share, BENEFEDS will collect the premium up to twice the biweekly amount from the next full pay period to make up for the missed premium deduction.

### **Federal Long Term Care Insurance Program (FLTCIP):**

The technician's FLTCIP will continue and eligible claims will continue to be paid. Coverage will terminate if premiums are not paid. If the contractor does not receive premiums for two or fewer pay periods, they will adjust future premium deductions, increasing by no more than \$50 per pay period to recover the missed premiums. The technician also has the option to change to direct billing or to make a payment via electronic funds transfer (EFT). If premiums are not collected, or a final bill is not paid within a 30-day grace period, FLTCIP will send a termination letter.

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

TSP investment activity will continue. Share prices and account balances will continue to be updated each business day. There will be a reduction in technician and employer contributions, unless the technician chose a set dollar amount vice percentage of pay. Government matching contributions determined by a percentage of a technician's basic pay may be stopped or reduced if the technician has no earnings, or if basic pay is reduced.

Loans and withdrawals will continue to be disbursed. The TSP Executive Director has determined a Government shutdown does not disqualify one from TSP loan eligibility. Loan payments will continue and if the technician's salary is insufficient, the loan may be extended or have a balloon payment at the end.

The Government cannot take money from the TSP to resolve this financial situation since the money is held in trust for its participants. By law, a technician who is in a non-pay status cannot contribute to their TSP account.

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**National Guard Association for the United States (NGAUS) Disability Insurance:**

As long as a technician continues to receive a paycheck, their premiums are still deducted and coverage would remain in place. Once on furlough, deductions and coverage will stop.

**Order of Precedence When Gross Pay Is Not Sufficient To Permit All Deductions:**

This Order of Precedence for civilian Federal employees applies **only** when gross pay is not sufficient to permit all deductions; it will be used to determine the order in which authorized deductions from an employee's pay will be processed.

1. Retirement – FERS/CSRS
2. Social Security (OASDI) Tax
3. Medicare Tax
4. Federal Income Tax
5. FEHB (Federal Employee Health Benefit)
6. FEGLI (Federal Employee Group Life Insurance) Basic Option Only
7. State Income Tax
8. Local Income Tax
9. Collection of Debts Owed to the U.S. Government
10. Court-Ordered Collection/Debt
  - a. Child Support
  - b. Alimony
  - c. Bankruptcy
  - d. Commercial Garnishments
11. Optional Benefits
  - a. FSA – Health Care
  - b. FEDVIP (Federal Employee Dental and Vision Insurance Program)
  - c. FEGLI (Federal Employee Group Life Insurance) Optional benefits
  - d. LTCIP (Long Term Care Insurance Program)
  - e. FSA – Dependent Care
  - f. TSP/TSP
    1. Loan Payments
    2. Basic Contributions
    3. Catch-up Contributions
  - g. Other Optional Benefits
12. Other Voluntary Deductions/Allotments
  - a. Military Service Deposits
  - b. Professional Associations
  - c. Union Dues
  - d. Charities
  - e. Bonds
  - f. Personal Account Allotments
  - g. Additional Voluntary Deductions
13. IRS Paper Levies

**Financial Assistance/Counseling:**

Employee Assistance Program (EAP): Resources are available if technicians are in need financial assistance during a furlough. The EAP is a free and confidential counseling program for all technicians that can provide a professional who will help to manage financial resources.

Air Technicians: To obtain no cost counseling or other EAP services, please call **770-951-9970**.

Military OneSource: Provides free counseling on financial issues such as basic budgeting, money management, debt consolidation, housing issues, etc.

Service Member & Family Support: Contact the Military Service Center for financial counseling. 701-333-3800.

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Veterans Affairs: As a Veteran, information about financial guidance are available to you from reliable sources such as VA, Vet Centers, and accredited Veterans Service Organizations.

Emergency Relief Fund (ERF): Available when soldiers/families face financial hardships. Members must go through an application process that is reviewed by a three person committee. Grants are limited to \$2,000. Contact: your local Family Assistant Center (FAC) representative by calling 701-333-3800

**Unemployment Compensation:**

Furloughed technicians may be entitled to unemployment compensation during a furlough. All technicians who work in ND can file for unemployment in North Dakota. The technician is required to submit a weekly certification of wages that were earned during that week. If those wages exceed the 'weekly benefit amount' (set by ND Job Service), they are disqualified for compensation.

**Break in Service:**

A furlough is not considered a break in service; it means the technician is in a nonpay, nonduty status for those days/hours. However, an extended furlough may affect the calculation of creditable service for certain purposes

**Wage Rate Increases (WRI):**

WRIs for General Schedule (GS) and Wage Grade (WG) technicians are awarded on the basis of length of service and individual performance. However, extended periods of non-pay status (e.g. furlough) may affect the timing of such increases. For example, a GS technician in steps 1, 2, or 3 of the grade, who is furloughed for more than 2 work weeks during the waiting period, would have his/her within-grade increase delayed by at least a full pay period. (See 5 CFR 531.406(b))

**Workman's Compensation:**

If a technician is injured during a day of furlough, they will NOT be covered under the Federal Employee Workman's Compensation Program. Technicians must be injured while in the performance of official duties in order to be covered.

**Technician Travel:**

Agencies must provide per diem or actual expenses to employees whose travel status requires a stay that includes a furlough day.

**Technician Training:**

In the event that scheduled training occurs during a furlough period, affected technicians must be placed in a furlough status and ordered not to attend the scheduled training. Technicians currently on temporary duty will return to home station as soon as possible.

**Retirement Benefits:**

**Will furloughs impact wages considered when calculating retirees high three for CSRS/FERS retirement?**

No, the furlough does not affect this calculation; it is the technician's grade/step which is considered for retirement purposes.

**During a furlough what is the impact to technicians who will retire this year? What about in the next 2-3 years?**

Generally there will be no effect on a technician's retirement pay unless the furlough causes the technician to be in a non-pay status for more than six months during a calendar year.

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**Will social security contributions be affected?**

Social security contributions are determined by a percentage of a technician's basic pay and may be stopped or reduced if the technician has no earnings or if basic pay is reduced.

**Working During Furlough:**

**May a technician volunteer to do his/her job, in a non-pay status, during any hours or days designated as furlough time off?**

No. A technician is not permitted to serve as an unpaid volunteer and will remain away from the work place until recalled.

**May a technician work during a period designated as furlough time off to earn compensatory time?**

No. A technician may not work to earn compensatory time during hours and/or days designated as furlough time off.

**Can I take another job while I'm furloughed?**

Maybe, as long as you do not violate the government's ethics rules, which continue to apply even when you're furloughed. OPM advises employees who are considering taking a second job to check with their agency's ethics official to make sure they don't break those rules.

**Leave and Other Time Off:**

**May a technician take paid leave or other forms of paid time off (e.g., annual, sick, court, military leave, leave for bone marrow or organ donor leave, any compensatory time off earned, or time off awards) instead of taking administrative furlough time off?**

No. During an administrative furlough, a technician may not substitute paid leave or other forms of paid time off for any hours or days designated as furlough time off.

**If a technician who received a furlough notice had previously scheduled annual or sick leave on a furlough day, what happens to the scheduled leave?**

Scheduled leave is canceled on furlough days only (annual leave, sick leave, or other). Absences during scheduled furlough days may not be charged to leave. Leave may be requested and approved on scheduled workdays.

**What happens under sequestration if a technician has use-or-lose leave or earned compensatory time off?**

Sequestration/Furlough should not affect a technician's ability to take approved use or lose annual leave before the end of the leave year or to use earned compensatory time off within the established timelines. Since this furlough is occurring at the end of the year, technicians will be looked at case-by-case.

**Can technicians be required to perform compensatory time on non-furlough days to perform work that otherwise would be performed on a furlough day?**

No.

**Will the furlough impact leave accrual?**

Once a technician's balance of non-pay hours equals their scheduled hours in a pay period (e.g., 80 hours in a biweekly pay period, fewer hours for part-time technicians), the employee will not accrue leave for that pay period. Leave accrual resumes the next pay period.

**What about leave without pay under the Family and Medical Leave Act? Can I use that as my furlough period?**

Yes. If you want to take unpaid leave under FMLA — for example, if you are a new parent — you may count that time towards your furlough requirement. Other forms of leave without pay can also count towards your furlough.

## **HOLIDAYS:**

### **May a technician be administratively furloughed on a holiday?**

Yes.

### **If a technician has a designated administrative furlough day off on the last workday *before* a holiday or the first workday *after* a holiday (but not on both days), will the technician be paid for the holiday?**

Yes. The general rule is that a technician is entitled to pay for a holiday as long as he/she is in a pay status on either the workday preceding a holiday or the workday following a holiday. The technician is paid for the holiday based on the presumption that, but for the holiday, the technician would have worked. (Note: A holiday should not be the first or last day of the period covered by a furlough.)

### **If a technician has a designated administrative furlough day off on the last workday before a holiday *and* the first workday after a holiday, will the technician be paid for the holiday?**

No. If a furlough includes both the last workday before the holiday and the first workday after the holiday, the technician is not entitled to pay for the holiday because there is no longer a presumption that, but for the holiday, the technician would have worked on that day. (See Comptroller General opinion B-224619, August 17, 1987). States that allow a technician to choose the furlough days off must advise the technician that he/she will not be paid for the holiday if the technician chooses to take a furlough day off both before and after the holiday.