

Shutdown 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 (FEHB)	Continues	Coverage continues for up to 365 days, even if an agency does not make the premium payments on time.	Since the employee will be in a non-pay status, the enrollee share of the FEHB premium will accumulate and be withheld from pay upon return to pay status.	No action required by the employee at this time, Additional guidance about making FEHB premiums will be shared if the furlough extends beyond pay period ending 5 October.
Federal Employees Group Life Insurance (FGLI)	Continues	Continues for 12 consecutive months without cost to employee or agency.	Continues	No action required by employee.
Thrift Savings Plan (TSP) Loans	Deductions cease	If you have an outstanding loan and you are furloughed, your loan payments will stop as a result of no pay.	Deductions are taken when there are sufficient funds.	Yes. Loans are not considered in default until the participant has missed more than 2½ payments. If you miss a loan payment (or two) as a result of the furlough, you always have the option to make direct payments to the TSP. ThriftLine: 877-968-3778 or TTY 877-847-4385, Monday-Friday, 7:00 a.m. to 9:00 p.m., Eastern time. Website: www.tsp.gov
Flexible Spending Account (FSA)	Deductions cease-claims allowed if prepayments are made.	The employee remains enrolled in FSAFEDS, but eligible health care claims incurred during a non-pay status will not be reimbursed until the employee returns to a pay status and allotments are successfully restarted.	Eligible dependent care expenses incurred during a non-pay status may be reimbursed up to whatever balance is in the employee's dependent care account—as long as the expense incurred during the non-pay status allows the employee (or spouse if married) to work, look for work or attend school full-time.	No action required by employee. The remaining allotments are recalculated over the remaining pay periods to match the participant's election amount. Telephone: 877-372-3337 or TTY 800-952-0450, Monday-Friday, 9:00 a.m. to 9:00 p.m., Eastern Time. Website: https://www.fsafeds.com
Long Term Care (LTC)	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. Telephone: 800-582-3337 TTY 800-843-3557, Monday — Friday, 8 a.m. to 6 p.m., Eastern Time. Website: http://www.ltcfeds.com

Benefit	Shut Down <30 Days	Shut Down > 30 Days	Benefit/Cost Savings	Required Action by Employee
Federal Employees Dental & Vision (FEDVIP)	Deductions cease. Coverage continues as long as payments are received.	If payroll deductions are missed for two consecutive pay periods, employee must pay premiums by direct billing.	Premium deducted if funds are sufficient.	Employee will receive direct billing and must make payment while in a non-pay status in order to retain coverage. Telephone: 877-888-3337 TTY: 877-889-5680, Monday-Friday, 9:00 a.m. until 7:00 p.m., Eastern Time. Website: https://www.benefeds.com
Retirement Coverage	No impact unless employee accumulates 6 months of LWOP in a calendar year.	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.