

## Employee Benefits: The Impact of a Shutdown

Program	Payments during shutdown	Coverage/eligibility during shutdown	Post-shutdown
<b>Retirement</b>	During a period of nonpay status, retirement coverage continues. When employees are in a nonpay status for only a portion of a pay period, their contributions are adjusted in proportion to their basic pay.	No interruption in coverage. Nonpay status of less than an aggregate of 6 months in any calendar year has no affect on retirement benefits or creditable service.	N/A
<b>Federal Employees Health Benefits (FEHB)</b>	The Agency is responsible for forwarding the employee's share of the premiums to the health care provider.	No interruption in coverage. Employee enrollment in the FEHB program continues for up to 365 days in a nonpay status. Government contributions to your FEHB plan will continue while the suspension of operations is in effect.	Coverage continues and the employee must pay any debt owed for FEHB premiums. The employee's share will be deducted from his or her pay upon resumption of normal Agency operations.
<b>Federal Employees Life Insurance (FEGLI)</b>	No cost to the employee or the agency.	No interruption in coverage. FEGLI coverage continues up to 12 consecutive months in a nonpay status without cost to the employee or to the agency.	FEGLI coverage continues without interruption.
<b>Thrift Savings Plan (TSP)</b>	Employees who are in a nonpay status are not contributing to TSP. Likewise, TSP Agency Contributions are not made while an employee is in a nonpay status.	Employees are not eligible to contribute to TSP while in a nonpay status.	Upon return to duty, employees may need to adjust their TSP contributions if they are trying to contribute the maximum for the tax year.

<b>Federal Long Term Care Insurance Program (FLTCIP)</b>	Employees have two options for paying their premiums for long term care insurance while they are in a nonpay status: automatic bank withdrawal or direct billing. Employees should contact Long Term Care Partners to ensure that premiums are paid timely.	No interruption in coverage. Coverage continues.	Employee remains responsible for payments directly to LTC Partners.
<b>Flexible Spending Accounts (FSA)</b>	Employees will not contribute to their FSA during nonpay status.	Employees in a nonpay status will have their accounts frozen. Once they return to duty, their accounts will be reactivated and claims can be filed.	Upon return to duty, payroll deductions will be adjusted based on the number of pay periods left in the year.
<b>Annual and Sick Leave Accrual</b>	N/A	When a full-time employee accumulates 80 hours of leave without pay, the amount of annual and sick leave that may be accrued in that pay period is reduced by the amount of leave the employee would normally earn during the pay period. When a part-time employee is in a nonpay status, he or she will accrue less annual leave and sick leave, since part-time employees earn leave on a pro-rata basis--i.e., based on hours in a pay status. For purposes of computing accrual rates for annual leave, creditable service for time in a nonpay status is limited to an aggregate of 6 months in a calendar year.	N/A

**Leave under the Family and Medical Leave Act (FMLA)**

N/A

An employee who is on approved Leave Without Pay (LWOP) under the FMLA on days that coincide with the period of furlough will continue to be charged LWOP. Consistent with law and regulations, the LWOP taken under the FMLA is part of the 12-week entitlement. However, an employee who was scheduled during the furlough to take paid leave under the FMLA (i.e., an employee chooses to substitute annual leave or sick leave, as appropriate, for unpaid leave under the FMLA) must be placed on furlough instead. Since the paid leave was canceled, the period of absence may not be used to reduce the 12-week entitlement to FMLA leave.

N/A

**Employee Assistance Program (EAP)**

As always, no cost to the employee

EAP will continue to help employees resolve life challenges, through confidential counseling and coaching with experienced, licensed counselors - including legal and financial consultation and will be available 24 hours a day/7 days per week  
1(800) 252-4555 while furloughed.

N/A