



Department of the Navy Civilian Benefits Center

The Benefits of Working for the Department of the Navy Civilian Employment Total Rewards

Pay is only part of the compensation you will earn working for the Department of the Navy. We offer a broad array of benefits programs and family friendly flexibilities to meet the needs of you and your family.

Federal Employees Health Benefits Program

- Nationally recognized model offering 200+ health plan options throughout the U.S.
- No waiting period or physical examination to enroll
- No exclusions for pre-existing conditions
- Substantial employer contribution to premiums (up to 75%)
- Pay premiums with pre-tax dollars
- Coverage for self & eligible family members
- Opportunity to retain coverage into retirement with full government contributions
- Opportunity to continue coverage for dependents
- <http://www.opm.gov/insure/health/index.asp>

Dental and Vision Insurance Programs

- Comprehensive range of services available
- Choice of carriers
- Competitive rates
- Pay premiums with pre-tax dollars
- Coverage for self & eligible family members
- <http://www.opm.gov/insure/health/index.asp>

Flexible Spending Accounts

- Elect pre-tax salary dollars
- Save money on a variety of eligible health care and dependent care expenses
- <http://www.opm.gov/insure/pretax/fsa/index.asp>

Long Term Care Insurance Program

- Multiple plans available
- Covers long term care if you can no longer perform everyday tasks due to a chronic illness, injury, disability or aging
- Comprehensive range of services available
- Competitive rates
- Eligibility – self & eligible family members
- Apply by answering just a few simple questions
- <http://www.ltcfeds.com>

Federal Employees' Group Life Insurance Program

- Group term life insurance
- Basic life insurance and 3 options provide coverage for self & eligible family members
- 33% of Basic insurance premiums paid by employer
- No physical required for initial enrollment
- Opportunity to retain coverage into retirement
- <http://www.opm.gov/insure/life/index.htm>

Federal Employees Retirement System (FERS)

- Retirement annuity for life beginning as early as age 55
- Benefits based on length of service and salary
- Military service may be credited toward FERS (deposit required)
- Vesting after 5 years of creditable civilian service
- Eligibility for survivor and disability benefits after 18 months of civilian service
- Earn Social Security credit while working for the Government
- Government employees are automatically eligible for Medicare Part A at no cost beginning at age 65
- <http://www.opm.gov/retire/index.htm>

Thrift Savings Plan

- Supplements your retirement annuity
- A choice of tax treatments – tax deferred or after-tax contributions
- Largest single defined contribution plan in the U.S. similar to a 401(k) plan
- Multiple investment options
- Agency and matching contributions for FERS employees
- Option to rollover money from an existing retirement plan
- <http://www.tsp.gov/>

Questions about Health Insurance, Life Insurance, Thrift Savings Plan or Retirement? Contact the Benefits Line at 888-320-2917 between 7:30 a.m. to 7:30 p.m. Eastern Time, Monday through Friday. The TTY is 866-359-5277. You may also email your questions to navybenefits@navy.mil.

Leave and Holidays

- 10 paid holidays
- Earn 13 days of sick leave with no carryover ceiling
- Accrue 13, 20 or 26 days of vacation leave depending upon years of service or related work experience
- Carry up to 30 days of vacation leave into the next calendar year
- Family and Medical Leave Act allows up to 12 weeks per year of unpaid leave for caring for a sick family member

Competitive Civilian Salaries

- Special salary rates worldwide for engineers
- Special rates for other occupations based on locality
- Locality pay based on geographical location
- Overtime pay or time off for hours over 40 hours per week or 8 hours a day depending on work schedule
- Bonuses, incentives, and awards as appropriate for the job
- Annual pay increases or bonuses based on satisfactory performance

Work/Life Programs. The following work/life programs are offered by many Activities.

- Alternative Work Schedules other than the traditional 8 hour day/40 hour week are available
- Tele-work – opportunity to work at home or at a telecommuting center
- Part-time Employment/Job Sharing
- Leave Sharing Programs allow co-workers to transfer leave to others in need
- Transportation Subsidy - employees taking public transportation/carpools are reimbursed for transportation costs
- Employee Assistance Programs – provides a variety of services
- Health & Fitness - many Navy/Marine Corps installations have well-equipped fitness centers available to civilian employees
- Dependent Care – Navy has outstanding child care programs and referrals to Federal child care centers
- Tuition Reimbursement - Activities may pay all or part of the necessary expenses of training, including the costs of college tuition for training and education, to improve an employee's performance of his or her official duties
- Student Loan Repayment Program – Activities may repay student loans up to annual limits

Miscellaneous Programs

- Government and Armed Forces Travel Cooperative – provide vacation travel services, including discount packages
- Volunteerism and Community Involvement – flexibility to permit employees to participate
- Savings Bonds – purchase through payroll deduction
- Career Development Opportunities