

## Work Life

### Leave and Holidays

- Holidays – 10 paid a year
- Sick leave – 13 days accrued annually with no carryover ceiling
- Vacation leave - 13, 20 or 26 days accrued annually depending upon years of service
- Carry up to 30 vacation days into the next calendar year
- Family and Medical Leave Act (FMLA) allows up to 12 weeks per year of unpaid leave for caring for a sick family member
- Up to 104 hours of paid leave for disabled veterans during first year of employment for purposes of undergoing medical treatment for such disability (available to new Federal civilian employees hired on or after November 5, 2016)
- Leave Sharing Programs allow co-workers to transfer leave to others in need

### Work/Life Programs

- Alternative Work Schedules other than the traditional 8 hour day/40 hour week may be available
- Telework
- Transportation Subsidy - employees taking public transportation/carpools in some locations may be reimbursed for transportation costs
- Health & Fitness - many Navy/Marine Corps installations have well-equipped fitness centers available to civilian employees at no or little cost
- Dependent Care – the DON 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, to improve an employee's performance of his or her official duties
- Employee Assistance Program

September 23, 2016 version

For 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. Questions  
may also be emailed to  
[navybenefits@navy.mil](mailto:navybenefits@navy.mil)

For more information on  
civilian careers visit  
[www.secnav.navy.mil/don](http://www.secnav.navy.mil/don)  
[hr/](#)

The Department of the Navy is an  
Equal Opportunity Employer.

U.S. citizenship is required.



# Employee Benefits



DEPARTMENT OF THE NAVY  
CIVILIAN CAREERS  
**Where Purpose and  
Patriotism Unite**



## Insurance Programs

### Health, Dental and Vision

- 200+ health plan options throughout the U.S.
- No waiting period or physical examination to enroll/no exclusions for pre-existing conditions
- Employer contribution to health premiums
- Coverage for self and family members available
- Opportunity to retain coverage into retirement with full government contributions
- For more information on the Federal Employees Health Benefits Program visit:  
<http://www.opm.gov/insure/health/index.asp>
- For more information on Dental and Vision Insurance Programs visit:  
<http://www.opm.gov/insure/health/index.asp>

### Flexible Spending Accounts

- Elect pre-tax salary dollars to save money on a variety of eligible health care and dependent care expenses
- For more information on Flexible Spending Accounts visit:  
<https://www.fsafeds.com/fsafeds/index.asp>

### Long Term Care

- Multiple plans available
- Covers long term care if you can no longer perform everyday tasks due to a chronic illness, injury, disability or aging
- Family member coverage available
- Easy application
- For more information on Long Term Care Insurance Programs visit:  
<http://www.ltcfeds.com>

### Federal Employees' Group Life

- Basic life insurance and 3 options provide coverage for self and eligible family members
- No physical required for initial enrollment
- Opportunity to retain coverage into retirement
- For more information on the Federal Employees Group Life Insurance Program visit:  
<http://www.opm.gov/insure/life/index.htm>

## Retirement Coverage

- 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
- For more information on FERS visit:  
<http://www.opm.gov/retire/index.htm>

### Thrift Savings Plan (TSP)

- Supplements retirement annuity
- A choice of tax treatments – tax deferred (IRA) or after-tax (Roth IRA) contributions
- Largest single defined contribution plan in the U.S. similar to a 401(k) plan
- Multiple investment options
- Agency matching (up to 5%) contributions
- Option to rollover money from an existing retirement plan
- For more information on TSP visit:  
<http://www.tsp.gov/>

