

**WM. S. MIDDLETON MEMORIAL VA HOSPITAL  
MADISON, WI 53705**

**SUMMARY OF VA BENEFITS**

**EMPLOYEE EXPRESS** – An automated system for you to make changes to your records by phone or computer 24/7. A PIN # will be sent to your home address within two weeks. When you receive this number you will be instructed to call Employee Express at 1-800-414-5272 and change this PIN # to a number you will **easily remember**. This number will be used to make changes for tax deductions, address, health and life insurance enrollments, etc.

**HEALTH INSURANCE:** VA offers a wide choice of group health insurance plans (HMOs and Fee-for-Service Plans) with premiums partially paid for by the Federal government. The government pays 60 – 75% depending on the plan. A part-time employee (defined as one who works 16-32 hours per week) pays a larger portion of the premium than does a full-time employee. The formula used to determine the part-time employee's cost is: Govt share X % of hours **not** worked plus the employee share. Employees who work less than 16 hours are not subject to the proration factor.

All pre-existing conditions are covered by all Federal health insurance plans.

Health insurance is continued into retirement if the employee was enrolled in a plan for the 5 years of service **immediately** preceding retirement, or for all service since the employee's first opportunity to enroll.

Dental coverage, per se, is not offered. However, some plans provide limited coverage. Human Resources can provide you with some information regarding personal coverage at your expense.

You will also have the option of having your health insurance premium deducted on pre-tax dollars. If you elect the pre-tax option, you will only be permitted to cancel coverage during open season, which is held in Nov/Dec of each year.

**NEW EMPLOYEES HAVE 60 DAYS AFTER BEGINNING EMPLOYMENT TO ENROLL IN HEALTH INSURANCE.**

**LIFE INSURANCE:** Premiums for Life Insurance will be automatically deducted **unless** you sign a cancellation waiver. Federal employees' group life insurance offers several options:

Basic: Basic life is an amount equal to the employee's actual rate of annual basic pay (rounded up to the next \$1,000) plus \$2,000. Cost is \$0.3358 per \$1,000 of coverage per month.

Option A (Standard): Additional life insurance coverage of \$10,000. Cost depends on age (from \$0.65 to \$13.00 per month).

Option B (Additional): Additional life insurance equal to 1, 2, 3, 4, or 5 times the employee's actual rate of annual basic pay. Cost depends on age (from \$0.65 per \$1,000 per month to \$1.517 per \$1,000 per month).

Option C (Family): \$5,000 life insurance coverage for the spouse and \$2,500 for each eligible dependent child. You may elect either one, two, three, four or five multiples of coverage. Cost depends on the employee's age (from \$0.59 to \$5.63 per month).

**NEW EMPLOYEES HAVE 31 DAYS AFTER BEGINNING EMPLOYMENT TO ENROLL IN LIFE INSURANCE.**

**DISABILITY INSURANCE:** The Federal government does **not** provide disability insurance. However, we offer a disability retirement program for a permanent disability. Employees become eligible for this program 18 months after beginning permanent employment.

**RETIREMENT:** Employees are covered by the Federal Employees Retirement System (FERS) which consists of three components:

- Social Security benefits
- Basic Benefit Plan (Federal Employees Retirement System – FERS)
- Thrift Savings Plan (TSP)

The employee pays full social security taxes (6.2%) and a small contribution to the Basic Benefit Plan (0.8%). In addition, the government contributes an amount equal to 1% of the employee's basic pay each pay period into the Thrift Savings Plan account. Employees can make tax-deferred contributions to the Plan (up to 14% of salary in 2004) and your contributions (up to 5%) are matched by the government.

## **NEWS EMPLOYEES HAVE 60 DAYS AFTER BEGINNING EMPLOYMENT TO ENROLL IN TSP.**

### **EDUCATION PROGRAMS:**

**Education Debt Reduction Program (EDRP):** This VA-wide program allows employees in health professional occupations, for which recruitment and retention is difficult, to receive up to \$40,000 in education loan repayments. This determination is made at the local facility. Eligibility is limited to employees who are employed in VHA in qualifying occupations for less than six months. Qualifying occupations included under Public Law 105-368 are: Physician, Dentist, Podiatrist, Optometrist, Registered Nurse, Nurse Practitioner, Certified Registered Nurse Anesthetist, Physician Assistant, Licensed Physical Therapist, Licensed Practical/Vocational Nurse, Pharmacist, Occupational Therapist, Expanded Function Dental Auxiliary, Registered Respiratory Therapist, Certified Respiratory Therapy Technician, Psychologist, Social Worker, Nuclear Medicine Technologist, Dietitian, OT Assistant, PT Assistant, Medical Technologist, Diagnostic or Therapeutic Radiologic Technologist, Medical Instrument Technician, Pharmacy Technician, Audiologist, Speech Pathologist, Medical Records Administrator and Specialist, Medical Records Technician, and Biomedical Engineer.

### **Employee Incentive Scholarship Program (EISP)**

This program provides scholarships for eligible employees who are attending school in majors that will lead to employment in health care occupations for which recruitment and retention is difficult and also pay reasonable expenses such as tuition, registration, fees, books, materials, and supplies. The maximum amount of education that an employee may be authorized to pursue under EISP is the equivalent of 3 years of full-time coursework (90 semester hours for an undergraduate and 54 semester hours for a graduate student). The maximum award amount is currently \$32,043. This amount increases annually in accordance with Federal pay raises. The participant would be expected to serve a period of obligated service in VHA.

### **National Nursing Education Initiative (NNEI)**

This program allows for scholarship awards to VHA nurses to complete baccalaureate degrees or advanced degrees in nursing or related fields in keeping with new Nurse Qualification Standards. Selected participants must have two years of continuous VHA employment and be accepted and enrolled in a qualified educational program. VA Registered Nurses may be awarded scholarships as full-time students for up to \$10,000 per year for tuition, books, materials, fees, and supplies. The participant would be expected to serve a period of obligated service as a full-time VHA employee.

### **Nursing VA Learning Opportunities Residency (VALOR) Program**

This program provides opportunities for outstanding students to develop competencies in clinical nursing while at an approved VA health care facility. Students recruited for this program must have completed the final semester or quarter of the junior year in a National League for Nursing (NLN) or a Commission on Collegiate Nursing Education (CCNE) of the American Association of Colleges in Nursing accredited baccalaureate or generic equivalent nursing program. Students will work and be compensated on a full-time basis during summer months and may continue to work during their senior academic year on a part-time basis. Upon graduation, participants in the VALOR Program may lead to appointment as an RN.

### **Certified Nursing Assistant (CNA) Program**

Upon selection for participation into this program, the student/adult participant would receive, at no cost, skilled nursing assistant training and competency verification for State CNA Registry placement. The participant would receive the training as an employee and be required to serve a period of obligated service beyond the course or provide payback of tuition and book(s) costs.

## **LEAVE PROGRAMS:**

**Sick Leave:** Full-time employees earn 104 hours of sick leave each year (13 days). Part-time employees earn 1 hour of sick leave for every 20 hours worked. There is no limit on the amount of sick leave that may be accumulated.

**Annual Leave (Vacation Time):** Most Full-time employees with less than three (3) years of service earn 104 hours of annual leave each. The rate increases to 160 hours per year for employees with less than 15 years of service and to 208 hours for employees with more than 15 years of service. The earning rate for part-time employees is prorated based on hours worked and length of service. The maximum carryover of annual leave is 240 hours from one calendar year to the next.

Full-time RN's earn 208 hours (26 days) of annual leave per year.

Full-time Physicians and Dentists earn 30 days of annual leave per year.

RNs/Physicians/Dentists can carry over Annual Leave each year at the following rates:

Full-time RN's 685 hours

Part-time RN's 240 hours

All employees are paid for unused annual leave upon resignation/retirement.

**Family and Medical Leave Act** – provides a total of 12 administrative workweeks of unpaid leave during any 12-month period. Full and part-time employees must have completed 12 months of service before becoming eligible. Temporary and Intermittent employees are not eligible. FMLA is an employee entitlement available for:

1. Birth of a child of employee and care of that child.
2. Adoption or placement for foster care.
3. Care of spouse, son, daughter or parent of employee who has serious health condition.
4. Serious health condition of employee that makes him unable to perform essential functions of job.

**Family Friendly Leave Act** – permits employees to use sick leave to provide care to a family member as a result of physical or mental illness; injury; pregnancy; childbirth; or medical, dental, or optical examination or treatment; or to arrange for and attend the funeral of a family member.

**Leave Transfer** - Authorizes employees to transfer annual leave to another Federal employee who needs such leave because of a medical emergency involving the employee or a family member.

**EMPLOYEE ASSISTANCE PROGRAM:** A program to assist employees to work through difficult situations, whether they be personal or work related. The Employee Assistance Program provides evaluation, short-term counseling and/or referral with confidentiality assured.

**PUBLIC TRANSIT FARE BENEFIT PROGRAM** reimburses employees who commute to work through the use of mass transportation and vanpools. Contact Human Resources for forms.

**CHILD CARE SUBSIDY PROGRAM**– VA will pay a percentage of your childcare costs directly to the provider of your choice for eligible employees. Visit [vaww.va.gov/vachildcare](http://vaww.va.gov/vachildcare) or [www.va.gov/vachildcare](http://www.va.gov/vachildcare) to download the application. Mail the application package to:

FEEA/VA Child Care

8441 W. Bowles Avenue, Suite 200

Littleton, CO 80123-9501

**HOLIDAYS:** There are 10 paid holidays for FULL-TIME Federal Employees. Part-time employees are paid for a holiday only if scheduled to work on that holiday.

## **MILITARY DEPOSITS**

In 1982, Congress enacted a law giving Civil Service Retirement System (CSRS) employees the opportunity to make a deposit into the retirement fund prior to their retirement in order to receive credit for their military service under both the CSRS and Social Security. Federal Employees' Retirement System (FERS) employees may also take advantage of this option. The following are guidelines for Military Deposits:

### **CSRS Employees:**

DEPOSIT REQUIRED – 7% of Post-1956 military basic pay. \*Interest is not applied to the deposit if the full amount is paid before October 1, 1985 or within two years of employment under CSRS.

EXCEPTIONS – Those hired before October 1, 1982 who never expect to be eligible for Social Security benefits will automatically get credit for Post-1957 military service. However, if you become eligible for Social Security benefits before age 62, your annuity will be recalculated to exclude your military service if the deposit was not made.

FERS Employees:

DEPOSIT REQUIRED – 3% of Post-1956 military basic pay. \*Interest is not applied to the deposit if the full amount is paid within two years of hire.

EXCEPTIONS – CSRS/CSRS Offset employees who transfer to FERS must pay 7% for military service performed before the transfer.

Retired Military Employees:

If you are planning to waive your military retired pay and combine your military and civilian time for Federal Retirement, you must make the deposit required for the retirement plan under which you are covered.

TO MAKE A MILITARY DEPOSIT...Complete and mail OPM Form RI20-97, Estimated Earnings During Military Service (available from Human Resources Management Service), with a DD-214 attached. When the form is returned to you, call HRMS for an appointment to discuss method of payment and complete necessary paperwork.