

FEDERAL CIVILIAN EMPLOYEE BENEFITS:

Federal Employees Health Benefits (FEHB):

An employee's FEHB will continue up to 365 days in a non-pay status. If an employee's paycheck is insufficient to cover the premium, the employee will accumulate a debt that FEHB will collect the debt upon employee's return to pay status.

Will this furlough be considered a Qualifying Life Event (QLE) to adjust benefits? Can employees have the option to reduce coverage to reduce premiums?

No, the furlough is not considered a QLE. The next open season is mid-November through mid-December 2025 to make any benefit changes.

Flexible Spending Account Program (FSA):

An employee's FSA coverage will continue and allotments made by the employee will continue if the employee's paycheck is sufficient to cover the deduction. If the employee's paycheck is insufficient to cover the allotment, the incurred eligible health care expenses will not be reimbursed until the allotments are successfully restarted (in which case the remaining allotments would be recalculated over the remaining pay periods to match the employee's annual election amount). Incurred eligible dependent care expenses may be reimbursed up to whatever balance is in the employee's dependent care account. Once dependent care allotments are successfully restarted, remaining allotments would be recalculated over the remaining pay periods to match the employee's annual election amount.

Federal Employees Group Life Insurance (FEGLI):

An employee's FEGLI coverage continues free while in a non-pay status for up to 12 months. However, if the furlough is for only part of a pay period, the FEGLI premiums are required. If the employee receives any pay, FEGLI premiums are deducted; premiums are not prorated.

Federal Employees Dental and Vision Insurance Program (FEDVIP):

An employee's FEDVIP will continue if the employee's paycheck is sufficient to cover the deduction. If the employee's paycheck is insufficient, BENEFEDS will collect the premium upon employee's return to pay status.

Federal Long Term Care Insurance Program (FLTCIP):

An employee's FLTCIP will continue; eligible claims continue to be paid. Coverage will terminate if premiums are not paid. If the employee's paycheck is insufficient, FLTCIP will adjust future premium deductions, increasing by no more than \$50 per pay period to recover the missed premiums. The employee also has the option to change to direct billing or to make a payment via electronic funds transfer (EFT). If premiums are not collected, or a final bill is not paid within a 30-day grace period, FLTCIP will send a termination letter.

Thrift Savings Plan (TSP):

TSP investment activity will continue. Share prices and account balances are updated each business day. By law, an employee who is in a non-pay status cannot contribute to their TSP account.

Loans and withdrawals will continue to be disbursed. The TSP Executive Director has determined a Government shutdown does not disqualify one from TSP loan eligibility. Loan payments will continue and if the employee's salary is insufficient, the loan may be extended or have a balloon payment at the end. An employee can contact TSP to make loan payments directly to TSP.

National Guard Association for the United States (NGAUS) Disability Insurance:

As long as an employee receives a paycheck, the premiums are deducted and coverage remains in place.

Family Medical Leave Act (FMLA):

Days associated with a furlough will not count against an employee's 12-week leave entitlement. This includes Paid Parental Leave.

Order of Precedence When Gross Pay Is Not Sufficient To Permit All Deductions:

This Order of Precedence for employees applies **only** when gross pay is not sufficient to permit all deductions; it will be used to determine the order in which authorized deductions from an employee's pay will be processed.

1. Retirement – FERS
2. Social Security (OASDI) Tax
3. Medicare Tax
4. Federal Income Tax
5. FEHB (Federal Employee Health Benefit)
6. FEGLI (Federal Employee Group Life Insurance) Basic Option Only
7. State Income Tax
8. Local Income Tax
9. Collection of Debts Owed to the U.S. Government
10. Court-Ordered Collection/Debt
 - a. Child Support
 - b. Alimony
 - c. Bankruptcy
 - d. Commercial Garnishments
11. Optional Benefits
 - a. FSA – Health Care
 - b. FEDVIP (Federal Employee Dental and Vision Insurance Program)
 - c. Health Savings Account (HSA)
 - d. FEGLI (Federal Employee Group Life Insurance) Optional benefits
 - e. LTCIP (Long Term Care Insurance Program)
 - f. FSA – Dependent Care
 - g. TSP/TSP
 1. Loan Payments
 2. Basic Contributions
 3. Catch-up Contributions
 - h. Other Optional Benefits
12. Other Voluntary Deductions/Allotments
 - a. Military Service Deposits
 - b. Professional Associations
 - c. Union Dues
 - d. Charities
 - e. Bonds
 - f. Personal Account Allotments
 - g. Additional Voluntary Deductions
13. IRS Paper Levies

Financial Assistance/Counseling:

Employee Assistance Program (EAP): Resources are available if employees are in need financial assistance during a furlough. The EAP is a free and confidential counseling program for all employees and their families that provides a professional who can help to manage financial resources.

Army Employees: To obtain free counseling or other EAP services, please call **800-327-7195**.

Air Employees: Visit magellanascent.com/Home/Login or call **866-580-9078** to request services.

Military OneSource: Provides free counseling on financial issues such as basic budgeting, money management, debt consolidation, housing issues, etc. To arrange for financial counseling, call 800-342-9647.

Veterans Affairs: As a Veteran, information about financial guidance are available to you from reliable sources such as VA, Vet Centers, and accredited Veterans Service Organizations.

Emergency Relief Fund (ERF): Available when soldiers/families face financial hardships. Members must go through an application process. Grants are limited to \$2,000. Contact the Service Member & Family Support Center at 701-333-3800.

Unemployment Compensation:

Furloughed employees may be entitled to unemployment compensation during a furlough. All employees who work in ND can file for unemployment in North Dakota. An employee is required to submit a weekly certification of wages that were earned during that week. If those wages exceed the 'weekly benefit amount' (set by ND Job Service), benefits are disqualified. Retroactive pay is considered wages for weeks covered by unemployment and need to be notified to Job Service North Dakota. *Retroactive pay could cause you to have to repay some or all of your unemployment compensation.*

Retroactive Pay:

The Government Employee Fair Treatment Act of 2019 provides retroactive pay at the standard rate of pay for Federal employees affected by a lapse in appropriations as soon as possible after the lapse in appropriations ends. Employees in a LWOP status are not eligible for retroactive pay since the standard rate of pay is zero.

Severance Pay:

Furloughed employees are not entitled to severance pay because they are not separated from Federal service.

Break in Service:

A furlough is not considered a break in service; it simply means that an employee is in a non-pay, non-duty status for a number of days/hours.

Wage Rate Increases (WRI):

WRIs for General Schedule (GS) and Wage Grade (WG) employees are based on length of service and individual performance. However, extended periods of non-pay status (e.g. furlough) may affect the timing of such increases. Once the retroactive pay is payable, employees will be in a pay status and the effective date is not affected.

Workman's Compensation:

If an employee is injured during a day of furlough, they will NOT be covered under the Federal Employee Workman's Compensation Program. Employees must be injured while in the performance of official duties to be eligible to file a claim.

Travel:

Agencies must provide per diem or actual expenses to employees whose travel status requires a stay that includes a furlough day.

Training:

In the event that scheduled training occurs during a furlough period, affected employees must be placed in a furlough status and ordered not to attend the scheduled training. Employees currently on temporary duty will return to home station as soon as possible.

Retirement Benefits:

Will a furlough impact wages considered when calculating retirees high three for a FERS retirement? No, the furlough does not affect this calculation; it is the employee's grade/step that is considered for retirement purposes.

During a furlough what is the impact to employees who will retire this year? What about in the next 2-3 years?

Generally, there will be no effect on an employee's retirement pay unless the furlough causes the employee to be in a non-pay status for more than six months during a calendar year.

Will social security contributions be affected?

Social security contributions are determined by a percentage of an employee's basic pay and may be stopped or reduced if the employee has no earnings or if basic pay is reduced.

Working During Furlough:

Can an employee volunteer to do his/her job, in a non-pay status, during any hours or days designated as furlough time off?

No. An employee is not permitted to serve as an unpaid volunteer and will remain away from the work place until recalled.

Can an employee work during a period designated as furlough time off to earn compensatory time?

No. An employee may not work to earn compensatory time during hours and/or days designated as furlough time off.

Can I take another job while I am furloughed?

Maybe, as long as you do not violate the government's ethics rules, which continue to apply even when you are furloughed. OPM advises employees who are considering taking a second job to check with their agency's ethics official to make sure they do not break those rules.

Leave and Other Time Off:

May an employee take paid leave or other forms of paid time off (e.g., annual, sick, court, military leave, leave for bone marrow or organ donor leave, any compensatory time off earned, or time off awards) instead of being in a non-pay status?

No. During a furlough, an employee may not substitute paid leave or other forms of paid time off for any hours or days designated as furlough time off.

If an employee who received a furlough notice had previously scheduled annual or sick leave on a furlough day, what happens to the scheduled leave?

Scheduled leave is canceled on furlough days only (annual leave, sick leave, or other). Absences during scheduled furlough days may not be charged to leave. Leave may be requested and approved on scheduled workdays.

What happens if an employee has use-or-lose leave or earned compensatory time off?

Furlough should not affect an employee's ability to take approved use or lose annual leave before the end of the leave year or to use earned compensatory time off within the established timelines.

Can employees be required to perform compensatory time on non-furlough days to perform work that otherwise would be performed on a furlough day?

No.

Will the furlough impact leave accrual?

Once an employee's balance of non-pay hours equals their scheduled hours in a pay period (e.g., 80 hours in a biweekly pay period, fewer hours for part-time employees), the employee will not accrue leave for that pay period. Leave accrual resumes the next pay period.

Holidays:

If an employee is furloughed during a holiday, is the holiday pay still received?

No.