



COUNCIL EMPLOYEE BENEFITS

Council employees are covered by District government benefits programs administered through the Department of Human Resources ("DCHR"). A synopsis of each plan is offered here. Further information about benefits can be found at the DCHR website dchr.dc.gov.

A. BENEFITS ELIGIBILITY

All full-time permanent employees, part-time permanent employees who generally work at least 20 hours per week, and employees with temporary full-time appointments of at least 13 months are eligible to receive benefits from the District of Columbia Government.

Eligible employees may enroll in plans during the designated annual open enrollment period or within 31 days of their initial employment. Changes to plans can be made within 30 days of a qualifying life event (e.g., marriage, birth of a child).

B. HEALTH INSURANCE FOR EMPLOYEES HIRED ON OR AFTER OCTOBER 1, 1987

Eligible employees hired on or after October 1, 1987, have a choice of the following health plans:

- AETNA Healthcare HMO, PPO or CDHP
- Kaiser Permanente HMO
- United Healthcare HMO

To select the health plan that's right for you and your family, evaluate your options by comparing benefits, evaluating the network of providers, reviewing the plan's costs, considering the plan's quality and understanding how the plan works. Plan summaries and premiums are available online at <https://dchr.dc.gov/node/948952> and physician listings are available on the carriers' websites.

To carry health insurance coverage into retirement, coverage must be in effect for the five years of service immediately preceding the retirement date or the entire period of service during which coverage was available (if this period is less than five years).

C. GROUP LIFE INSURANCE

Basic term life insurance from Standard Insurance Company provides coverage equal to an employee's annual salary rounded to the next thousand, plus an additional \$2,000.

The cost of the monthly premium is shared with the District. You pay two-thirds of the total cost and the government pays one-third. Additional life insurance levels are available for employees and their dependents at low cost.

Optional life insurance is available at a low cost for employees and their dependents, but employees pay 100 percent of the cost of optional life insurance.

To carry life insurance coverage into retirement, coverage must be in effect for the five years of service immediately preceding the retirement date or the entire period of service during which coverage was available (if this period is less than five years).



D. DENTAL AND VISION COVERAGE

The District provides comprehensive optical and dental coverage for all benefits-eligible employees and their dependents. The District pays 100 percent of the premium costs for HMO coverage.

Dental Plan Information

Cigna Dental Health

www.Cigna.com

Phone: (800) 367-1037

CIGNA DHMO

The District pays for 100 percent of the premium costs for the DHMO benefit.

CIGNA PPO

The District also offers a dental PPO option and shares the cost with employees.

Vision Plan Information

Vision coverage is available at no cost to eligible employees. The District pays 100% of the vision premium, no matter what tier of coverage you choose.

Quality Plan Administrators

Customer Service: (202) 722-2744 or (800) 900-4112

Vision Plan Summary: <http://qualityplanadmin.com/>



E. EMPLOYEE RETIREMENT AND SAVINGS

1. 401(a) Defined Contribution Pension Plan

The District government's primary retirement plan for eligible employees first hired on or after October 1, 1987, is a "defined contribution" plan, with benefits based on 100 percent employer-provided contributions plus earnings over the course of the participant's working years. The District funds this plan; there is no employee contribution. The current employer-paid contribution is 5 percent of the base salary. Employees must have one year of continuous service to participate, and they are fully vested in the Defined Contribution Pension Plan after five years of continuous service.

ICMA-RC

www.dcretire.com | Phone: (202) 442-9749 or (202) 442-9640 | Email: service@DCRetire.com

2. 457(b) Deferred Compensation Plan

Your voluntary tax-deferred contributions are made to an account in your name for the exclusive benefit of you and your beneficiaries. The value of the account is based on the contributions made and the investment performance over time.

The 457(b) Deferred Compensation Plan is one piece of your retirement program designed to supplement your retirement savings. While a pension and/or Social Security may go a long way, they may not be enough. Saving to your 457(b) plan can help you maintain your desired standard of living after retirement.

Eligibility

As a Council employee, you are eligible to participate. There are no age or length of service requirements.

Contributions

Under the plan, you make contributions to the Plan by agreeing to defer a dollar amount of your salary. Your deferrals are made on a pre-tax basis, and all earnings are tax deferred until benefits are distributed to you.

- The minimum contribution is \$20 per biweekly payroll period.
- Maximum contribution is set by the IRS and is subject to cost-of-living adjustments every year.

3. Council Retirement Match

As a Council employee you are eligible to participate in the Council Retirement Match Contribution program, which was effective October 1, 2017. The legislation provides:

"The employer shall make a Mandatory Matching Contribution for each Mandatory Matching Contribution Participant who makes Pre-Tax Deferrals or Roth Deferrals under the D.C. Deferred Compensation Plan (457(b)) for each pay period in an amount equal to one hundred percent (100%) of such Participant's Pre-Tax Deferrals and Roth Deferrals made during each such pay period, but not in excess of three percent (3%) of the employee's base salary during such pay period."

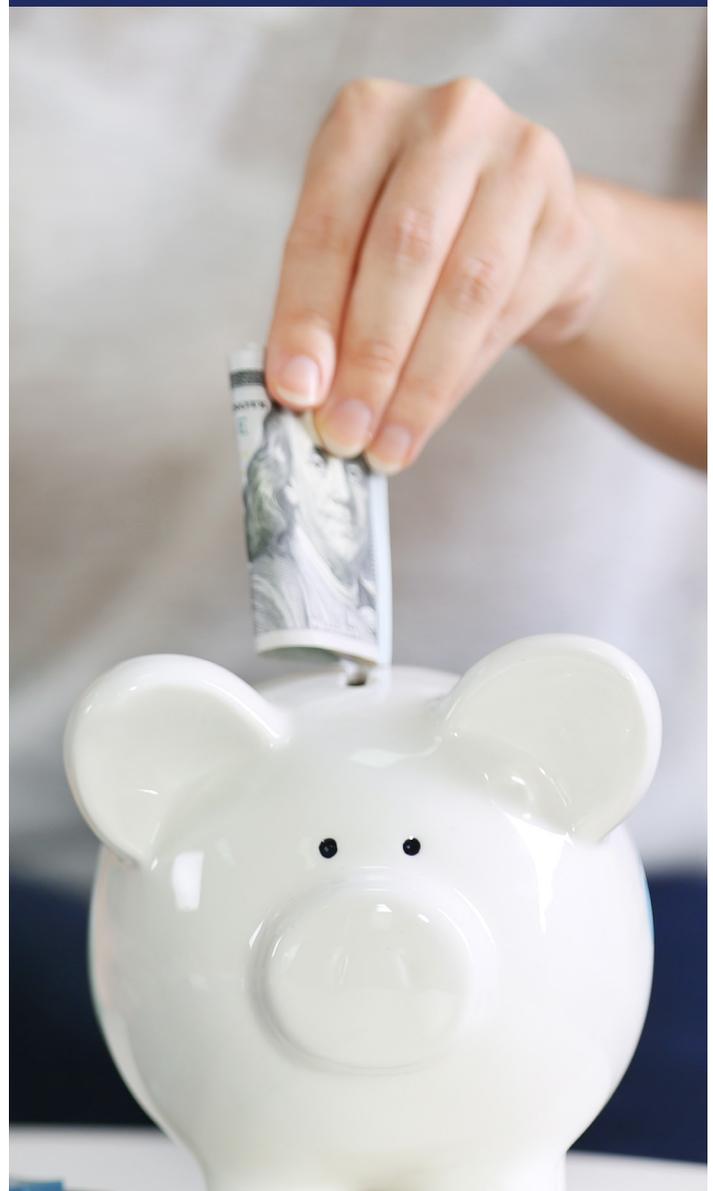
4. Accessing Your Retirement Benefits

You have access to the following to view your activity:

- District of Columbia Website, www.DCRetire.com: Using your existing user ID and password, you are able to manage your account, review investment information and access educational resources.
- Mobile Application: Download ICMA-RC's mobile app from the App Store® and Google Play™ to keep track of your retirement accounts whenever and wherever it's convenient for you.
- Self-Service Phone Line, 800-669-7400: Establish your Personal Identification Number through our automated voice response system, where you can access your account balance and order educational materials or forms.
- Local Service Centers, 777 North Capitol Street, NE and 441 4th Street, NW: ICMA-RC representatives are available to meet with you about your plan's features and your savings goals. You may plan to attend a group meeting or schedule a personal appointment with your local representative online at www.DCRetire.com/meeting.

5. 529 - College Savings Plan

The DC College Savings Plan is a section-529 plan created to help families prepare for the substantial cost of higher education. The Government of the District of Columbia sponsors the plan and Calvert manages it. The plan offers special tax advantages that enable participants to maximize their savings potential. Featuring affordable program fees and competitive investment options that Calvert and other premier institutional money managers administer, this 529 plan is among the fastest growing in the country.



For more information, visit the DC College Savings Plan website and select Enrollment or speak with a representative at **1-800-584-6401**.



F. DISABILITY INSURANCE PROGRAM

Standard Insurance Company is the disability insurance provider. Deductions for both disability programs are done on an after-tax basis. This assures that any payments you receive from the program are not taxed.

1. Short-Term Disability Insurance Program

All benefits-eligible employees may enroll in the Short-Term Disability Insurance Program. Short-term disability insurance provides income replacement that may be used in conjunction with your annual or sick leave. This program has a 20-day elimination period. Income is replaced at 66 2/3 percent of the employee's base pay and coverage lasts for six months.

This program is designed to lessen the financial burden employees may incur from an extended non-work-related injury or illness. Short-term disability insurance specifically addresses absences from work due to one's own health-related reasons. If you have a qualifying medical condition, this insurance provides a partial replacement of your income.

Key Features:

- Weekly disability benefits of \$15-\$1,154
- Income coverage of up to 66 2/3 percent of your salary
- Worldwide coverage
- Waiver of premium if you become disabled

2. Long-Term Disability Insurance Program

All benefits-eligible employees may enroll in the Long-Term Disability (LTD) Insurance Program. Long-term disability insurance provides income replacement that may be used in conjunction with your annual or sick leave. This program has a 180-day elimination period. Income is replaced at 66 2/3 percent of your pre-disability earnings, reduced by deductible income. If you become disabled before age 62, LTD benefits may continue during disability until you reach age 65. If you become disabled at age 62 or older, the benefit duration is determined by your age when disability begins as indicated in the Standard Insurance Long-Term Disability table.

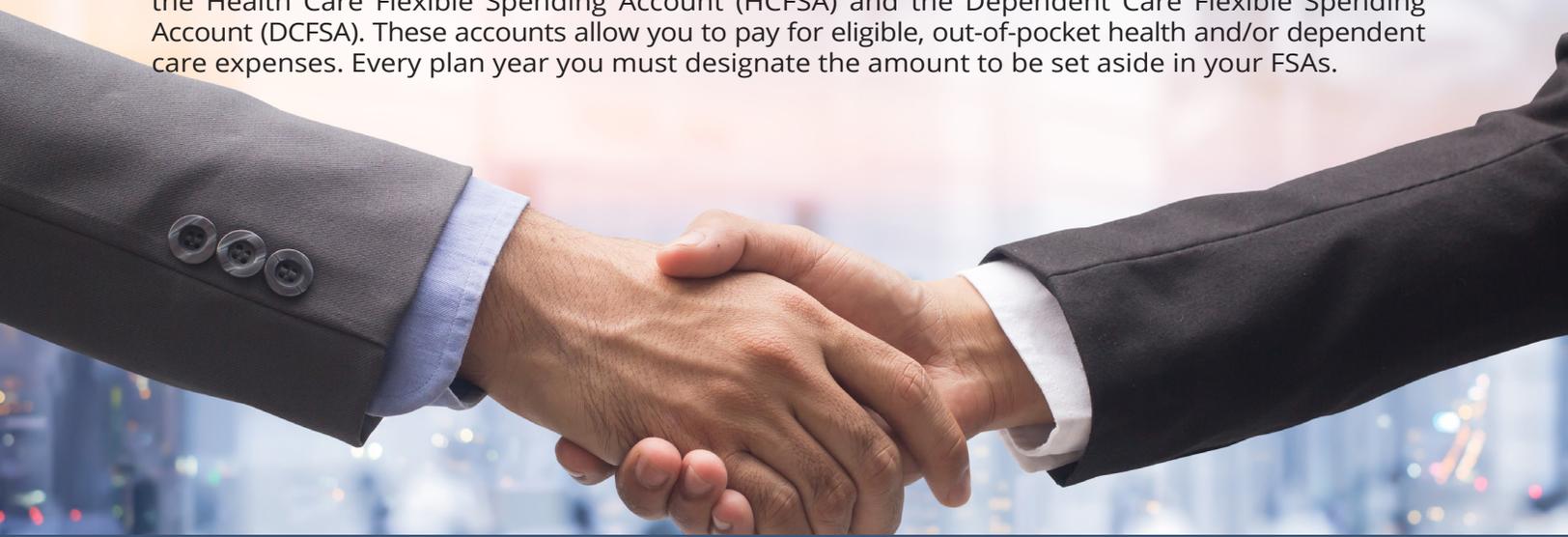
Key Features:

- Monthly LTD benefit of \$100-\$5,000
- 180-day elimination period
- Worldwide coverage
- Waiver of premium while disabled

Rates for long-term disability insurance are also based on your age and monthly wages.

G. FLEXIBLE SPENDING ACCOUNTS

The District offers all benefit-eligible employees two pre-tax Flexible Spending Account (FSA) benefits: the Health Care Flexible Spending Account (HCFSA) and the Dependent Care Flexible Spending Account (DCFSA). These accounts allow you to pay for eligible, out-of-pocket health and/or dependent care expenses. Every plan year you must designate the amount to be set aside in your FSAs.



Benefit Resource, Inc.

www.BenefitsResource.com

Phone: (800) 473-9595, Monday – Friday, 8am – 8pm (Eastern Time)

Email: participantservices@BenefitResource.com

Online Live Chat: Monday – Friday (available with participant login access)

BRI offers:

- **Beniversal Prepaid MasterCard:** BRI's Beniversal card is a single card that can be used for transit, parking, and health care flexible spending accounts. The Beniversal Card operates nationwide with approved vendors that accept Debit MasterCard. This card is accepted at all WMATA terminal kiosks for SmartTrip card purchases and transactions. You will not need to place pre-orders for transit passes in advance.
- **Online Claim Submission via BRiWeb:** Participants can submit a claim, along with the required documentation. A history of submitted claims is available online for review.
- **BRiMobile Claim Submission:** The BRiMobile app allows participants to submit a claim, take a picture of receipts or upload a receipt from a file.

1. Health Care Flexible Spending Account Program (HCFSA)

Health Care Flexible Spending Accounts (HCFSA) allow you to plan for and cover eligible out-of-pocket medical expenses on a pre-tax basis, with deductions taken directly from your base salary. Deductions for the HCFSA reduce the gross income on your Form W-2 for federal and social security tax purposes. Your deductions are put into a special account, which will be used to reimburse participants for covered expenses up to a maximum of \$2,700 annually. All receipts for expenses must be submitted by March 31. You may elect to participate in this program and/or select a new deduction amount during the next Open Enrollment period.

2. Dependent Care Flexible Spending Account Program (DCFSA)

Dependent Care Flexible Spending Accounts (DCFSA) allow you to pay for eligible dependent care expenses on a pre-tax basis, with deductions taken directly from your base salary. These deductions reduce your gross income on your Form W-2 for federal and social security tax purposes. The deductions are put into a special account, which will be used to reimburse participants for covered expenses up to a maximum of \$5,000 annually. All receipts for expenses must be submitted by March 31. You may elect to participate in this program and/or select a new deduction amount during the next Open Enrollment period. Only expenses for services provided before a dependent child reaches age 13 are eligible.



H. COUNCIL TRANSIT SUBSIDY PROGRAM

The Transit Subsidy Program for Council employees subsidizes employees' monthly transit costs between employee residences and the Council's offices on normal work days.

- Participants are eligible to receive a commuter benefit subsidy of up to \$100 per month.
- Council employees, except employees receiving Council-provided parking or serving under a time-limited appointment of less than 90 days' duration, are eligible to participate in the Transit Subsidy Program.

Application forms are available on Sterling and in the HR Division.

I. CAPITAL BIKESHARE MEMBERSHIP DISCOUNT

Capital Bikeshare puts thousands of bikes at your fingertips, with hundreds of stations throughout the District, Arlington, Alexandria, Prince George's, Fairfax and Montgomery Counties. Whether you ride for work or for play, Capital Bikeshare gives you a new, healthy and environmentally friendly transportation option!

DC Council employees are eligible for a \$25 annual Capital Bikeshare membership (regularly \$85). Discounted membership includes an unlimited number of 30-minute rides. There are never any usage fees for the first 30 minutes of any trip on a Capital Bikeshare bike. Trips lasting longer than 30 minutes will incur usage fees.



J. CRUNCH FITNESS

The Council has an agreement with Crunch Fitness for a subsidized group membership. Each Council employee will pay only \$28/month for an annual membership at Crunch and the Council will subsidize the rest.

Crunch is located just 3 blocks away at 555 12th Street, and your membership will be good for the other area locations (Chevy Chase, Tysons Corner and Reston). Crunch offers a variety of group classes, standard workout equipment, spin and ballet barre classes, as well as personal and small group training (training is an extra cost). Additionally, the 12th Street location boasts full service locker rooms, a sauna, and Bliss Spa products.



K. AFLAC INDEMNITY COVERAGE



Aflac pays cash benefits directly to you (unless assigned), when you're sick or injured. You can use the cash to help cover expenses that major medical does not - like mortgage, groceries, or whatever you need. It's like a safety net for you and your family. To speak with an AFLAC Representative, call 202-442-7627.

L. INOVA EMPLOYEE ASSISTANCE PROGRAM

Inova EAP is a comprehensive, top-ranked international provider of employee assistance services. With telephonic access and convenient online resources, Inova EAP offers practical, real-world solutions to employee life issues that may derail productivity and satisfaction.

District employees can log onto the Inova Employee Assistance member site to access the web portal to your Inova EAP and Work-Life services. Employees will have access to articles and helpful web links on a range of topics such as Parenting, Aging, Career and Workplace Education, Health, Wellness and other daily living topics.



Inova Employee Assistance | Call Us Toll Free 24/7/365 | 800-346-0110 | www.inova.org/eap



M. WORKMAN'S COMPENSATION

An employee is eligible for benefits when covered while working or performing work tasks; when the injury or illness arises out of and during his or her employment, including when traveling in a government vehicle or of mode transportation while performing District of Columbia business. Notify the HR Division of your injury as soon as possible (202-724-8042).

N. PUBLIC SERVICE LOAN FORGIVENESS PROGRAM

The PSLF Program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a government agency. For more information, visit <https://studentaid.ed.gov>



O. EMPLOYEE LEAVE

1. Annual Leave and Sick Leave

Eligible employees accrue annual leave and sick leave each pay period. Regular full-time employees accrue annual leave each pay period on the following schedule:

Accrual Rates per Years of Employment

- **Zero-two Years:** 13 days (four hours per pay period)
- **Three-15 Years:** 20 days (six hours per pay period)
- **15+ Years:** 26 days (eight hours per pay period)

All regular full-time employees accrue 13 days of sick leave annually (four hours per pay period) regardless of years of employment.

Part-time employees who work at least 40 hours per pay period earn annual leave and sick leave at a proportional rate.

Upon termination, an employee will receive cash value for 100 percent of the remaining accrued vacation days up to 160 hours. Sick leave is held for three years and can be recredited upon return to an eligible DC government appointment. After three years, the sick leave balance is forfeited.

2. Family and Medical Leave

The DC Family and Medical Leave Act (DCFMLA) became effective on October 3, 1990, and is applicable to employees whose actual work location is in the District of Columbia as of April 1, 1991. To be eligible, employees must have worked for the District for one year with no break in service and have worked at least 1,000 hours (DCFMLA) or 1,250 hours (FMLA) during the 12-month period immediately preceding the request for leave.

3. DCFMLA Statutory Medical Leave

The DCFMLA allows for up to 16 weeks of unpaid leave in any 24-month period for employees who are physically unable to work because of a serious medical condition (including maternity). Medical documentation is required and an expected date of return must be provided.

4. DCFMLA Statutory Family Leave of Absence

The DCFMLA allows up to 16 weeks of unpaid leave in any 24-month period for specified reasons, as prescribed by the DCFMLA. The employee must

provide documentation explaining the nature of the leave.

5. DC Paid Family Leave

District government employees may qualify for up to eight (8) workweeks of paid family leave to welcome a new child or youth to their family or to provide needed care to a family member with a serious health condition. This leave is in addition to an employee's accrued annual and sick leave. To qualify for the benefit, an employee must:

- Be an employee of the District of Columbia government who earns annual or universal leave;
- Have experienced (or will experience) any of the following qualifying events: the birth or adoption of a child, or other permanent assumption of parental responsibilities for a child; or the need to provide care to a family member with a serious health condition;
- Submit a "Family and Medical Leave Application Form" within 12 months of a qualifying event. All applicants must submit a Family and Medical Leave Application Form (see Appendix). All applications must be received no more than 12 months following one of the above qualifying events (see number 2); and

- Apply at least 12 months after any previously approved application. An employee may be approved for paid family leave only once every 12 months. If an employee was previously approved for paid family leave less than 12 months prior to the second application, he or she is not eligible under the second application.

6. Holidays

All full-time District of Columbia government employees receive 11 paid holidays:

- New Year's Day
- Martin Luther King, Jr. Birthday
- Washington's Birthday
- District of Columbia Emancipation Day
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Christmas Day



P. PEOPLESOFT ACCESS

The Navigating PeopleSoft video at <https://dchr.dc.gov/page/navigating-peoplesoft> provides an illustrated tutorial on detailed information to help employees understand their Employee Self Service Portal. The video features step-by-step instructions on how to input time, review your paycheck and benefits, request training, and update your personal information. Please note that the Council does not use the request absence tile.



Q. OTHER EMPLOYEE BENEFITS AND DISCOUNTS

Discounts are available in the following areas: technology, entertainment, health & wellness, transportation, travel, furniture and flowers.



COUNCIL OF THE DISTRICT OF COLUMBIA

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Human Resources Division
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Suite 3
Washington, DC 20004
202-724-8042