

# Shutdown Furlough Fact Sheet

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## **Federal Employees Health Benefits (FEHB) Program**

FEHB coverage will continue even if an agency does not make the premium payments on time. Since the employee will be in a non-pay status, the enrollee share of the FEHB premium will accumulate and be withheld from pay upon return to pay status.

## **Federal Dental and Vision (FEDVIP)**

Payroll deductions will cease for any employee that does not receive pay. BENEFEDS will generate a bill to enrollees for premiums when no payment is received for two consecutive pay periods. The enrollee should pay premiums directly billed to him/her on a timely basis to ensure continuation of coverage.

## **Federal Employees Group Life Insurance (FEGLI)**

FEGLI coverage continues for 12 consecutive months in a non-pay status without cost to the employee or to the agency. Neither the employee nor the agency incurs a debt during this period of non-pay.

## **Flexible Spending Accounts (FSAFEDS)**

Payroll deductions will cease for any employee that does not receive pay. The employee remains enrolled in FSAFEDS, but eligible health care claims incurred during a non-pay status will not be reimbursed until the employee returns to a pay status and allotments are successfully restarted. The remaining allotments are recalculated over the remaining pay periods to match the participant's election amount.

Eligible dependent care expenses incurred during a non-pay status may be reimbursed up to whatever balance is in the employee's dependent care account—as long as the expense incurred during the non-pay status allows the employee (or spouse if married) to work, look for work or attend school full-time.

## **Federal Long Term Care (FLTCIP) Program**

Payroll deductions will cease for any employee that does not receive pay. Coverage will continue so long as premiums are paid. If Long Term Care Partners (LTCP) does not receive payment for three consecutive pay periods, they will begin to direct bill the enrollee. The enrollee should pay premiums directly billed to him/her on a timely basis to ensure continuation of coverage.

## **Thrift Savings Plan (TSP)**

Employees should refer to the TSP website ([www.tsp.gov](http://www.tsp.gov)) for specific information regarding TSP contributions, investments, and loans. If employees are paid retroactively for the time covered by a shutdown or furlough, regular employee contributions and appropriate agency matching contributions will be withheld and submitted.

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## **Continuation of Pay (COP) under the Federal Employees Compensation Act (FECA)/Office of Workers' Compensation (OWCP)**

The Department of Labor's Office of Workers' Compensation Programs which administers the Federal Employees' Compensation Act (FECA) advises that, in the event of a Government shutdown, an employee who is disabled due to his or her injury is to be maintained in COP status during the shutdown unless the agency does not have monies available to pay the salary of that employee. If the agency does not have monies to pay salary during the shutdown but the agency's budget is subsequently restored in such a way as to allow for retroactive payment of salary during the shutdown period, the employee should receive COP for any period of disability that occurs within the shutdown. In the event an agency is legally unable to pay COP to an employee because of a lapse in appropriations, the employee may file a claim for regular FECA wage loss compensation for that period.

## **Retirement Benefits**

If a shutdown furlough occurs during the 3 years of service prior to an employee's retirement, generally there will be no effect on the high-3 average pay unless the furlough causes the employee to be in a non-pay status for more than 6 months during the calendar year.

## **Unemployment Compensation**

The Unemployment Compensation for Federal Employees program provides benefits for eligible unemployed former civilian Federal employees. The program is administered by States as agents of the Federal government. This program is operated under the same terms and conditions that apply to regular State Unemployment Insurance (see [State Unemployment Insurance](#)). In general, the law of the State in which your last official duty station in Federal civilian service was located will be the State law that determines eligibility for unemployment insurance benefits.

## **Employee Assistance Program**

Component Employee Assistance Programs (EAP) are expected to continue to operate during a furlough and non-exempt employees may benefit from counseling assistance from their Component EAPs during this stressful time (see <http://www.dhs.gov/employee-assistance-program-eap>). In addition, employees may want to contact their financial institution, credit union or learn about other options for financial assistance through the Thrift Savings Plan ([www.tsp.gov](http://www.tsp.gov)).

## **OPM Guidance for Shutdown Furloughs**

<http://www.opm.gov/policy-data-oversight/pay-leave/furlough-guidance/guidance-for-shutdown-furloughs.pdf>