NSA

Benefits Guide

Our agency's success in helping preserve the nation's security depends on the dedicated civilian and military members of our workforce. NSA is equally committed to its employees and offers tremendous benefits and developmental opportunities that we hope you take advantage of. This guide will aid in your familiarization with the benefits NSA has to offer.

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PAID RELOCATION

Newly hired individuals who are relocating from an area at or greater than a 50-mile radius may qualify to receive relocation compensation. If you have been advised that you are eligible for this benefit, please be sure to review the "Relocation Assistance" packet provided to you with your Final Job Offer (FJO).

ADVANCE OF PAY

We understand that there may be financial hardships associated with relocating to a new area and/or starting new employment. As a result, we offer pay advancements on a case-by-case basis to eligible employees who request it within 60 days of entering on duty (EOD). Advance of pay is a one-time payment of up to two paychecks' worth of basic net pay before it has been earned that must be repaid within 28 weeks (equivalent to 14 pay periods) of receipt. Additional information on this program and how to formally request and repay this benefit will be provided by a Human Resources Customer Service Center (HRCSC) representative during your New Employee Orientation.

EMPLOYMENT VERIFICATION

In the event that you need verification of your agency employment prior to New Employee Orientation, you may use your signed Final Job Offer. After EOD, you will have the access and ability to request an official employment verification document online through Human Resources.

PAID TIME OFF

A variety of paid leave options are available to agency employees to aid in their work-life balance:

- Holidays – 11 paid holidays per calendar year
- Sick Leave – 13 days per year earned biweekly (every two weeks) in increments of four hours
- Annual Leave (e.g., vacations) – Earned biweekly in one of three increments as determined by the type of appointment being hired to and years of creditable service (e.g., verified prior federal service and/or approved Enhanced Annual Leave).

Annual Leave Accrual Increments	
Leave Category	Creditable Service
4 hours biweekly	1-3 years
6 hours biweekly	3-15 years
8 hours biweekly	15+ years

Employees in the 4 and 6-hour Annual Leave accrual categories advance to the next highest accrual category each time they meet the creditable service requirement. For example, a newly hired employee deemed to have two years' worth of creditable service would EOD in the 4-hour accrual category. Once he/she is with NSA for one year, he/she will advance to the 6-hour accrual category because he/she now has three years' worth of creditable service.

- Civilian Fitness Program – Up to 3 hours of paid leave per week to engage in physical fitness activities at approved locations

- Morale Building Activities – Up to 12 hours of paid leave per calendar year to participate in activities with eligible colleagues for the purpose of promoting employee morale (e.g., picnics, sporting activities)

- Inclement Weather (e.g., snow) – Varying amounts of paid leave for eligible employees during agency-deemed dangerous conditions in/around impacted work locations

- Enhanced Annual Leave – Enhanced Annual Leave (EAL) is a benefit derived from the Federal Workforce Flexibilities Act of 2004 that can increase new hires' Annual Leave accrual rates. EAL credit may be granted to individuals who meet the following criteria:

  - Are newly appointed Federal civilians (no prior Federal civilian service); or
  - Are reappointed to Federal civilian service after a 90+ day break in Federal service from the date of the individual's last period of Federal civilian employment; and
  - Are hired as a GG-15 or below; and
  - Possess 1+ cumulative years of eligible service within the previous five years that was no less than 16 hours per week and is deemed essential to, and directly related to, the NSA position being hired to as well as necessary to achieve an important Agency mission or performance goal.

In preparing your Final Job Offer, recruiters review all non-federal work experience, volunteer service, and/or service that cannot otherwise be credited toward your initial Annual Leave accrual rate (e.g., honorably retired active duty uniformed service and Title 32 National Guard service) contained in your resume against the agency's description of the position to which you are being hired in order to determine EAL eligibility. Your Annual Leave accrual rate will be adjusted accordingly for any service deemed creditable.

***Note**: Non-retired active duty, active duty reservist (retired and non-retired), and Title 10 National Guard services may not be taken into EAL consideration because those services are generally already creditable toward your Annual Leave accrual rate (provided that acceptable proof(s) of service is furnished). Individuals hired into any designated NSA Student Program (*e.g., *Cooperative Education (Co-op), Gifted & Talented, High School Work Study, National Security Scholarship Program, Stokes Educational Scholarship Program, Summer Internships) or Reemployed Annuitant Program (*e.g., *Selective Employment of Retirees (SER), Standby Active Reserves (SAR)) are ineligible for EAL consideration.*

- Temporary Medical Leave Assistance Program – The Temporary Medical Leave Assistance Program (TMLAP) offers temporary paid leave to civilian employees who have exhausted their available paid leave and are facing an acute personal temporary medical crisis/condition or a family medical crisis. Participation in the program is voluntary and requires membership with annual dues paid in the form of one Annual Leave accrual (e.g., if in the 4-hour category, membership dues is four hours per year); however, dues are subject to change each year. You have 60 days from your EOD date to join the TMLAP. If you do not join within the 60-day window, you must wait until TMLAP Open Season to enroll (typically in November of each year).

- Family Medical Leave Act/Paid Parental Leave – Are you expecting a new child in your life? HR is pleased to announce that effective, 01 October 2020, employees who are eligible for Family and Medical Leave (FML), invoke FMLA coverage, and welcome a new child into their lives through childbirth, adoption, or foster care have access to a new paid leave benefit to bond with and care for a child. The benefit provides up to 12 weeks of paid parental leave (PPL) to eligible employees.

Full-time and part-time employees are eligible for PPL if:

- They invoke FML;
- The birth or placement of a child occurred on or after 01 October 2020; and
- They certify, in writing, that they will work for the employing agency for at least 12 weeks after PPL concludes.

For more information on how to invoke FMLA/PPL, please contact HR at **667-812-3864** to be directed to the appropriate HR Customer Service Center.

RETIREMENT BENEFITS

Your overall retirement benefits package is three-tiered and consists of the Federal Employees Retirement System (FERS — your basic benefit), Social Security and the Thrift Savings Plan (TSP). There are currently three forms of the FERS retirement plans: FERS, FERS-RAE and FERS-FRAE. The FERS retirement plan you will contribute to is not a matter of choice; it is derived from federal law, non-negotiable, and is automatically withheld from your biweekly Leave and Earnings Statement (in other words, you cannot opt-out). FERS employees contribute 0.80% to their retirement system; FERS-RAE employees contribute 3.10%; and FERS-FRAE employees contribute 4.4%. All FERS employees, regardless of form, must also contribute 1.45% to Medicare and 6.20% to Social Security.

FERS		FERS-RAE		FERS-FRAE	
First time hire on/after 01/01/1984		Hired between 01/01/2013-12/31/2013		Hired on/after 01/01/2014	
Benefit	Contribution	Benefit	Contribution	Benefit	Contribution
Basic Benefit	0.80%	Basic Benefit	3.10%	Basic Benefit	4.40%
Medicare	1.45%	Medicare	1.45%	Medicare	1.45%
Social Security	6.20%	Social Security	6.20%	Social Security	6.20%
Total	8.45%	Total	10.75%	Total	12.05%

The TSP is similar to 401(k) plans offered to private sector employees; contributions may be made via pre-tax (Traditional) or post-tax (Roth) contributions, or a combination of both up to the IRS Elective Deferral Limit, which is subject to change each tax year. While contributing to TSP is ultimately optional, **participation is strongly encouraged**, which is why you will be automatically enrolled to contribute 5% pre-tax into a Lifecycle (L) fund upon EOD. After EOD, you will have the ability to increase, decrease or redistribute your contributions across different funds as well as elect post-tax contributions at any time throughout your agency employment. NSA provides matching TSP contributions up to 5% (dollar for dollar for the first 3% and 50 cents on the dollar for 4% and 5%). As a FERS employee, you also receive an automatic 1% from the agency whether or not you contribute to TSP (3% + 0.5% + 0.5% + 1% = 5%).

MILITARY DEPOSIT INFORMATION

If you are a veteran of the Unites States Armed Forces, thank you for your service to our country! We hope you find the following information about military deposits, a unique benefit afforded to eligible prior service members, helpful, and we look forward to providing more information upon New Employee Orientation. A military deposit, commonly referred

to as "military buyback," is a payment to the Federal Employees Retirement System (FERS) to allow creditable military service to be used toward retirement eligibility and annuity computation.

Uniformed service performed after 12/31/1956 is automatically creditable toward your Social Security benefits, the service cannot be credited in the computation of your Federal Employees Retirement System (FERS/FERS-RAE/ FERS-FRAE) basic retirement benefit unless a deposit is paid for the service prior to your federal civilian retirement.

You may have the option to "buy back" your uniformed service upon hire in order to receive the civilian retirement credit, provided that you furnish approved proof(s) of service and approved earnings for the period(s) of service that you wish to buy back. Military deposits for FERS employees are equal to 3% of your basic pay (minus allowances) earned during the period(s) of uniformed service that occurred after 12/31/1956. You have a 3-year interest-free period on your military deposit balance(s) that begins the first day you are covered under FERS (i.e., the day you were first hired to federal civilian employment). After the interest-free period ends, any remaining balance(s) on the deposit(s) will accrue interest annually at the variable market interest rate. If you are interested in buying back your uniformed service, we advise paying it as soon as possible to avoid interest accrual. You will have the opportunity to request deposit estimates through your HR Customer Service Center after completing New Employee Orientation.

Please be advised that federal law distinguishes between four general "categories" of uniformed services for the purposes of military deposits and how they relate to federal civilian retirement: non-retired active duty and/or active duty reservist, retired active duty, retired reservist and Title 32 National Guard service.

- Non-retired active duty and/or active duty reservist – Paid military deposits will be credited toward the computation of your FERS basic retirement. This deposit is generally the most common type of military deposit paid.

- Retired active duty – Paying this military deposit will require you to waive your military retirement annuity immediately prior to civilian retirement in order to receive one federal retirement annuity encompassing both your uniformed and civilian services. In many cases, the retiree receives more money by keeping the two annuities separate (by not paying the deposit); however, when the military retirement annuity is either 1) Based on disability incurred in combat with an enemy of the United States or caused by an instrumentality of war and incurred in the line of duty during a period of war, or 2) Granted to members of reserve components of the armed forces on the basis of service instead of disability, it does not have to be waived.

- Retired reservist – Paying a military deposit for retired reservist service follows the same guidance as "Non-retired active duty" (see exception #2 in "Retired active duty" section).

- Title 32 National Guard service – Title 32 service performed prior to a federal civilian appointment may not be bought back as it is state service ordered by the governor and cannot be credited as federal service. If the service is federalized (i.e., Title 10 service), the service may be eligible to be bought back.

If you wish to obtain deposit estimates, you must request Estimated Earnings from the appropriate DFAS activity according to the branch of service in which you served. To do this, you will need to provide a readable DD214 or other approved form of proof and a completed RI20-97 (Estimated Earning During Military Service) form. For your convenience, we have provided the contact information for each DFAS activity in order for you to send your requests along with a copy of the appropriate RI20-97 you need to complete. If you would like additional information on military

deposits prior to New Employee Orientation or would like to run preliminary estimates, please visit: https://www.dfas.mil/CivilianEmployees/militaryservice/militaryservicedepsits/.

Army, Air Force	Coast Guard	Navy, Marine Corps
Phone: 1-888-332-7411, option 4	Phone: 785-339-2200	Fax: 866-401-5849
Fax: 866-401-5849	Fax: 785-339-3780	
https://corpweb1.dfas.mil/civpaywf/coversheet	PPC-DG-CustomerCare@uscg.mil	https://corpweb1.dfas.mil/civpaywf/coversheet

INSURANCE BENEFITS

- Federal Employees Health Benefits (FEHB) Program – FEHB is a program offering comprehensive health insurance coverage for you, your spouse, and your children under the age of 26. Most employees are eligible to enroll in FEHB within 60 days of EOD. There are Nationwide Fee-for-Service, Health Maintenance Organizations, Consumer Driven, and High Deductible plans. Enrollment in a plan is voluntary and paid for by contributions from you and the federal government. Your pre-tax biweekly share of the premium depends on the plan you select, but the federal government's share of the premium is approximately 72% of the total premium. Coverage is effective the first day of the following pay period after you enroll. If you do not enroll within the 60-day window, you will have to wait until either the annual "Open Season" (occurring in November/December time frame) or within 60 days of a qualifying life event (QLE) (loss of coverage, marriage, divorce, birth, etc.). Open Season elections become effective in the first full pay period in January. For more information, please visit the OPM website at www.opm.gov/health.

- Federal Employees Dental and Vision Insurance Program (FEDVIP) – FEDVIP is a supplemental form of insurance offering dental and/or vision insurance to you, your spouse, and your unmarried dependent children under the age of 22. Most employees are eligible to enroll in one of several federal dental and/or vision plans within 60 days of EOD. The Federal government does not contribute to dental or vision premiums; therefore, you will pay 100% of the costs. There are various dental and/or vision plans to pick from. Your biweekly share of the dental premium (pre-tax) is determined by the plan you select as well as your zip code. Vision premiums (also pre-tax) are determined solely by the plan you select (in other words, your zip code is not a factor). If you do not enroll in either insurance within the 60-day window, you will have to wait to enroll until either the annual Open Season or within 60 days of a QLE (loss of coverage, marriage, etc.). Open Season is held annually in the November/ December timeframe with coverage becoming effective on 1 January. Without a QLE, you may only cancel your dental and/or vision coverage during the annual Open Season. Enrollment is not conducted at the Agency; therefore, for more information or to enroll, please visit www.benefeds.com.
- Flexible Spending Account (FSA) – FSA is a benefit that allows enrollees to set aside pre-tax money for their health care expenses with a Health Care or Limited Expense Health Care FSA or for their dependent and/or elder care expenses through a Dependent Care FSA (in other words, an account that helps you pay for items that

- typically are not covered by your FEHB, FEDVIP or other health insurance plans). Most employees are eligible to enroll in the FSA program within 60 days of EOD. If you do not enroll within the 60-day window, you will have to wait to enroll until either the annual Open Season or within 60 days of a QLE. Open Season is held in the November/December time frame with coverage becoming effective on 1 January. Enrollment is not conducted at the agency; therefore, for more information or to enroll, please visit www.fsafeds.com.

- Federal Long Term Care Insurance Program (FLTCIP) – FLTCIP provides long term care insurance to help pay for costs of care if/when the enrollees can no longer perform everyday tasks such as eating, dressing, bathing, etc., due to chronic illness, injury, disability or aging, or have a severe cognitive impairment (such as Alzheimer's disease) and need supervision at either home, in a nursing home, or at another long term care facility. Current spouses, parents, parents-in-law, stepparents, adult children (adopted and stepchildren at least 18 years old), and domestic partners of all living eligible employees are eligible to enroll in FLTCIP. Most employees are eligible to enroll in the FLTCIP program within 60 days of EOD (with abbreviated underwriting). After the 60-day window ends, you may still apply but you will be subject to the full underwriting. Enrollment is not conducted at the agency; therefore, for more information or to enroll, please visit www.ltcfeds.com.

- Federal Employees Group Life Insurance (FEGLI) – FEGLI is term life insurance with an option for coverage of your spouse and/or your unmarried dependent children under the age of 22. Your initial FEGLI coverage will depend on whether or not you are a newly appointed federal civilian (no prior federal civilian work experience) or a reappointed federal civilian (with prior federal civilian service). For additional information, please visit www.opm.gov/insure.

  • Newly appointed – You will be automatically enrolled in the "Basic" FEGLI option upon hire; equivalent to your annual base pay (including locality) rounded up to the next $1,000, plus $2,000. You will pay two-thirds of the cost of Basic FEGLI coverage while the government pays one-third. You may increase your coverage or elect family coverage within 60 days of EOD. After the 60-day window ends, you may only increase coverage with a QLE or through the Request for Insurance process. This process involves a physical examination completed at your expense; the results of which are used by the Office of FEGLI to determine your enrollment eligibility. If you decide you wish to decrease or waive your Basic coverage altogether, you may do so at any time throughout your employment (no QLE needed).

  • Reappointed – The type of FEGLI coverage you will be hired with depends on how long it has been since your last federal civilian appointment. If it has been fewer than 180 days since your last federal civilian appointment, you will EOD with the same coverage you had previously but may only increase the coverage with a QLE; however, you may decrease or cancel your coverage at any time. If your previous coverage had been waived, that waiver of coverage remains in effect until you experience a QLE. If it has been more than 180 days, you will still EOD with the same coverage you had previously but may only increase this coverage within 60 days of EOD or with a QLE. If you had previously waived coverage, you will automatically be enrolled in the Basic option upon hire with the ability to increase your coverage with a QLE or decrease or cancel your coverage at any time.

WELL-BEING SERVICES

Well-Being Services (WBS) provide whole-person consultation, treatment services, education and resources to the worldwide NSA/CSS workforce, organizations and their family members.

- Employee Assistance Services (EAS) – Ready access to confidential mental health treatment (individual, couples, group, addictions) for service members, civilians and their spouses provided by fully cleared clinicians. 24/7 psychological crisis support.

- Workplace Psychological Consultation – Consultation to managers at all levels, including Embedded Psychological Support in high-tempo and challenging workplace environments, Tailored Consultations on various issues (e.g., organizational crises, change, challenging employees, low morale) and Psychological Education and Training on topics such as stress, suicide awareness and coping with uncertainty.

- Work-Life Services – Offers a broad array of strategies and resources for family/dependent care and workplace support to strengthen employees' work-life balance in order to enhance mission effectiveness and personal well-being. Additionally, the Financial Coaching Center (FCC) is housed in Work-Life and provides free financial counseling to help both military and civilian employees understand their finances, control debt and improve credit.

- Health Education and Wellness – Provides tools and resources for employees to reach their optimal state of physical health and well-being through a focus on disease prevention and healthy living.

- Well-Being Bulletin (blog) – Relevant and timely articles with a whole-person approach to enhancing the total well-being of the workforce.

PUBLIC TRANSPORTATION TO/FROM WORK

NSA's Commuter & Transportation Center (CTC) assists NSA employees with commuter and ridesharing assistance (to include carpool, vanpool and cycle commuting), traffic and parking, and official local travel requirements. NSA provides shuttles to and from the MARC and Light Rail stations, with pick-ups and drop-offs occurring at Fort Meade and/or the FANX1 Visitors' Center. For more information on transportation options for NSA employees, please contact the CTC at 301-688-7520.

EMPLOYEE RESOURCE GROUPS

Employee Resource Groups (ERGs) provide employees of underrepresented groups and their allies with the tools and abilities to identify and address barriers that may hinder that population's achievements. ERG leaders and members serve as change agents by engaging with fellow members to monitor the climate and assist with generating solutions which ultimately benefit all members of the workforce by ensuring a diverse and inclusive environment. Employees are able and encouraged to join one or more of the 11 currently offered ERG(s):

- African American
- American Indian/Alaska Native
- American Veteran
- Asian American/Pacific Islander
- English as a Second Language
- Hispanic/Latino
- Islamic Cultural
- Pride (LGBTQ+)
- NextGen (Next Generation)
- People with Disabilities
- Women

CONTINUING EDUCATION

NSA values continuing education and dedicates an entire school, the National Cryptologic School (NCS), accredited by the Council on Occupational Education, as well as college tuition assistance programs and other training opportunities. The flexible education, training and learning solutions offered by the NCS enables and optimizes NSA's mission readiness to support our global cryptologic mission.

NCS currently offers four college tuition assistance programs:

- Undergraduate Scholarship (competitive) – You study full-time while NSA pays your salary, 100% tuition and associated lab fees for up to two consecutive semesters. To be eligible for the program, you must have completed at least 90 semester hours, have three years of NSA service, and earn a grade of "B" or better.

- Graduate Fellowship (competitive) – You study full-time while NSA pays your salary, 100% tuition and associated lab fees for up to two consecutive semesters. To be eligible for the program, you must be accepted into a graduate program, have three years of NSA service, and earn a grade of "B" or better.

- Advanced Study (competitive) – This program provides time-off to pursue studies in "mission critical" skill fields. You study part-time while NSA pays your salary, 100% tuition and associated lab fees for up to four semesters of upper-undergraduate or graduate level courses. You may be approved up to 20 hours/week to attend classes and study. To be eligible for the program, you must have completed 60 semester hours, have one year of NSA service, and earn a grade of "B" or better.

- After Hours College (non-competitive) – You work full-time and attend classes after duty hours. NSA pays your salary, 100% tuition and associated lab fees. With approval, you may participate in this program upon hire and take undergraduate, graduate or post-graduate level courses but must earn a grade of "C" or better.

FIELD ASSIGNMENT OPPORTUNITIES

NSA has a global footprint and offers civilian employees many exciting U.S. and Foreign Field Tour opportunities once they have completed their first two years at the agency. Tours may vary in length and are offered in U.S. locations such as Colorado, Georgia, Hawaii and Texas; overseas locations include Australia, Canada, England and New Zealand. Field Tours provide the NSA civilian workforce career-broadening opportunities that allow them to benefit from experiences gained from such assignments.

Additionally, when an NSA employee's spouse must relocate due to employment, either at NSA, with the military, another federal agency, a contractor or private sector, field opportunities may be available for the employee. To help keep married couples co-located, NSA manages the Married Agency Employee (MAE) Program. MAE assignments provide current NSA civilian employees the opportunity to accompany their spouses on field assignments without having to resign from the agency or be placed in a long-term unpaid status when a permanent position is not available for them at site.

EXTERNAL DETAILS AND INTERGOVERNMENTAL PERSONNEL ACT MOBILITY PROGRAM

In addition to taking advantage of the agency's global footprint, NSA employees are able to pursue different external assignment opportunities that are currently offered within and outside of the local area:

- Joint Duty Assignments (JDAs) – JDAs allow Intelligence Community (IC) employees to detail to other IC agencies and receive "JDA credit" for the assignment. JDAs ensure that IC employees have an IC-wide perspective, cultivate cross-organizational networks, facilitate knowledge and information sharing, and obtaining JDA credit demonstrates a commitment to those goals.

- External Details – External details facilitate temporary assignments to and from federal, state and local governments, institutions of higher education, Indian tribal governments and other eligible organizations. Such assignments facilitate cooperation between the federal government and the non-federal entity and further mutually-beneficial goals, in addition to sharing knowledge and information.

- Professional Opportunities in Private Sector (POPS) – POPS provides a unique career enhancing opportunity for NSA employees to gain first-hand knowledge of best practices in private industry through temporary external assignments.