Explanation of Benefits - Dental, Optical, and Leave

American Federation of Government Employees (AFGE) Local 1403 Union Benefits

Who is eligible for AFGE Benefits?
DCPS employees in specified EG positions are members of AFGE Local 1403. To confirm your eligibility, refer to your offer letter or contact your Strategic Staffing Specialist. As a member of the AFGE Collective Bargaining Unit, you pay organizational dues directly to the union through bi-weekly payroll deductions.

AFGE Dental & Optical Benefits
As a member of AFGE, you are eligible for Dental coverage and Optical coverage through District Government. The District Government offers two Dental plan options: Cigna DHMO and Cigna PPO. Optical coverage is provided by VSP Vision Care. **Enrollment in these plans are automatic for employee only coverage**. However, if you need to add dependents on to your Dental or Optical coverages, you will need to complete this process in PeopleSoft during new hire enrollment, open enrollment, or 31 calendar days after a qualifying life event (note, change in family status qualifying life events have a 60-calendar day window). For more information on these benefit plans visit https://dchr.dc.gov/page/dental-vision-insurance.

Contacts for Dental and Optical benefits are provided below:

Dental Plan	Cigna Dental	1.800.367.1037	www.cigna.com
Optical Plan	VSP Vision Care	1.800.877.7195	www.vsp.com

Sick and Annual Leave Accruals
All members of AFGE earn both Sick Leave and Annual Leave.

Sick Leave is earned at a rate of four (4) hours per pay period. Unused Sick Leave shall be carried forward from year to year; it is not transferable and has no cash value. You will not receive the cash value of any remaining Sick Leave upon separation from employment.

Annual Leave is earned based on years of service. Employees with:

- 0-2 years of service earn four (4) hours per pay period
- 3-15 years of service earn six (6) hours per pay period
- 16+ years of service earn eight (8) hours per pay period

In accordance with Part I, Chapter 12, Section 1238 (Annual Leave – Maximum Accumulation) and Section 1239 (Annual Leave Restoration) of D.C. Personnel Regulations, employees may carry a maximum of 240 Annual Leave hours into the next leave year. Any unused Annual Leave above the 240-hour maximum will be forfeited if not used. However, under certain conditions, employees can request “leave restoration” in order to retain leave hours for use in the following leave year. For more information, visit the DCPS website (www.dcps.dc.gov).

For information regarding benefits provided by AFGE, contact AFGE at 202.737.8700.

Last Edited 11/4/2026

Explanation of Benefits - Retirement

District Government 401(a) Defined Contribution Plan

Employees hired on or after October 1, 1987 and classified as EG, EX, LS, LX, MSS, and DS participate in the District of Columbia Government 401(a) Defined Contribution Plan, which is administered by Voya Financial. Each pay period, the District contributes five percent (5%) of your salary to the Plan. The Plan is 100% employer-funded, which means that this benefit is free to you.

After one (1) year and one day of continuous service, you are automatically enrolled – no action is necessary on your part.

Employees are vested (acquire ownership of their retirement contribution account) on a graded vesting schedule as shown below. Employees are fully vested after five (5) consecutive years of service.

YEARS OF CREDITABLE SERVICE	VESTED PERCENTAGE
Less than 2	0%
2	20%
3	40%
4	60%
5 or more	100%

Employees must meet the following eligibility requirements to retire under the 401(a) plan from the District of Columbia government:

- Employee must be a minimum of 62 years old,
- Completed ten (10) years of creditable service with the District Government, and
- Be eligible to receive Social Security Benefits.

Employees who **do not meet the requirements to retire** under 401(a), have the option to resign from their position and receive a refund of your contributions.

Civil Service Retirement Plan

Employees hired before October 1, 1987 and classified as EG, EX, LS, LX, MSS, or DS participate in the Civil Service Retirement Plan (CSRS). Each pay period, the employee contributes 7, 7 ½, or 8 percent of their pay to CSRS, and while they generally pay no social security retirement or survivor and disability (OASDI) tax, they must pay the Medicare tax.

CSRS participants are vested after five (5) years of service. Upon retirement from DCPS, you receive a monthly annuity if you meet the age and service requirements. You are eligible to retire from DCPS under voluntary retirement if you meet the age and service criteria in one of the following three categories:

- Age 55 with 30 years of service
- Age 60 with 20 years of service
- Age 62 with 5 years of service

In any category, you must have a minimum of five (5) years of DCPS service. To be eligible for post retirement health coverage, you must have:

- At least ten (10) years of creditable District service, and
- At least five (5) years of continuous coverage under a Federal health plan immediately preceding your retirement.

For complete details on the Plan provisions, visit https://www.opm.gov/support/retirement.