

# Explanation of Benefits - Dental, Optical, and Accrued 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 Coordinator. 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

AFGE Union Local 1403 members are eligible for Dental and Optical coverage through District Government. The District Government offers two Dental plan options: Cigna DHMO and Cigna PPO. Optical coverage is provided by Quality Plan Administrators. For more information on these Benefit plans and enrollment information for both Dental and Optical coverage, please visit the DCPS website ([www.dcps.dc.gov](http://www.dcps.dc.gov)) or call Employee Services at 202.442.4090.

### Contacts for Dental and Optical benefits are provided below:

<b>Dental Plan</b>	Cigna DHMO or PPO	1.800.367.1037	<a href="https://www.cigna.com">https://www.cigna.com</a>
<b>Optical Plan</b>	Quality Plan Administrators	202.722.2744 or 1.800.900.4112	<a href="https://www.qualityplanadmin.com">https://www.qualityplanadmin.com</a>

### Sick and Annual Leave Accruals

All members of AFGE earn both Sick and Annual Leave.

**Sick Leave** is earned at a rate of four hours per pay period. Unused Sick Leave shall be carried forward from year to year. It is not transferable and has no cash value, so 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 hours per pay period
- 3-15 years of service earn six hours per pay period
- 16+ years of service earn eight 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. Under normal circumstances, any unused Annual Leave above the 240-hour maximum will be forfeited if not used. Then, under certain conditions, employees can request “leave restoration” in order to retain leave hours for use in the following leave year.

For calendar year 2020, however, the D.C. Department of Human Resources (DCHR) has modified policies relating to “use or lose” annual leave. While employees with an excess of 240 hours would normally forfeit those unused hours at the end of the calendar year, due to the extreme circumstances of the

current public health emergency, employees with annual leave hours in excess of 240 at the end of the 2020 calendar year will see that leave restored into a separate leave bank for use in 2021 and 2022. All 2020 restored leave will need to be used before it expires in January 2023.

For more information, visit the DCPS website ([www.dcps.dc.gov](http://www.dcps.dc.gov)).

**For detailed information regarding additional Benefits provided by AFGE, please contact AFGE directly at 202.737.8700.**

## 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 ICMA- RC. Each pay period, the District contributes five percent of your salary to the Plan. The Plan is 100% employer-funded, which means that this benefit is free to you.

After one 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 consecutive years of service.

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

### Civil Service Retirement Plan

Employees hired before October 1, 1987 and classified as EG, EX, LS, LX, MSS, and 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 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 years of DCPS service. To be eligible for post-retirement health coverage, you must have:

- At least ten years of creditable District service; and
- At least five years of continuous coverage under a Federal health plan immediately preceding your retirement.

For complete details on the Plan provisions, visit [www.opm.gov/retirement](http://www.opm.gov/retirement).