

# Your Pay & Benefits--In Brief..

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This brief summary includes information about your pay and those benefits that our employees most often ask about: annual leave, sick leave, holidays, retirement, Thrift Savings Plan, life insurance, and Health Insurance.

Please note that the list is not comprehensive. Specific, detailed information about your pay and benefits may be found in a variety of booklets, handouts, and Center announcements available through the Employee Services Center located in Building 45 or on the [Human Resources HomePage](#). For additional assistance, you may also contact your Employee Services Representative at extension 30476.

## Your Pay

Your pay is based upon (1) the grade level of the position that you occupy and (2) your years of experience (or steps) within that grade level.

### Your Pay Grade

With the exception of about 50 senior executive positions, grade levels at JSC range from GS-1 through GS-15. Grade levels are set according to government-wide position classification standards and are generally dependent upon: (1) the difficulty of your position, (2) your level of responsibility, and (3) the knowledge required to perform your duties.

### Your Pay Step

Within each grade level, there are 10 steps or levels. Pay increases associated with step increases are intended to recognize experience and longevity in your position. The average step increase is roughly equivalent to 3.5 percent of your basic salary. If your performance is rated as satisfactory, you will be granted within-grade step increases in pay at the following intervals:

- Steps 1 through 4 occur at one-year intervals.
- Steps 5 through 7 occur at two-year intervals.
- Steps 8 through 10 occur at three-year intervals.

## Other Pay Changes

In addition to pay changes resulting from promotions (grade increases) and step increases the following adjustments will also change your pay:

### Locality Pay Adjustment

Your basic pay is increased based upon the geographic location of your position. The current (2000) locality pay for NASA employees located at JSC is 14.79 percent of base pay.

### Cost of Living (COLA) Pay Increase

Each January, Congress usually grants a government wide cost of living increase for most Federal employees. In recent years the cost of living increases have averaged 1-2 percent of basic salary.

### Notification of Pay Changes

You will receive a Standard Form 50, Notification of Personnel Action each time your grade level, pay step, locality adjustment, or COLA change. Also your biweekly leave and earnings statement will reflect the adjustment.

## Annual Leave

For permanent employees, annual leave is given in advance at the beginning of the “leave year” or upon your entry on duty. Full-time employees receive:

- 4 hours per pay period for less than 3 years of service (13 days per year)
- 6 hours per pay period for 3 to 15 years of service. (20 days per year)
- 8 hours per pay period for more than 15 years of service (26 days per year)

**Is there a maximum amount of annual leave that I can earn?**

You may carry over up to 240 hours (30 days) of annual leave each year. At the end of the leave year, you will normally lose all credit for accrued annual leave hours that you have in excess of 240 hours. You will be paid for your accrued annual leave when you separate or retire from the Federal Government.

**Sick Leave**

As a full-time employee, you will earn 4 hours of sick leave for each full pay period regardless of your years of service. Your unused sick leave is accumulated without limit and provides protection against prolonged periods of illness or disability. Under some circumstances, up to 240 hours of sick leave may be given to you in advance. Also, JSC has a leave donor program which allows employees to donate their annual leave for use by coworkers in need of sick leave.

**Holidays**

The following 10 days are recognized as paid holidays:

<b>New Year’s Day</b>	(January)	<b>Labor Day</b>	(September)
<b>M. L. King’s Birthday</b>	(January)	<b>Columbus Day</b>	(October)
<b>President’s Day</b>	(February)	<b>Veteran’s Day</b>	(November)
<b>Memorial Day</b>	(May)	<b>Thanksgiving Day</b>	(November)
<b>Independence Day</b>	(July)	<b>Christmas Day</b>	(December)

**Retirement**

Most JSC employees are covered by the Federal Employees’ Retirement System (FERS). Your retirement pay under FERS has three components: (1) a Basic Annuity (2) Social Security (3) an optional annuity from your Thrift Savings Plan investment. For the average FERS employee the TSP investment will provide the largest portion of retirement income.

**Retirement Eligibility**

As a FERS employee, you will become eligible for optional retirement when you reach 30 years of service and your minimum retirement age (age 55- 57). You become eligible for optional- reduced retirement when you reach your minimum retirement age and have at least 10 years of service. You may also retire at age 62 with a minimum of 5 years service. After you have completed 10 years of service, you become eligible to apply for a *deferred annuity* once you reach your minimum retirement age.

**Your Retirement Costs**

Basic Annuity	1.2% of basic pay
Social Security	6.2% of basic pay up to \$76,200 (2000 Social Security Wage Base)
Medicare Tax	1.45% of basic pay
Thrift Savings Plan (optional)	0 to 10% of pre-tax basic pay

**Thrift Savings Plan (TSP)**

The TSP is a tax deferred savings and investment program designed to provide retirement income in addition to your social security and your basic retirement annuity.

### **TSP Contributions**

- The Government will establish an account for you when you become eligible to participate and will begin an agency automatic contribution of an amount equivalent to 1% of your basic pay.
- You may contribute up to 10% of your basic pay on a biweekly basis through payroll deductions. The amount you contribute is not taxed until you withdraw it.
- The first 3% you contribute is matched dollar for dollar by the Government. The next 2% you contribute is matched 50 cents per dollar by the Government. The result is that if you contribute 5% of your basic pay, the government will also contribute an amount equal to 5% of your basic pay.
- You may choose to invest in three separate funds: stocks, mutual funds, or government bonds. Earnings have varied from 5 to 38% depending upon the year and fund.
- Periodically, you will receive statements of your account from the TSP Board.

### **TSP Open Enrollment Season**

- Open Season for enrolling the Thrift Savings Plan is held twice a year:

April 15 through June 30  
October 15 through December 31

- New employees become eligible for enrollment during the second open season after hiring.
- You will be notified when you become eligible. If hired between January 1 and May 31, you will be eligible to participate the following December. If hired between June 1 and December 31, you will be eligible to participate the following June.

### **Life Insurance**

As a NASA employee, you are eligible to participate in two separate life insurance plans: The Federal Employee Group Life Insurance (FEGLI) and the NASA Employees Benefit Association (NEBA) plan.

#### **Federal Employees Group Life Insurance**

You are automatically enrolled in FEGLI Basic Life Insurance coverage from your first day. Deductions will be withheld from your pay, unless you waive the insurance before the end of your first pay period. FEGLI can be transferred to any Federal Government agency and may be carried into retirement. You must enroll in Basic Life to elect optional insurance.

#### **FEGLI Basic Life Insurance Coverage**

- Basic Life insurance coverage is equal to your rate of annual basic pay. (Rounded up to the next \$1,000) plus \$2,000.
- Extra Benefit - You have double life insurance benefits until age 36, decreasing at 10% per year until age 45, at which time the "extra benefit" will end.
- Accident Death and Dismemberment coverage: Extra Benefit shown above does not apply.

#### **FEGLI Optional Life Insurance Coverage**

- **Option A - Standard**  
Additional \$10,000 life insurance coverage  
Additional \$10,000 accidental death and dismemberment coverage
- **Option B - Additional**  
Additional life insurance coverage equal to one, two, three, four, or five times actual rate of annual pay (after basic pay is rounded up to the next \$1,000).
- **Option C - Family**  
Spouse insurance coverage is available in increments of \$5,000 up to \$25,000.  
Dependent children insurance coverage is available in increments of \$2,500 up to \$12,500.

### **NASA Employee Benefits Association (NEBA) Life Insurance**

NEBA sponsors a nonprofit NASA-wide life and travel insurance plan available only to NASA employees. NEBA insurance is available with or without Federal Employees' Group Life Insurance (FEGLI). NEBA features include:

- Your first 3 pay periods of coverage are free of charge.
- You must elect coverage - you are not automatically enrolled.
- You can convert to an individual policy at retirement.
- You must have basic coverage to elect optional coverage.

#### **Basic NEBA Coverage**

- Amount is based on your annual salary and ranges from \$26,250 to \$100,000.
- Accidental death and dismemberment coverage equal to basic amount is available.

#### **Optional NEBA Coverage**

- Available in \$25,000 increments up to \$150,000.

#### **Dependent Coverage**

- Spouse coverage (\$10,000, \$15,000, \$20,000, or \$25,000) is available.
- Free coverage for dependent children over 6 months to 19 years old (\$5,000).

#### **Travel & Accident Coverage**

- Employee coverage (\$25,000, \$50,000 or \$100,000) is available.
- Spouse coverage (\$10,000) is available.

### **Health Insurance**

As a NASA employee, you have the option of enrolling in the government-wide Federal Employees Health Benefits (FEHB) Program.

#### **FEHB Features**

- Provides guaranteed coverage
- No medical examination needed
- No restrictions because of pre-existing conditions
- Government contribution to the cost (about 75% of premium)
- New employees have a 31-day period to enroll in a plan
- Coverage begins the pay period after the enrollment is received
- Coverage may continue while on leave without pay

#### **FEHB Enrollment**

- Enrollment and/or changes may be made during the annual health benefits open season in November through mid-December. The changes become effective in January.
- Enrollment may be canceled or changed from "family" to "self-only" at any time. For information on other events that permit changes or enrollment opportunities other than at open season, you may contact your Employee Services Representative.

#### **FEHB Plans**

##### **Fee for Service Plans - Blue Cross & GEHA**

- A deductible must be met
- Claim forms may be filed by provider or plan participant
- There is no fee for joining the plan
- You may choose your own physicians
- Preferred Provider network

- Precertification of each hospital admission
- Case management

**Alliance, APWU, Mail Handlers, NALC, and Postmasters**

- Require annual associate membership fee
- A deductible must be met
- Claim forms must be filed before benefits are paid
- You may choose your own physicians
- Preferred Provider network
- Precertification of each hospital admission
- Case management

**Health Maintenance Organizations (HMO's) – Aetna, Humana, NYLCARE, PacifiCare, Prudential, Texas Health Choice**

- No deductibles
- No claim forms
- No membership fees
- Require co-payment for certain services
- Either requires you to use their facilities or select from physicians who are enrolled with these plans

**For additional assistance with your pay and benefits...**

This is only an introduction to your pay and the major benefits available to you as a NASA civil service employee. Although your pay and these benefits are important--hopefully--you will find that the major benefit of working for NASA at the Johnson Space Center is the job satisfaction that you receive from accomplishing significant, meaningful work with the help of dedicated coworkers in an exciting, pleasant work environment.

For additional benefits information and assistance, you should review the benefits handbook on the [Human Resources Office HomePage](#) or contact our staff in Employee Services, Building 45, Room 140, ext. 30HRO (476).