



Smithsonian

Office of Human Resources

Trust employee Fringe Benefits Summary 2023

Health Insurance

Employees have the choice of several health plans. These health plan choices include CareFirst, Kaiser Permanente, and Harvard Pilgrim. CareFirst HMO, CareFirst POS, and Kaiser Permanente HMO plans are only available to employees in the Washington Metropolitan Area, including Baltimore County and City. The CareFirst Indemnity plan is only available to employees who do not have access to the CareFirst Blue Preferred PPO network. The Harvard Pilgrim HMO plan is only available in Massachusetts, New Hampshire, and limited access in Maine. For more information on the Harvard Pilgrim HMO plan, contact the Smithsonian Astrophysical Observatory (SAO) Office of Human Resources.

Eligibility: Employee must be serving under either an indefinite or temporary appointment of at least 90 days and have a regularly scheduled tour of duty of at least 40 hours per pay period. Eligible dependents include spouse and/or children (up to age 26). The Smithsonian Institution (SI) follows the requirements for providing health insurance coverage as outlined in the Affordable Care Act (ACA). Employees who do not currently meet the current ACA eligibility requirements may be eligible in the future and will receive an email notification upon meeting the eligibility requirements.

Enrollment: Newly eligible employees have **60 days** from their entry on duty or date of initial eligibility to enroll in health insurance. If the new employee enrolls within the first 60 days, then the effective date of coverage is the first day of the next pay period following enrollment.

If the employee does not enroll within 60 days from their entry on duty or date of initial eligibility, the employee may enroll during Open Enrollment (OE), or within **30 days** following a qualifying life event (e.g. birth of a child, marriage, divorce, loss of coverage).

Cost: SI shares the cost of the premium with employee. The employee's portion of the premium is paid through pre-tax payroll deductions (unless elected otherwise). Premium cost for the employee is dependent upon the elected plan of coverage. The employee and employer premiums are outlined in the table below.

	Employee Bi-Weekly Premium			Smithsonian Bi-Weekly Premium		
Health Plan	Employee: Single	Employee: Plus One	Employee: Family	Smithsonian: Single	Smithsonian: Plus One	Smithsonian: Family
CareFirst PPO	\$107.28	\$317.56	\$501.75	\$321.85	\$540.71	\$854.32
CareFirst POS	\$99.36	\$295.42	\$466.77	\$302.18	\$507.66	\$802.10
CareFirst HMO	\$88.60	\$263.38	\$416.15	\$269.33	\$452.47	\$714.90
Kaiser HMO	\$72.09	\$213.40	\$337.17	\$216.28	\$363.36	\$574.11

Delta Dental PPO Plus Premier

The Delta Dental PPO Plus Premier Program is a more comprehensive coverage for dental expenses. It offers a special cost-saving safety net that protects participants from the higher out-of-pocket cost that are likely for services provided by non-participating dentists. The employee can choose any dentist they wish, but they can save money on covered services if a dentist who participates with Delta Dental is chosen by the employee.

Eligibility: Employee must be serving under either an indefinite or temporary appointment of at least 90 days and have a regularly scheduled tour of duty of at least 40 hours per pay period. Eligible dependents include spouse and/or children (up to age 26). The Smithsonian Institution (SI) follows the requirements for providing health insurance coverage as outlined in the Affordable Care Act, employees who do not currently meet the current eligibility requirements may be eligible in the future.

Enrollment: Newly eligible employees have **60 days** from their entry on duty or date of initial eligibility to enroll in Delta Dental insurance. If the new employee enrolls within the first 60 days, then the effective date of coverage is the first day of the next pay period following enrollment.

If the employee does not enroll within 60 days from their entry on duty or date of initial eligibility, the employee may enroll during Open Enrollment (OE), or within **30 days** following a qualifying life event (e.g. birth of a child, marriage, divorce).

Cost: The Smithsonian Institution (SI) shares the cost of the premium with employees, and the employee's portion of the premium is paid through pre-tax payroll deductions (unless elected otherwise). The calculation of the employee's biweekly premium is outlined in the table below.

Delta Dental Bi-Weekly Premium Rates

Employee: Single	Employee: Plus One	Employee: Family	Smithsonian: Single	Smithsonian: Plus One	Smithsonian: Family
\$5.13	\$9.97	\$14.95	\$15.39	\$29.90	\$44.86

Vision Services Plan

The Vision Service Plan (VSP) covers vision related expenses which include eye exams, spectacle or contact lenses, and frames if the employee visits a VSP participating optometrist. Out of network benefits are still provided if the employee goes to see a non-VSP provider, but at a reduced rate.

Eligibility: Employee must be serving under either an indefinite or temporary appointment of at least 90 days and have a regularly scheduled tour of duty of at least 40 hours per pay period. Eligible dependents include spouse and/or children (up to age 26). The Smithsonian Institution (SI) follows the requirements for providing health insurance coverage as outlined in the Affordable Care Act, so employees who do not currently meet the current eligibility requirements may be eligible in the future.

Enrollment: Newly eligible employees have **60 days** to enroll in VSP from their appointment date or date of initial eligibility. If the employee does not enroll within 60 days from their entry on duty or date of initial eligibility, the employee may enroll during Open Enrollment (OE), or within **30 days** following a qualifying life event (e.g. birth of a child, marriage, divorce).

If the new employee enrolls within the first 60 days, then the effective date of coverage is the first day of the next pay period following enrollment.

Cost: The employee pays the full premium which is paid through pre-tax payroll deductions (unless elected otherwise). The biweekly premium is outlined in the table below.

VSP Premium Rates		
Vision Services Plan	Employee Bi-Weekly Premium	Total Monthly Premium
Employee	\$3.62	\$7.84
Employee Plus Spouse	\$5.63	\$12.19
Employee Plus Children	\$5.74	\$12.43
Employee Plus Family	\$9.25	\$20.05

Flexible Spending Accounts (FSA)

Health Care FSA helps employees cover eligible medical related expenses that are not covered or reimbursed by the employees' health insurance.

Dependent Care FSA helps employees cover expenses related to caring for their dependent that is under the age of 13, or a person of any age whom the employee claims as a tax dependent that is mentally or physically incapable of caring for themselves.

Eligibility: To be considered eligible to participate in one or both FSA plans the employee must be serving an indefinite or temporary appointment of at least 90 days and have a regularly scheduled tour of duty of at least 40 hours per pay period.

Enrollment: Newly eligible employees must enroll within **60 days** of their appointment or change in work schedule. The employee's election stays in effect until the end of the calendar year. A new election must be completed each year during open enrollment to continue participation...

Cost: The employee chooses to elect funds on a pre-tax basis for their FSA account(s). The minimum annual contribution for both FSA accounts is \$100. Health Care FSA has a maximum contribution of \$3,050 in 2023. Dependent Care FSA has a maximum contribution of \$5,000 in 2023.

Life Insurance

Basic life Insurance eligible employee are provided coverage in the amount of 1X their salary with a maximum of \$400,000. The Smithsonian pays for the cost. The minimum coverage amount is \$4,000. The effective date for basic coverage is the first day of employment.

Basic Accidental Death and Dismemberment (AD&D) is included under Basic Life and the coverage is equal to Basic Life coverage amount. AD&D covers 100% for loss of life and a lesser percentage for other injuries that are the result of a covered accidental death or dismemberment. The imputed value of employer paid group term life insurance over \$50,000 must be included in taxable income as required by IRS regulations.

Optional Life Coverage is available to employees to provide additional coverage ranging from 0.5 times up to 5 times their annual salary (not to exceed \$1,000,000).

Eligibility: Employees must be serving an indefinite or temporary appointment of at least 90 days and have a regularly scheduled tour of duty of at least 40 hours per pay period. This includes all eligible trust employees, within and outside the United States.

Enrollment: Employees are automatically enrolled in Basic Life, and the effective date of coverage is on the start date of employment. Newly eligible employees have **60 days** from the date of their initial eligibility to enroll in Optional coverage. Newly eligible who elect Optional life within the first 60 days of initial eligibility may elect Optional life for up to the lesser of 3 times their covered annual earning (not to exceed \$400,000) with no medical underwriting required (guaranteed issue). Any amount of Optional Insurance that is over the guaranteed issue amount will require medical underwriting and may or may not be approved by the carrier. The effective date of coverage will be the pay period after the request of coverage has been confirmed. The employee may waive the basic coverage, and cancellation will be made effective the pay period following cancellation and will also apply to any Optional coverage the employee has elected.

Cost: SI covers pays for the full cost of Basic life insurance. For Optional Life, the employee pays the full premium. The cost is dependent on the employee's age as of the effective date of coverage. To calculate the premium cost for Optional coverage, take the amount of coverage the employee wants to purchase and divide by 1,000. Then, multiply that total by the cost of coverage per \$1,000 of coverage (according to the age category) **Rates will change based on the following age schedule:**

The Cost of Coverage per \$1,000 By Age Category											
Employee Age	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-100
Employee Rate	\$0.06	\$0.06	\$0.08	\$0.09	\$0.13	\$0.21	\$0.35	\$0.59	\$0.98	\$1.64	\$2.75

Long Term Disability Insurance

Long Term Disability (LTD) Insurance provides for the replacement of at least 60% of the employee's monthly salary up to \$10,000 in the event of disability following **180 days** of continuous disability.

Eligibility: Employees must be a permanent employee serving under an indefinite or temporary appointment of one year or more with no break in service with a regularly scheduled tour of duty of at least 40 hours per pay period. In addition, the employee must be a U.S. citizen. If they are not a U.S. citizen, they must be employed at a location within the U.S to be eligible.

Enrollment: All eligible employees are automatically covered by LTD insurance. The effective date of coverage is the first day of employment.

Cost: SI pays the full cost of this program.

Monthly Annuity Pension Benefit: If the employee is participating in the Defined Contribution retirement plan and is receiving a LTD benefit payment, they will also receive a contribution equal to 12% of the first \$7,800 of their eligible salary plus 17% of their remaining salary and forwarded directly to the plan recordkeeper of the Defined Contribution plan.

Voluntary Accidental Death and Dismemberment

Voluntary Accidental Death and Dismemberment (VADD) is an additional insurance available to eligible employees and their families that is separate from their life insurance. VADD provides coverage in multiples of \$50,000 with a maximum of \$500,000. If the employee elects this plan for their family as well, then the spouse is covered 60% of the employee amount and their eligible dependent children 20% of the employee amount.

Eligibility: To be considered eligible to participate in VADD the employee must be serving an indefinite or temporary appointment of at least 90 days and have a regularly scheduled tour of duty of at least 40 hours per pay period.

Enrollment: Employees may enroll, change, or drop their VADD coverage at any time. The effective date of coverage will be the first day of the pay period in which the premium is deducted from their paycheck.

Cost: The biweekly cost paid by the employee per \$50,000 of principle sum for this plan is outlined in the table below:

Bi-Weekly Cost Per \$50,000 of Principal Sum	Bi-Weekly Sum for \$500,000 Maximum Sum
Employee Only: \$0.50	Employee Only: \$5.00
Employee Plus Children: \$0.55	Employee Plus Children: \$5.50
Employee Plus Spouse: \$0.65	Employee Plus Spouse: \$6.50
Employee Plus Family: \$0.80	Employee Plus Family: \$8.00

Business Travel & Accident Insurance

Business Travel Accident (BTA) Insurance is provided to employees, regardless of their appointment or tour of duty, while they are travelling on official SI related business. The BTA plan provides travel medical assistance when travel is outside of 100-mile radius of the individuals primary residence, accidental death and dismemberment coverage (\$100,00 minimum and \$300,000 maximum), worldwide travel assistance, VIP concierge services, Security Assistance Services, and identity theft assistance.

Eligibility: All Trust employees (regardless of appointment or tour of duty) are eligible for BTA coverage.

Enrollment: All SI employees are automatically covered by BTA insurance.

Cost: This program is 100% covered by SI and is provided to employees at no cost to them.

Retirement Benefits

Tax Deferred Annuity (TDA) Plan: Trust employees are eligible to participate in the Tax Deferred Annuity (TDA) Plan. If an employee is a non-U.S. citizen, they are eligible for the TDA plan if they have as U.S. source income. The TDA plan allows employees to elect to defer a percentage or dollar amount of salary. Employees pay no state or federal income tax on the amount of the salary deferred or any investment gains until a distribution is taken. Employees can elect, change, or cancel TDA contributions at any time. Enrollment begins the first day of the following pay period upon receipt of an accurate and completed Salary Reduction form. Employees cannot contribute more than \$22,500 to their TDA in 2023 (employees who are 50 years old or over can contribute an additional \$7,500).

Defined Contribution (DC) Plan: Trust employees are eligible if they are serving an indefinite appointment and are over the age of 35 or they have served two years of qualifying service with SI without a break in service, whichever comes first. If an employee is a non-U.S. citizen, they are eligible for the DC plan if they have as U.S. source income. Eligible employees are automatically enrolled the pay period following the eligibility date. The Smithsonian will contribute 12% of the employee's regular salary (up to the Social Security wage base in effect for the year of participation) plus 17% of their salary up to the IRS maximum salary of \$330,000 in 2023.

Upon participation, employees' are 100% vested in both TDA and DC plans.

Commuter Benefits

SI provides various commuter programs to all employees which include the Transit Subsidy Program, Pre-Tax Commuter Benefits, and the Commuter Bicycle Reimbursement Program.

The Transit Subsidy Program (Commuter Plan) is for employees who use mass transportation to commute to and from work. In 2023, the transit subsidy for enrolled participants is a maximum of \$300. The amount of subsidy an employee requests should be based on their actual transit cost to and from their work duty station.

The Pre-Tax Parking (Commuter Plan) allows for pre-tax deductions to be made from the employees pay for parking. In 2023, the pre-tax deduction cannot exceed \$300

Bicycle Reimbursement Plan allows employees to receive up to \$240 reimbursement for reasonable expenses incurred for the purchase, improvements, repair, or storage of a bicycle that is regularly used for travel between the employee's home and place of employment. **If this option is chosen, employees may not participate in either the parking or transit benefits.**

Workers Compensation

All Smithsonian employees are covered by Worker's Compensation automatically. Worker's Compensation is a program overseen by the Department of Labor (DOL) to ensure employees who experience a work-related injury or occupational disease receive the necessary wage compensation, medical treatment, and vocational rehabilitation. The Federal Employees' Compensation Act (FECA) regulates and provides guidelines to ensure employees are treated fairly when they face a work-related injury.

Annual and Sick Leave

Full and part time Trust employees that are serving an appointment of at least 90 days will accrue both annual and sick leave in amounts based on their creditable Trust service. Employees may carry a maximum of 240 hours of annual leave into the next leave year.

Eligibility: All full or part time employees serving under a trust appointment of **at least 90 days** will accrue **both** annual and sick leave. Full and part time employees that are serving under a trust appointment of **less than 90 days only accrue sick leave**. Intermittent employees, regardless of the duration of the appointment are not eligible to accrue annual or sick leave and are not eligible to receive holiday pay.

Full- Time Employee

Years of Service	Annual Leave Pay Period Accrual	Sick Leave Pay Period Accrual	Total Annual Leave Per Year	Total Sick Leave Per Year
Up to 3	4 hours	4 hours	13 days	13 days
3 to 15	6 hours	4 hours	20 days	13 days
15 or more	8 hours	4 hours	26 days	13 days

Part- Time Employee

Annual Leave Accrual	Sick Leave Accrual
1 hour for every 20 hours in pay status	1 hour for every 20 hours in a pay status

Holidays

- ❖ New Year Day
- ❖ Martin Luther King Jr Day
- ❖ Presidents' Day
- ❖ Memorial Day
- ❖ Juneteenth
- ❖ Independence Day
- ❖ Labor Day
- ❖ Columbus (Indigenous Peoples') Day
- ❖ Veterans Day
- ❖ Thanksgiving Day
- ❖ Christmas Day

Leave Without Pay, Family Medical Leave Act, Military and Court Leave

Leave Without Pay (LWOP)	LWOP is available to an employee when their annual and sick leave would otherwise be appropriate, but the employee is out of paid leave or prefers not to use paid leave.
The Family Medical Leave (FMLA) and Paid Parental Leave	FMLA provides eligible employees to take up to 12 administrative weeks (480 hours) of leave without pay in any 12-month period due to a serious health condition of the employee or their eligible family member that will result in the inability to perform essential duties to their position. Employees should discuss with their supervisor the specific procedures by which leave is requested. Effective October 1, 2020, the Family and Medical Leave Act (FMLA) provisions in title 5, United States Code, was amended to provide up to 12 weeks of paid parental leave to eligible Federal employees in connection with the birth or placement (for adoption or foster care) of a child and is applicable to Smithsonian Trust employees as well. Paid parental leave granted in connection with a qualifying birth or placement is substituted for unpaid FMLA leave and is available during the 12-month period following the birth or placement.
Military Leave	This type of leave is authorized for days in which the employee is ordered to active duty, duty training, inactive duty training as a reservists or member of the National Guard, and some other specifications for National Guard Members.
Court Leave	This is an approved absence for an employee that is summoned in connection with a judicial proceeding to perform jury duty, or to serve as a witness in a nonofficial capacity in which the United States, the District of Columbia, or a state or local government is a party.

Voluntary Leave Transfer Program

The Voluntary Leave Transfer Program (VLTP) is a program under which annual leave of an employee may be transferred for use by another employee who has exhausted all their annual and sick leave due to a medical emergency and needs such leave due to a physician documented medical emergency. All part and full time Federal and Trust Employees are eligible if they are absent (or expected to be absent) from duty without annual or sick leave for at least 24 work hours (3 workdays) due to a medical emergency for themselves or a family member.

Work Life

The Smithsonian recognizes the value of telework and alternate work schedules as part of an employee's work-life balance.

Telework is a work arrangement in which an employee regularly performs officially assigned duties at home or other worksites (tele centers) geographically convenient to the residence of the employee for an entire workday(s) as agreed to formally by the employee and unit management. Participation in the Smithsonian Telework Program is voluntary with approval of management.

Alternate Work Schedules allow some full-time employees to work more than 8 hours in a day with one or more days off per pay period. Certain positions that have specific requirements or shifts that may not be suitable for alternative work schedules. The participation in AWS is voluntary with approval of management. The two types of AWS are compressed and flexible work schedules.

- ❖ **Compressed Work Schedules** are basic work requirements that is scheduled by an agency for less than 10 workdays. This may require an employee to work more than 8 hours in a day. This type of schedule is always fixed.
- ❖ **Flexible Work Schedules** are the times during the workday, workweek, or pay period within the tour of duty which an employee covered by a flexible work schedule may choose to vary their times of arrival to and departure from the work site consistent with the duties and requirements of the position. There are core hours during the workday, workweek, or pay period that are within the tour of duty in which the employee is required by the agency to be present for work. Credit hours are the hours within a flexible work schedule that the employee elects to work in excess of their basic (non-overtime) work requirement so as to vary the length of the workweek or workday.

Employee Wellness

Smithsonian Wellness serves as an overarching health and wellness resource for the SI community. Its mission is to promote the health, wellbeing, and quality of life of employees through programming focused on the body, mind, and healthful habits. Programs provided include health risk assessments, mental health and stress lunch and learn sessions, flu shots, fitness centers, and other classes and activities.

Employee Assistance Programs

The Employee Assistance Program (EAP) is available to employees if they have a problem or difficult situation that is affecting their work. EAP provides a variety of services which include listening, giving advice, or referring employees to a service or resource which may assist them in resolving their situation. Typical concerns that EAP assists with include personal, emotional financial, reasonable accommodations, workplace relationships, stress and change issues, and substance and alcohol problems.

Child Care-Smithsonian Early Enrichment Center (SEEC)

Employees have access to the Smithsonian Early Enrichment Center (SEEC), an early childhood demonstration school with the mission of providing high quality educational programs for young children to advance educational opportunities by sharing SEEC's expertise on a national level. SEEC offers museum-based learning classes for infants through kindergarten to move education outside the walls of the classroom and into the surrounding community. SEEC gives Smithsonian employees priority for all open spaces at SEEC and provides financial aid opportunities to assist in tuition payments.

Employee Perks

SI provides discounts for their employees which include:

- ❖ 20% off on Smithsonianstore.com, Catalog, all Smithsonian Enterprises Museum operated dining areas, CafePress.com Smithsonian merchandise, and Smithsonian Folkways purchases.
- ❖ 10% off Smithsonian Journeys.
- ❖ Discounted subscription to the Smithsonian Magazine.
- ❖ Free Smithsonian Associates Membership at the Champion Level for all full-time SI staff.
- ❖ Discounts on IT products for personal use. Vendors include Apple, Dell, and Microsoft, and many more.
- ❖ Access to Club Quarter Hotels at its member low rates.
- ❖ A free 6-month subscription to the Smithsonian Channel Plus.
- ❖ Free or discounted admission to other Smithsonian affiliated museums nationwide and overseas.
- ❖ Special tours, exhibit viewings, and preferential admission to certain events.
- ❖ Reduced admission to IMAX showings.
- ❖ SI has educational partnerships with the University of Maryland, University Center and Drexel University Online! This means:
 - For the University of Maryland, SI employees and their eligible family members can receive 25% off tuition for selected programs with the application fees waived.
 - For Drexel University online, SI employees and their eligible family members can receive 10-25% off tuition for all online programs with the application fees waived.

Benefits for Separated Employees

Health insurance: Separated employees who meet the eligibility requirements for continuation of life and/or medical benefits may continue group health insurance after leaving the Smithsonian. Employees are eligible if they have a combination of age and years of service equal to 60, are at least 50 years old, served 5 consecutive years of Trust employment immediately prior to separation, and have been enrolled in healthcare benefits for at least 5 years. Separated employees who meet this criterion will be able to continue their group health care coverage by paying the full monthly premium in their employee plan. They may continue their dental and/or vision coverage for up to 18 months under the Consolidated Omnibus Budget Reconciliation Act (COBRA).

Life Insurance: In addition, separated employees who meet the criteria above can also continue their basic life insurance coverage at its full value until age 66. After that, the amount of life insurance will decrease by 75% over a three-year period. If the separated employee is under the age of 65 at the time of separation, they are responsible for paying the monthly premium until they turn 65. After that, the Smithsonian will pay the premium.

All benefits are subject to review and the Smithsonian reserves the right to discontinue or change the benefits plans at any time.