



US Coast Guard Community Services Command

BENEFITS SUMMARY

Benefit	Eligible	Who Pays	When are you Eligible
Medical	Full-Time & Part-Time with 30+ hrs / wk	Employee 25% CSC 75%	Date of Hire
	Coverage is available for you and eligible family member		
Dental	Full-Time & Part-Time with 30+ hrs / wk	Employee 25% CSC 75%	Date of Hire
	Coverage is available for you and eligible family member		
Basic Life	Full-Time & Part-Time with 30+ hrs / wk	CSC	Date of Hire
	\$10,000 Basic Coverage offered by CSC		
Optional Life	Full-Time & Part-Time Employees	Employee	Date of Hire
	Coverage is available for you and eligible family member		
Vacation	Full-Time & Part-Time Employees	CSC	Date of Hire
	Employee earns annual leave based on hours of creditable service		
Sick	Full-Time & Part-Time Employees	CSC	Date of Hire
	Accrued at the rate of 5% of total hours in a pay status up to 4 hours per bi-weekly pay period		
FMLA	Eligible Employees	N/A	After one (1) year of employment and 1,250 hours
	Protection of benefits and consideration for a comparable job when available, or equivalent job for leaves approved in accordance with the Family Medical Leave Act		
Retirement	Full-Time & Part-Time Employees	Employee	After one (1) year of service
	Waiting period will be credited to you only if you enroll within 30 days of eligibility		
401k	Full-Time & Part-Time Employees	Employee	After completing 90 days of eligible service
	It allows you to save for retirement while deferring income taxes on the saved money and earnings		
EAP	All	CSC	N/A
	Helps CG employees and their family members who have problems at home or work by providing confidential help (800) 523-5668		
Mutual Assistance	All	N/A	N/A
	NAF employees are eligible for financial assistance from CGMA		
LTC	Full-Time & Part-Time with 30+ hrs / wk	Employee	Date of Hire
	Provides coverage for persons who need long-term care in a facility other than a hospital		
FSA	Full-Time & Part-Time with 30+ hrs / wk	Employee	Date of Hire
	Designed to reimburse for out of pocket health and dependent care expenses incurred by the employee and their eligible dependents that are not reimburseable through any other benefits		