



NONAPPROPRIATED FUNDS  
**EMPLOYEE BENEFITS  
SUMMARY**



**Serving Those That Serve**



[www.usmc-mccs.org](http://www.usmc-mccs.org)

## MEDICAL & DENTAL BENEFITS

Benefits are available to employees immediately upon employment in an eligible position, no waiting period. Must enroll within the 31 day eligibility period.

- Comprehensive coverage of Medical & Dental expenses for you and your eligible dependents under one of the group sponsored health plans.
  - Managed Care (Choice POS II) Network
  - Indemnity Plan in some geographical areas and overseas
- MCCS pays 70% of your Medical & Dental premiums; you pay 30% of the premiums which you can elect to have deducted PRE-TAX, reducing your taxable income. This is called the "Premium Conversion Plan (Section 125)"
- Vision & Prescription plans included with Medical Plans

Health Maintenance Organizations (HMO) \* Are available in some locations

- Kaiser Mid-Atlantic - Henderson Hall, Quantico & MCCS HQ (Northern Virginia)
- Kaiser California - Southern California
- Kaiser Hawaii - Hawaii
- HMSA - Hawaii

Stand Alone Dental

- Dental coverage under our Stand Alone Dental (SAD) plan through Aetna.
- SAD is only available to those not enrolled in any employer sponsored Medical Plan.
- Premium is not shared by the employer.

## LIFE INSURANCE & ACCIDENTAL DEATH & DISMEMBERMENT

Benefit is available to employees immediately upon hire in an eligible position, No waiting period.

Medical Health Statement is required if you enroll after the 31 day eligibility period.

- There is no health questionnaire if you enroll during your first 31 days of eligibility.
- Coverage for you is based on your salary, rounded up to the nearest thousand, plus \$2,000.
- 2 Optional life plans and 4 Dependant life plans are also available, (Effective January 2009). Employee participation in Standard Life is a pre-requisite.
- Your NAF employer pays 50% of your Standard life insurance premium for active employees. Employees pay the full premium for any optional or dependant life that he/she is enrolled in.

### Standard Life Example:

\$19,750 rounded up becomes  
\$20,000  
+ 2,000  
= \$22,000 (standard life benefit)

Optional Life #1  
Doubles the benefit amount

Optional Life #2  
Triples the benefit amount

- Enrollment in standard life is a pre-requisite.
- This benefit is for employee only.

### Dependent Life #1

Offers \$5,000 for spouse coverage & \$2,500 for dependent children.

### Dependent Life #2

Offers \$10,000 for spouse coverage & \$5,000 for dependent children.

### Dependent Life #3

Offers \$ 15,000 for spouse coverage & \$7,500 for dependent children.

### Dependent Life #4

Offers \$20,000 for spouse coverage & \$10,000 for dependent children.

- \* Employee enrollment in standard life is a pre-requisite.



## FLEXIBLE SPENDING ACCOUNTS

FSA's give you a way to pay for your out-of-pocket health care and/or dependent care expenses with pretax dollars. FSA's are voluntary- you decide how much to set aside from your paycheck and put into your account.

- A Flexible Spending Account, (or FSA), is a great way to reimburse yourself for eligible out-of-pocket health care and/or dependent care expenses with pretax dollars. Since money in an FSA is exempt from federal, most state and payroll taxes, you'll reduce your taxable income.
- FSA's are a great way to offset cost of eligible out of pocket healthcare expenses (including a long list of over the counter items) and /or Dependant care expenses.
- Health Care FSA offers the convenience of an FSA debit card for eligible expenses.
- The FSA is eligible to all NAF regular full-time & regular part-time employees regardless if your enrolled in a Medical or Dental plan. Eligibility period criteria applies.

### Resources to help you manage your FSA:

[www.payflexdirect.com](http://www.payflexdirect.com) & PayFlex Mobile™ App

[www.payflexdirect.com](http://www.payflexdirect.com)

1-888-678-8242

## DISABILITY INCOME PROTECTION - AFLAC

The AFLAC group disability income replacement plan benefits:

- Benefits are paid when you are sick or hurt and unable to work, up to 60 percent of your salary
- Minimum and maximum total monthly benefit of \$300 to \$6,000, based general salary and general benefit election.
- Partial disability benefit for some pre-existing conditions
- Enrollment is effective upon AFLAC approved application for benefits

## LONG TERM CARE

\*Enroll within 31 days online using the Federal Long Term Care link on web page or by contacting your local HR office. There is no waiting period. Enrollments occurring after the 31 day eligibility period are subject to an approval process.

[www.LTCFeds.com](http://www.LTCFeds.com)

Long Term Care is a variety of services to help people with chronic conditions that medical plans may not cover. The condition may be permanent or temporary to be eligible for benefits. Premiums are based on your age & care can be provided in a variety of settings

This is a voluntary benefit plan, and is paid for by the employee. This benefit can be continued even if you leave employment with MCCS.

LTC provides valuable protection for care as a result of a disability, etc., **not covered by medical insurance.**

Eligible employees & family members will have to complete a short health questionnaire & be approved by the insurance carrier before they can enroll.

### Types of Services Provided

- **Community Based Care** (Home Health Care, Adult Day Care, Adult Foster Care, Assisted Living Facility)
- **Nursing Home Care**
- **Alternate Care Facility**

### Who Can Enroll

Employees, Spouse of Employee\*, Retirees\*, Spouse of Retiree\*, Parents of Employee\*, Parent's in-law of Employee\*, Grandparents of employee\*, Grandparents in-law of Employee\* \* Approval Required

**800-582-3337 OR 800-LTC-FEDS**  
**WWW.LTCFEDS.COM**

# RETIREMENT PLAN

## Define Benefit Plan (Pension Plan)

Enrollment in pension plan is available immediately, when hired in an eligible position.

- Plan provides an annuity based on your years of participation and your earnings
- Employee contribution is 1% of eligible earnings, bi-weekly\*
- Your NAF employer does not match your contribution; however, it does make bi-weekly contributions toward the pension fund
- 5 year vesting period required for an annuity upon retirement, provided age eligibility is met
- Must be 18 or older to participate
- No waiting period
- Will be enrolled automatically unless you opt out (waive)

### What are the Advantages of Defined Benefit Plan (Pension Plan)?

- Retirement income security for eligible workers.
- Annuity is based on HI-3 earnings and contributory service.
- Surviving spouse benefit annuity option available
- Disability Retirement Option (eligibility criteria apply)

\*Subject to change

# 401(k) SAVINGS PLAN

## Defined Contribution Plan

Enrollment in 401(k) plan is available immediately, when hired in an eligible position.

| Contributions | Match |
|---------------|-------|
|---------------|-------|

|      |       |
|------|-------|
| You: | MCCS: |
|------|-------|

|    |    |
|----|----|
| 1% | 1% |
|----|----|

|    |    |
|----|----|
| 1% | 1% |
|----|----|

|    |    |
|----|----|
| 2% | 2% |
|----|----|

|    |    |
|----|----|
| 2% | 2% |
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|    |    |
|----|----|
| 3% | 3% |
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|    |    |
|----|----|
| 3% | 3% |
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|    |      |
|----|------|
| 4% | 3.5% |
|----|------|

|    |      |
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| 4% | 3.5% |
|----|------|

|         |    |
|---------|----|
| 5%-100% | 4% |
|---------|----|

|         |    |
|---------|----|
| 5%-100% | 4% |
|---------|----|

\* participate in both the Pension & 401(k) plans and MCCS will give you 1% incentive match to your 401(k) account.

- Fidelity Investments is the 401(k) Plan administrator
- Employees can contribute 1%-100%\* of pay on a Pre-Tax basis, plus you are eligible for an employer match of up to 4%, if you participate in the group Pension Plan, MCCS will contribute an extra 1% to your 401(k) account
- There is a 3 year vesting period from the date of participation for the employer match. Automatic vesting for your contributions
- Loan Option (after one year of participation), with eligible account balance
- Changes, Increases or decreases to your deductions can be made on-line @ [www.401k.com](http://www.401k.com) or by calling Fidelity @ (1-800-890-4015), from Japan call (00-539-111-877-833-9900)
- Daily Account valuation
- No waiting Period for enrollment

\* mandatory deductions such as withholding taxes will limit opportunities to defer 100%

### What are the Advantages of Defined Contribution Plan (401k Plan)

- Tax deferred retirement savings
- Participants choose how much they want to save
- Participants choose where to invest their money
- Is funded through payroll deductions
- Employer match
- Valuable tools & resources on-line
- Decreases taxable income
- "Catch-up" contributions for employees age 50 and over

[www.401k.com](http://www.401k.com)



# EMPLOYEE ASSISTANCE PROGRAM (EAP)

Available 24 hours a Day , 7 days a week

Legal, Financial Services & Health Information for all Marine Corps NAF employees at NO Cost to employees.\*

- EAP provides confidential Legal, Financial & Mental Health Services to all NAF employees, including flex employees
- Confidential support from a trained/credentialed professional for you and other members of your household, (benefits overseas may vary slightly)
- Monthly premiums are paid by your NAF employer. For additional services & fees, please visit the Magellan website at [www.MagellanHealth.com](http://www.MagellanHealth.com)
- The EAP program offers on-line screening tools, self assessments and personalized improvement plans to help you better understand and cope with your every day and not so every day concerns
- In person assistance may also be available for some services\*
- The EAP program is available to all employees, and their families immediately upon being hired

*\* Services rendered beyond plan limits may have fee involved. Plan includes three in person sessions, depending on services requested.*

**1-800-424-5988**

**(Overseas collect 314-387-4700)**

**[www.magellanassist.com](http://www.magellanassist.com)**

## FAMILY MEDICAL LEAVE

- If you qualify, you may be granted unpaid leave of up to 12 weeks in any 12 month period. Certain restrictions apply.
- Your NAF employer will continue to pay the employer portion of your Medical, Dental & Life Insurance premiums (provided your portion is paid as required)
- You will continue to receive the same health and life insurance coverage, provided you maintain your premiums.
- Upon completion of your leave, you will be given back your former position or an equivalent one.
- An employee is eligible after 12 months of Federal Government Service.

### Annual Leave

You start accruing 5% of applicable work hours toward annual leave per pay period. After 3 years of service you will accrue 7.5% per pay period, after 15 years of service you will accrue 10% per pay period. You are allowed to carry a leave balance of 240 hours into the next year

There is no waiting period you can use your accrued leave immediately, when hired into an eligible position and provided you have a leave balance

Provides you the opportunity to accrue leave for vacations or other personal reasons

### Sick Leave

You start accruing 5% of applicable work hours toward sick leave per pay period immediately.

There is no waiting period, you can use your leave immediately, when hired into an eligible position and provided you have a sick leave balance.

If you are ill, this leave is available to help cover those unexpected times or can be used if an eligible family member is ill and you are required to care for them.

# ADDITIONAL EMPLOYEE BENEFITS

## May vary by location

Contact your local Human Resources Branch or Log onto our website at [www.usmc-mccs.org](http://www.usmc-mccs.org) for more information on the great benefits we offer our employees

As an employee of Marine Corps Community Services (MCCS) or other Marine Corps NAF employer your total compensation is much more than just your paycheck. Your indirect compensation, which is made up of your employee benefits, is a significant part of your total compensation.

The benefits offered to you are continuously reviewed to ensure they meet the needs of our employees and their families.

These benefits apply to regular full time or regular part time employees. The EAP benefit applies to all NAF employees including flex status employees. Certain other eligibility criteria may apply. For more information, contact your local HR office.

Non- U.S. citizen employees that meet the following criteria are also eligible to participate in the plans regardless if they are in a CONUS or OCONUS location:

- \* Employed on the U.S. Payroll, have a Social Security Number and are subject to U.S. Income Tax; and
- \*Not subject to a Status of Forces Agreement Provision that precludes eligibility

This is only a summary of benefit plans; please see your Employees Benefits Handbook for more detailed description of these plans. All benefits described in this brochure are subject to change. Some of the benefits may vary by region; see the Human Resources office for more information about your location.

Receipt of this summary does not constitute entitlement to benefits.



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