

1. Leave: Annual and Sick

- earned based on number of total hours worked in a pay period
 - 0-3 years of service: 5.0%
 - 3-15 years of service: 7.5%
 - over 15 years of service: 10%
- Starts accruing immediately, however, annual leave cannot be used for the first 90 days. All leave must be requested and approved by supervisor before taken. You must submit request on an OPM-71. Leave is charged in 15 minutes increments.
- Amount of leave earned will appear on your leave and earning statement

2. Holiday Pay is regular base pay for the number of nonovertime hours that would have been scheduled had it not been a holiday. If you work on a holiday, you are entitled to holiday pay which is regular pay for the number of scheduled hours plus holiday premium pay which is at a rate equal to regular base pay.

3. Health Benefits—Aetna Choice POS II Plan. You may enroll in Medical, Medical and Dental, or Stand Alone Dental for you alone or with family entitlements. Bi-weekly premiums for each:

Tier	Medical	Dental	Medical & Dental	Stand Alone Dental
Employee only	\$77.33	\$4.50	\$81.83	\$16.18
Employee + child(ren)	\$149.24	\$8.68	\$157.92	\$36.40
Employee + spouse	\$178.63	\$10.38	\$189.01	\$32.35
Employee + family	\$236.63	\$13.76	\$250.39	\$52.57

You have 31 days to decide on enrollment, if you do not enroll in the first 31 days, you must wait until Open Season, which is every year, to be considered again. If you do enroll, your benefits are effective the day of sign up.

You may select an option to pay for you health plan contributions with Pre-tax earnings which means that the money is taken out of your check before your income is subject to tax, which results in having less income to tax. While the amount varies with income, tax bracket and deductions, you generally will have more dollars in your paycheck. However, when choosing FBP you cannot get out of the Health Plan or FBP until Open Season.

Dependents between 19 to 26 years of age whom you will be covering; the *NAF Human Resources Office* needs to have an *Adult Child Eligibility Verification form* on file with birth certificate and proof of name change or court documents if necessary.

For in-depth and complete plan and coverage information, please visit www.nafhealthplans.com and choose “NAF Enrollment” tab and then Air Force

4. A Flexible Spending Account (FSA) is an employee benefit that saves you money on eligible health care and day care expenses for you and your family. It is an account where you contribute money from your paycheck BEFORE taxes, incur eligible expenses and get reimbursed. It includes a 2 ½ month grace period for the health care and dependent care accounts. During the grace period, eligible expenses incurred from January 1 through March 15 of the following year can be applied towards your prior year's balance. You must be actively participating as of December 31 to be eligible for the grace period. The intent is to help account holders avoid forfeiting any of the funds they deposited in FSA accounts.

There are two types of FSAs:

- The Health Care FSA (HCSFA) is used to pay for eligible out-of-pocket medical expenses not paid by insurance.
- The Dependent Care FSA (DCFSA) is used to pay for eligible child or elder care expenses including day care, before/after-school care and summer day camp.

--You do not have to be enrolled in an employer-sponsored health plan to enroll in an FSA — you may enroll in one or both

--If you are a newly hired employee you have 60 days after your eligible date to enroll, after which you may elect to enroll in an FSA during the next open enrollment period.

--If you have experienced a Qualifying Life Event (QLE), you can enroll 31 days prior or 60 days after the date of the event for an FSA.

--The annual health care FSA pretax contribution limit is currently set at \$2,600.

--You MUST enroll each year-your current election does not carry forward from year to year.

For more information, please visit www.nafhealthplans.com and look for “Flexible Spending Accounts” under the “Health Benefits” tab. Be sure to choose “More FSA information for Air Force Employees.”

5. NAF Group Life and Accidental Death and Dismemberment Plan—a guaranteed issue if you elect within 30 days of eligibility. Employees whose basic yearly earnings are \$48,000 or less are eligible for the lesser of one and one half times basic yearly earning. If more than \$48,000, eligible for one times basic yearly earnings plus \$2,000. Contributions are \$0.19 per \$1,000 of coverage. An additional flat rate for Family Members is also available.

Dependent Coverage Summary:

	Spouse	Child	
Option 1:	\$5,000	\$2,500	\$0.91
Option 2:	\$10,000	\$5,000	\$1.81

Definition of Child is Age 14 days to 19 years or up to age 23 if a full-time student at an accredited postsecondary school.

6. 401K—an additional retirement savings plan. The money you contribute into fund is withdrawn from your check, by payroll deduction, before your income is taxed, making your taxable income lower. The first 2% of pay you contribute will be matched 100% by Air Force. 3% match 2.5% and 4% or more 3%. You may increase/decrease your contribution at any time by coming into the HRO and completing the paperwork. Vesting refers to ownership of your account balance. You have a 100% fully vested interest in your employee contributions, however, you will not be fully vested into in your employer matching contribution until you complete 3 years of regular Air Force NAF employment.

7. AFNAF Retirement—eligible when you have completed 12 months of regular NAF service. 1% of your Basic Pay. You cannot voluntarily withdraw once you have enrolled. You are vested when you have reached your 5 years in the fund. If you resign/terminate with less than 5 years you will receive a refund of your contributions plus interest. If you resign/terminate after vested you can choose to receive a refund of your contributions plus interest or else defer to leave as is until retirement eligible.