

# Welcome

For new hires



Consumer Financial  
Protection Bureau



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Protection Bureau

## Welcome to the Consumer Financial Protection Bureau (CFPB).

CFPB is devoted to making the marketplace for consumer financial products and services work for American families. Today, prices and risks are often obscured, and too often it is impossible for customers to compare products head to head. An economic crisis, decades in the making, has intensified the need for the consumer bureau—and intensified the speed at which we need to work. We are glad you will be working with us on the challenges that we face in the coming months.

We are building a new agency from the ground up, and we are building it in a world in which information travels at the speed of light. We want to build an innovative infrastructure that will permit us to serve American families and that will also be a model in government. We know that a talented, diverse workforce is the driving force in meeting the CFPB’s mission. The management team here at the CFPB will do its best to create an innovative environment that inspires and nurtures growth and personal fulfillment for our professionals. We trust that you will make a strong, ongoing contribution to that environment.

We have a lot of work to do. As a member of this organization, you have an opportunity to play an important role in making consumer financial markets work. Our team appreciates the talent and experience you bring to CFPB.

This is a historic moment. We are glad that you will be joining us.

## Your Colleagues in the Office of Human Capital

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## Welcome to CFPB

Welcome to the Consumer Financial Protection Bureau (CFPB). It is our pleasure to officially have you on the CFPB team!

We want to help you get oriented by providing you with an overview of what it means to work at CFPB and what you can expect with regard to rewards — that is, your package of pay and benefits — and available resources. If you have not already, be sure to visit the **CFPB New Employee Orientation website** at <https://arc.publicdebt.treas.gov/orientation/fscfpborientation.htm>.

### ABOUT CFPB

Created by the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, CFPB exists to promote fairness and transparency in mortgages, credit cards, and other financial products and services. To achieve this, we:

- Work to ensure consumers get the information they need to make the best financial decisions for themselves and their families; and
- Monitor consumer finance markets for unfair, deceptive and abusive practices and enforce all laws under our jurisdiction.

Whether it is through a friend, family member, colleague — or even our own experience — nearly all of us were touched by the credit and financial crisis in some way. CFPB works to empower consumers to pick the financial products that are best for them and ensure that financial companies give clear and simple information to help consumers make informed decisions.

### WORKING AT CFPB

At CFPB, we are passionate about the work we do on behalf of millions of Americans and their families. We believe our workforce is our greatest asset in our mission to protect the interests of American consumers. It is no coincidence that you and your colleagues represent some of the brightest minds in your respective fields and bring with you a personal passion for our mission. Like any thriving organization, high performance, hard work and staff commitment to a culture of civility — where everyone is treated with the utmost consideration and respect — are what ultimately drive our success. We hope you will help us continue to achieve this important objective.

By investing in the latest technology, training and resources, CFPB will provide you with every opportunity to maximize your potential and that of the Bureau at large. We will strive to create an environment where you can achieve professional growth and fulfillment and take pride in the challenging and rewarding work you do. In return, we will expect you to perform with the same drive and passion that brought you here in the first place.

Simply put, we have broken the mold and redefined what it means for a government agency and its employees to truly serve the American public.

### A PART OF SOMETHING SPECIAL

We have a unique opportunity to redefine how the American public thinks of a government-created entity.

By placing a focus on analytical thinking, innovation and high performance — with the core purpose of serving the American consumer — we have set a new standard that raises the bar on quality, service, transparency and results in the modern US government agency.

## What to Expect

In order to be *fully effective* in serving American consumers, we actively recruit and employ the top talent we need to achieve our mission. CFPB is a unique organization, and we take great care in ensuring that our programs, once in place, meet our employees' needs and help us grow, prosper and succeed over the long term.

### THE SHORT AND LONG OF IT

We have taken an aggressive approach to developing programs that will serve our employees well — that is, be highly competitive and in compliance with all legislation.

The compensation and benefits outlined in this booklet have been developed to reward you competitively and build a highly-skilled team. This reference guide will explain the various programs and options for which you may be eligible as an employee of the Bureau.

### IT IS A GROWING PROCESS

As the agency continues to evolve, we will be growing our team with new hires like you (with backgrounds within and outside of government).

Our Human Capital policies reflect our culture and values, as well as comply with legal requirements. We invite you to speak directly to any member of our Human Capital Team, but especially to your organization's assigned Customer Consultant, with any questions or feedback you may have.

You will continue to see further definition of policies and more information on performance management, career paths and development programs.

We hope you find this booklet helpful and look forward to additional communication as we have more to share.

### HERE TO SERVE YOU

Welcome from your **Human Capital Team** (what some of you may know as Human Resources)! While the American people are your customers — **you are our customer**. In concert with CFPB's customer-focused culture, our mission is to be proactive, engaged and focused on creating an environment that inspires and nurtures your growth and personal fulfillment. We hope you feel comfortable coming to us with your questions and concerns and look for your feedback in how we can better serve your needs to accomplish CFPB's mission.

## HERE TO HELP: BENEFITS & HUMAN CAPITAL SYSTEMS SUPPORT

The **Bureau of the Public Debt (BPD) Administrative Resource Center (ARC)** provides certain HR services (such as providing answers to benefits, payroll, time and attendance, and leave questions) to CFPB employees. They are also your primary point of contact for HR systems-related questions.

To contact BPD/ARC, call 304-480-8000, option 4. Information about HR services is also available on the BPD/ARC Customer Access site at <https://arc.publicdebt.treas.gov/fs/fscfpb1.htm> (User ID = ARC and Password = 1Source\*[case sensitive]).

You may also contact your Human Capital Customer Consultant with any questions you might have.

## Guided Employee Self-Service (ESS)

CFPB has implemented online Self-Service options, providing employees easier access to personal and payroll data, even while “on the road.” CFPB uses the National Finance Center (NFC) for payroll processing and the Department of the Treasury’s HR Connect system for personnel processing. The information below explains where you should go to view and update your payroll and personal data.

### PAYROLL SELF-SERVICE

The **National Finance Center’s (NFC) Employee Personal Page (EPP)**

([www.nfc.usda.gov/personal](http://www.nfc.usda.gov/personal)) is where you can both view your payroll data and make updates/changes to it.

This system makes the following possible:

- Paperless paychecks and 100% direct deposit
- Paperless earnings and leave statements with online access and the option of printing them for your records
- Online access to pay and benefits information.



### PERSONNEL SELF-SERVICE

**HR Connect (<https://www.hrconnect.treas.gov>)** is the Treasury PeopleSoft Human Resource System for the processing of personnel data. This is where you can:

- Access and update a variety of personal information
- Initiate changes in employment status.

Note that some of the information in HR Connect can be viewed on EPP as well.



## WHAT YOU NEED TO DO

To ensure all information is up-to-date and accurate, all employees should become familiar with the Employee Self-Service systems at CFPB. Here is what you should do:

- Log in to EPP.** If you have not done so already, please sign into the NFC EPP at [www.nfc.usda.gov/personal](http://www.nfc.usda.gov/personal) and review your information to ensure it is accurate. Check back regularly and update the information as needed. ***It is important that you log into EPP to view your Statement of Earnings and Leave (SEL) on a biweekly basis to ensure that all information is accurate and that all appropriate deductions are being withheld. Notify BPD/ARC at 304-480-8276 as soon as possible if there are any problems with your SEL.***
  
- Log on to HR Connect** at <https://www.hrconnect.treas.gov> to review all of your personal data by clicking on “My Information.” Update as needed. (**Note:** You must use your “first.last@treasury.gov” email address to log in to HR Connect.)
  
- Update your emergency contact data** through HR Connect. This information is vital in case of an emergency. It is easy. It is important. It is critical for Continuity of Operations (COOP), as well as the well-being of you and your family.
  
- Review the chart on the next page**, and keep it in an easily accessible location. This will help you know where you should go to view and make changes to your information.

### Have You Accessed Employee Personal Page (EPP) Yet?

- **If you already had access to EPP**, you can continue to use this system with your current EPP User ID and Password.
- **If you were recently hired**, you should receive a PIN in the mail to your home address of record from the NFC/Department of Agriculture. It should arrive 7-10 business days after your first day at CFPB.
- **If you do not have access to EPP and cannot find your PIN**, you can request a User ID and Password at the site or call 1-800-767-9641.

### Have You Accessed HR Connect Yet?

- **If you already had access**, you can continue to use this system with your current User ID and Password.
- **If you were recently hired**, you may register for the service online at any time by visiting <https://www.hrconnect.treas.gov/>.
- **If you have trouble accessing HR Connect**, you can call the BPD/ARC support desk at 304-480-8000, option 4.

## Where to Access and Update Your Information

Review this chart to ensure you know where to go when it is time to access or update your personal information.

EMPLOYEE SELF-SERVICE ACTIONS		
Type of Action	HR Connect <a href="https://www.hrconnect.treas.gov">https://www.hrconnect.treas.gov</a>	National Finance Center EPP <a href="http://www.nfc.usda.gov/personal">www.nfc.usda.gov/personal</a>
Change Federal / state tax withholding		X
Enter health benefit changes (open season)		X
Start, change, or stop direct deposit		X
Start, change, or stop financial allotments		X
Start, change, or stop TSP contributions		X
View/print Statements of Earnings and Leave		X
View/print W-2s		X
Update emergency contact information	X	
Update work and home telephone numbers	X	
Update home email addresses	X	
Change home address	X	
Change name	X	
Correct birth date	X	
Correct gender information	X	
Correct Race and National Origin information	X	
Research career opportunities	X	
Update educational information	X	
Review training information	X	
Update disability status	X	
Update languages	X	
Update licenses/certificates/memberships	X	
Update veterans preference	X	
View leave balances	X	X
View benefits information		X
View your employment information	X	X
View current and previous performance ratings	X	
View performance bonuses	X	
Submit resignation	X	
Submit retirement request	X	

## Your Rewards

The Dodd-Frank legislation provided CFPB with the authority to develop our own pay and benefits programs to meet the competitive demands of the markets from which our key talent must be attracted and acquired.

CFPB offers rewards — that is, a comprehensive pay and benefits offering, as well as other developmental programs designed to grow and retain our talent — competitive with the Board of Governors of the Federal Reserve System (Board of Governors) and other financial regulatory agencies.

As a CFPB employee, you are covered by the following rewards plans:

<p>COMPENSATION:</p>	<ul style="list-style-type: none"> <li>• Base pay that ensures comparability with the Board of Governors             <ul style="list-style-type: none"> <li>— Your salary was determined using a validated, objective assessment, taking into consideration the requirements of the role you will be serving at CFPB as well as the skills, experience and expertise you bring.</li> <li>— Pay opportunities at CFPB are highly competitive to attract the skilled and experienced talent needed to ensure the effectiveness of our agency.</li> </ul> </li> </ul>
<p>BENEFITS:</p>	<ul style="list-style-type: none"> <li>• <i>Health &amp; Welfare:</i> CFPB developed a comprehensive benefits package. <i>See pages 10-32 for more information on the health and welfare benefits for which you may be eligible.</i></li> <li>• <i>Retirement:</i> Your retirement and thrift plan eligibility is based on whether or not you participated in a Federal retirement plan before joining CFPB. <i>See page 33 for more information.</i></li> </ul>

We have worked to ensure the pay and benefits being provided are in compliance with all legislation, as well as enable attraction and retention through improved competitiveness.

## Your Compensation

To meet the needs of our organization, CFPB's compensation program supports our mission by:

- Enabling the acquisition of strong experienced leaders, mid-career professionals and innovative, dedicated entry level staff
- Building and training a professional cadre
- Rewarding skill development and demonstrated capability to take on increasing levels of responsibility, creating a performance-driven culture
- Developing a distinct brand and employee value proposition
- Promoting transparency

### CFPB PAY STRUCTURE

For purposes of attracting top talent to our team, CFPB performed a market analysis and created pay ranges comparable with the pay ranges of the Board of Governors and other financial regulatory agencies for corresponding levels of employees.

Eligibility for changes in pay band and/or salary will be handled in line with our established career framework and performance management structures and policies.

### COMPENSATION HIGHLIGHTS

- Your individual skills, experience and expertise at your time of hire determine your placement within your pay band
- You will learn more about career paths and performance management at CFPB as these programs are developed
- You are expected to routinely review your Statements of Earnings & Leave (SEL) using the Employee Personal Page
- If something on your SEL looks incorrect, contact your Bureau of Public Debt (BPD) Processing Representative at 304-480-8276 or [processing@bpd.treas.gov](mailto:processing@bpd.treas.gov)

## HOW YOUR PAY WAS DETERMINED

CFPB salary is composed of two parts: base pay and, where applicable, locality pay. Base pay is the amount you receive regardless of the location in which you work. The chart below shows the base pay ranges for all CFPB job bands and sub-bands.

In addition, CFPB uses a well-established compensation approach to determine an additional “locality payment” based on the cost of living for the area in which you work. The salary shown in your offer letter reflected the total of your base pay plus your locality pay, if any.

Your salary is based on the job band of the position for which you were hired. Your specific salary determination within the band is based on the related skills, experience and expertise you bring to the position at the time of your hire.

CFPB JOB BANDS	CFPB NATIONAL PAY STRUCTURE	
	CFPB Pay Bands/Levels	CFPB Salary Ranges (Minimums and Maximums)
<b>BAND 1</b>	<b>1</b>	<b>\$22,389 – \$34,071</b>
<b>BAND 2</b>	<b>2</b>	<b>\$27,100 – \$43,805</b>
	2-A	\$27,100 – \$36,549
	2-B	\$29,735 – \$43,805
<b>BAND 3</b>	<b>3</b>	<b>\$37,200 – \$63,274</b>
	3-A	\$37,200 – \$45,841
	3-B	\$37,257 – \$52,124
	3-C	\$41,858 – \$63,274
<b>BAND 4</b>	<b>4</b>	<b>\$47,345 – \$91,062</b>
	4-A	\$47,345 – \$66,814
	4-B	\$52,832 – \$83,982
	4-C	\$60,708 – \$91,062
<b>BAND 5</b>	<b>5</b>	<b>\$64,400 – \$131,890</b>
	5-A	\$64,400 – \$93,380
	5-B	\$75,221 – \$109,071
	5-C	\$86,726 – \$131,890
<b>BAND 6</b>	<b>6</b>	<b>\$91,150 – \$166,195</b>
<b>BAND 7</b>	<b>7</b>	<b>107,100 – 199,100*</b>
<b>BAND 8</b>	<b>8</b>	<b>\$141,593 – \$219,027</b>
	8-A	\$141,593 – \$207,965
	8-B	\$163,717 – \$219,027
<b>BAND 9</b>	<b>9</b>	<b>\$181,416 – \$259,500</b>

\* Individuals in Pay Band 7 assigned to expert positions as defined by CFPB’s Executive Committee or who are assigned to a designated supervisory position may receive total compensation up to a maximum of \$203,540.

## RECEIVING YOUR PAY

Your timely and accurate receipt of your pay and benefits is contingent upon your timely and accurate completion and submission of your employment and benefits forms during New Employee Orientation. Your first pay date will be no more than 26 days from your start date. Direct deposits can typically be expected on Monday of the pay week. The CFPB pay schedule can be found on EPP.

In addition, you must **review your first SEL for accuracy** (accessible on EPP) within 4-6 weeks from your start date and should continue to routinely review your SEL every pay period. Note that deductions for benefits you elect may take several weeks to be processed. Every employee is individually responsible for ensuring that all information is accurate and all deductions have been recorded in accordance with the benefits elections you made (and at the level you chose). If you have any questions or believe any information is inaccurate, you must contact a BPD Processing Representative immediately at 304-480-8276 or [processing@bpd.treas.gov](mailto:processing@bpd.treas.gov).

## WHAT OTHER REWARDS YOU CAN EXPECT

We designed a performance management system that provides a process for understanding agency and organizational expectations, developing the skills and experiences needed to meet those expectations and assessing progress toward performance and career goals.

In addition, we are designing a career framework — a structure and tools to provide clarity around potential career paths and assist with career planning and development — that supports our unique goals of attracting, retaining and engaging the talent we need to fulfill our mission. It will help you map out a career course, create a development plan to reach key milestones along that course, and access related learning and development opportunities — both experiential and instructional. Look for more information about these programs as it becomes available.

In the meantime, you can use the Treasury Learning Management System (TLMS) to complete mandatory annual training requirements and discover more about relevant learning opportunities. This system is online at <https://tlms.treas.gov>. This includes Cyber Security Awareness, No FEAR Act, and Culture of Privacy Awareness training. **You will be able to request a username and login information at the start of the second full pay period after your Entry on Duty date by calling BPD/ARC at 304-480-8000, option 4.**

## Your Benefits

### CFPB BENEFITS ELIGIBILITY

#### **For New Hires (Including Federal Transferees):**

In general, you and your immediate family members are eligible to participate in the CFPB Benefits Program. The following chart provides a brief overview of CFPB’s eligibility requirements. Information on **eligibility for Federal Benefit Programs**, such as Federal Employees Health Benefits (FEHB), can be found in the “Eligibility” section for each benefit found in the following pages.

FAMILY MEMBER	ELIGIBILITY REQUIREMENTS
<b>You</b>	You are eligible to participate in the CFPB Benefits Program if you are: <ul style="list-style-type: none"> <li>• On an appointment for more than one year, <b>AND</b></li> <li>• Either on a full-time time work schedule, OR a part-time work schedule of at least 30 hours per week.</li> </ul> You are not eligible to participate if you are on an appointment of one year or less, or if you’re a part-time employee working fewer than 30 hours per week.
<b>Your spouse</b>	Must be your legal spouse
<b>Your domestic partner</b>	Your domestic partner is qualified to receive coverage in all CFPB domestic partner benefits if you have completed the <i>CFPB Affidavit of Domestic Partnership for Benefits Coverage</i> form and submitted to CFPB Human Capital Benefits. You will only need to provide this affidavit one time to be eligible for all CFPB domestic partner benefits.  CFPB offers a Domestic Partner Health Insurance Subsidy (DPHIS) program because a domestic partner and children of domestic partners are not considered eligible dependents under the FEHB health insurance program. To be eligible for the subsidy, your domestic partner must not have access to health coverage through an employer-sponsored plan.
<b>Your children</b>	Your children and spouse’s/domestic partner’s children are eligible to participate in the CFPB Benefits Program if they are: <ul style="list-style-type: none"> <li>• Under age 22; or</li> <li>• Between ages 22 and 25, and               <ul style="list-style-type: none"> <li>– A full-time student at an accredited school, college or university,</li> <li>– Supported by you, and</li> <li>– Not employed on a full-time basis.</li> </ul> </li> </ul>

If you have questions about your eligibility, or that of your family, please contact a BPD Benefits Representative at 304-480-8275 or [benefits@bpd.treas.gov](mailto:benefits@bpd.treas.gov).

## BENEFIT ENROLLMENT WINDOWS

As a new hire, you may be eligible to enroll in a variety of benefits programs. Some, such as health benefits, must be elected within 60 days of your start date. Otherwise you must wait until an Open Season (often November) or for a Qualifying Life Event (QLE). *See the Benefits Enrollment Quick Reference Guide on pages 28-29 for more detailed enrollment information.*

**If you transferred from another Federal agency**, your benefits transferred with you except for FEDVIP, FSAFEDS and FLTCIP (see below).

- **FEDVIP:** Contact BENEFEDS (877.888.3337) to notify them of your transfer to CFPB and your date of transfer.
- **FSAFEDS:** FSAFEDS is not available to you\*. You must enroll in CFPB's FSA Program to participate in a Health Care or Dependent Care FSA.
- **FLTCIP:** If you are paying FLTCIP premiums by payroll deduction, you must notify LTC Partners (800.LTC.FEDS or 800.582.3337) of your transfer to CFPB and ask LTCFEDS to change their Payroll Office Identifier to FT0000.

*\* If you transferred to CFPB from another Federal agency/organization and currently participate in FSAFEDS, your FSAFEDS enrollment ceased on the date of your separation.*

## MAKING CHANGES AFTER ENROLLMENT

**“Qualifying Life Events” (QLEs)** may allow you to enroll in or change certain types of coverage outside of an Open Season. Examples of life events include marriage, divorce, beginning/ending domestic partnership, birth/adoption of a child, loss of coverage under your spouse's policy, and loss of coverage for a child under the other parent's policy. There are specific time limits for enrolling or changing your coverage due to QLEs, so please contact a BPD Benefits Representative at 304-480-8275 or [Benefits@bpd.treas.gov](mailto:Benefits@bpd.treas.gov) as soon as you anticipate a special life event.

## *The CFPB Benefits Program*

We've developed a comprehensive benefits program that we believe affirms your decision to serve American consumers with us. While our benefits offerings are comparable to other regulators, they are designed to attract and retain great people who will provide great service! You will be eligible for some benefits without taking any further action. In other cases, you will be asked to elect the benefits options in which you are interested from an array of flexible and versatile options (many at no cost to you) for which you are eligible. We believe you will see this as a valuable piece of your CFPB "Total Rewards Package."

CFPB's benefits program includes access to:

- Health Coverage (with premium reduction)
- Dental and Vision coverages
- Life Insurance (basic and optional)
- Long-Term Care Insurance
- Domestic Partner Health Insurance Subsidy
- Business Travel Accident Insurance
- 24-Hour Personal Accident Insurance
- Flexible Spending Accounts
- Work Life Benefits
- Sick and Annual Leave
- Short- and Long-term Disability Coverage
- Retirement Benefits

## BENEFIT SUMMARY

The following summary outlines benefits CFPB offers, including Title 5 benefits. **Certain benefits provided by CFPB may not be carried with you from agency to agency or continued into retirement.** Detailed information on the benefits below can be found after this summary.

BENEFITS AT-A-GLANCE	
Benefit	Offerings
Health Care	
HEALTH	<ul style="list-style-type: none"> <li>• <b>Federal Employees Health Benefits (FEHB)</b> <i>CFPB offers a bi-weekly premium reduction</i></li> </ul>
DENTAL	<ul style="list-style-type: none"> <li>• <b>CFPB Dental Plan</b></li> <li>• <b>Federal Employees Dental and Vision Program (FEDVIP)</b></li> </ul>
VISION	<ul style="list-style-type: none"> <li>• <b>CFPB Vision Plan</b></li> <li>• <b>Federal Employees Dental and Vision Program (FEDVIP)</b></li> </ul>
PHYSICAL EXAM PROGRAM	<ul style="list-style-type: none"> <li>• <b>CFPB Physical Exam Program</b></li> </ul>
DOMESTIC PARTNER HEALTH INSURANCE SUBSIDY	<ul style="list-style-type: none"> <li>• <b>CFPB Domestic Partner Health Insurance Subsidy (DPHIS)</b> <i>In the absence of coverage for domestic partners and children of domestic partners under FEHB</i></li> </ul>
Insurance	
LIFE	<ul style="list-style-type: none"> <li>• <b>CFPB Life Insurance</b></li> <li>• <b>Federal Employees' Group Life Insurance (FGLI)</b></li> </ul>
24-HOUR PERSONAL ACCIDENT	<ul style="list-style-type: none"> <li>• <b>CFPB 24-Hour Personal Accident coverage</b> <i>In addition to AD&amp;D benefits provided under FGLI or CFPB Basic Life Insurance</i></li> </ul>
BUSINESS TRAVEL ACCIDENT	<ul style="list-style-type: none"> <li>• <b>CFPB Business Travel Accident (BTA) coverage</b></li> </ul>
SHORT-TERM DISABILITY	<ul style="list-style-type: none"> <li>• <b>CFPB Short-Term Disability (STD) coverage</b></li> </ul>
LONG-TERM DISABILITY	<ul style="list-style-type: none"> <li>• <b>CFPB Long-Term Disability (LTD) coverage</b></li> </ul>
LONG-TERM CARE	<ul style="list-style-type: none"> <li>• <b>Federal Long-Term Care Insurance Program (FLTCIP)</b></li> </ul>

## BENEFITS AT-A-GLANCE

Benefit	Offerings
Other Benefits	
FLEXIBLE SPENDING ACCOUNTS	<b>CFPB Flexible Spending Account (FSA) Program (Health Care and Dependent Care FSA)</b>
TRANSIT SUBSIDY	<b>CFPB Transit Subsidy Program (CTSP)</b>
EMERGENCY BACK-UP CARE PROGRAM	<b>Emergency care services for children (infant through teens) and dependent adults</b>
EMPLOYEE ASSISTANCE PROGRAM	<b>Voluntary, confidential counseling and referral service</b>
WORKLIFE4YOU	<b>Wellness-related discounts</b>
ADDITIONAL WELLNESS BENEFITS	<b>Health club discounts</b>

## *Focus on Your Benefits*

The following pages include detailed descriptions of your benefit options. For more information on the benefits described in this booklet, see the BPD/ARC Customer Access site at <https://arc.publicdebt.treas.gov/fs/fscfpb1.htm> (User ID = ARC and Password = 1Source\*[case sensitive]) and refer to the contact list on page 36.

## HEALTH COVERAGE

**Federal Employees Health Benefits (FEHB)** offers group health care coverage to Federal employees and their dependents. There are numerous health plans available and two types of enrollment options: self only coverage and self and family coverage. Details about each plan, including premiums, coverage, deductibles and service areas, are available at [www.opm.gov/insure/health/planinfo](http://www.opm.gov/insure/health/planinfo).

**ELIGIBILITY:** Most employees are eligible to enroll in FEHB. Eligible dependents under the self and family enrollment option include your current spouse, children under age 26, and children age 26 and over incapable of self-support due to a disability that existed prior to age 26. (**Domestic partners and their children are not covered under FEHB. Please see information on CFPB's Domestic Partner Health Insurance Subsidy.**) Learn more about FEHB eligibility at <http://www.opm.gov/insure/health/planinfo>.

**PAYING FOR COVERAGE:** You and the Government share the cost of health care coverage. Premiums\* are withheld each pay period on a pre-tax basis (known as "premium conversion"). You may opt out of premium conversion if you choose. Learn more at <http://www.opm.gov/insure/health/reference/premconversion>.  
If you enroll in FEHB, you will receive an **automatic reduction of up to \$60** on your FEHB premium each pay period. You will not see it as a separate line item on your SEL.

*\* The FEHB premiums for a part-time employee are higher than those for full-time employees as part-time employees must pay a prorated share of the Government contribution, in addition to the full-time employee share.*

## FOR MORE INFORMATION ON FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB)

Go to <http://www.opm.gov/insure/health/planinfo/2012/guides/70-1.pdf> where you can find an overview of the FEHB plans and information.

## DENTAL AND VISION COVERAGE

**You may enroll in CFPB's Dental PPO Plan and/or Vision PPO Plan and/or the Federal Employees Dental and Vision Program (FEDVIP).** CFPB dental and vision coverage are offered under two separate plans, through different carriers (MetLife and VSP). You may enroll in CFPB dental without enrolling in CFPB vision and vice versa. You may also enroll in FEDVIP coverage only, or enroll in FEDVIP and also enroll in one or both of the CFPB plans. If you are currently enrolled in FEDVIP, you may drop FEDVIP and enroll in the CFPB dental and/or vision plan (or have both coverages).

CFPB offers a Dental PPO plan through MetLife. There are three enrollment options: employee, employee + 1, or family coverage (domestic partners and children of domestic partners are eligible). **CFPB pays the full cost of this coverage** (no bi-weekly employee contributions). The following chart provides highlights:

CFPB DENTAL PPO PLAN		
Benefit	In-Network	Out-of-Network
<b>Calendar Year Maximum (Type A, B and C Expenses)</b>	\$2,500 per person	\$2,500 per person
<b>Calendar Year Deductible</b>		
Individual	\$50 per person	\$50 per person
Family Maximum	\$150 per family	\$150 per family
Deductible Carryover	If a charge is incurred for a covered service during the last three months of any year and is applied to the deductible, such charge will also be applied to the deductible for the next year	
<b>Type A Expenses - Preventive &amp; Diagnostic Care</b> <i>Oral Exams (two per year); Cleanings (two per year); Full Mouth X-rays (one complete set every three years); Bitewing X-rays (two per year); Panoramic X-ray (one every three years); Fluoride Application (one per year for children under age 19); Sealants (one per year for children under age 16); Space Maintainers (limited to non-orthodontic treatment; one per lifetime per tooth area for children under age 19); Emergency care to relieve pain</i>	Plan pays 100% no deductible	Plan pays 100% no deductible, subject to reasonable and customary  Emergency services are paid at in-network levels
<b>Type B Expenses - Basic Restorative Care</b> <i>Fillings; Root Canal Therapy; Periodontal Surgery; Periodontal Scaling and Root Planing; Denture Adjustments and Repairs; Extractions; Anesthetics; Oral Surgery; Local anesthesia for simple extractions or oral surgery; General anesthesia for complex covered surgical procedures; When medically necessary as determined by MetLife; Prefabricated Stainless Steel or Resin Crowns</i>	Plan pays 80% after deductible	Plan pays 80% after deductible, subject to reasonable and customary
<b>Type C Expenses - Major Restorative Care</b> <i>Crowns; Dentures; Bridges; Repairs to Crowns and Inlays; Surgical Extractions of Impacted Teeth; Dental Implants</i>	Plan pays 60% after deductible	Plan pays 60% after deductible, subject to reasonable and customary
<b>Orthodontia</b> (appliances and treatment) – <i>Lifetime Maximum \$1,500 per family member</i>	Plan pays 60% no deductible	Plan pays 60% no deductible, subject to reasonable and customary
<b>Predetermination Review:</b> Available on a voluntary basis when extensive dental work in excess of \$200 is proposed.		

Note: "Year" for purposes of this chart refers to a Calendar Year (January – December).

Additional program information is available at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).

CFPB dental coverage would be considered **primary** for employees to any benefits the employee may be eligible to receive through participation in FEDVIP and/or FEHB coverage. **This coverage may not be carried with you after you leave CFPB or into retirement.**

#### HOW TO PARTICIPATE

**Within 60 days of your start date, complete and return the Dental Enrollment Form to BPD (see the *Benefits Enrollment Quick Reference Guide* on pages 28-29 for more information). Changes to your elections are not permitted until the next Open Season for benefits unless you experience a QLE.**

CFPB offers a Vision PPO plan through VSP. There are three enrollment options: employee, employee + 1, or family coverage (domestic partners and children of domestic partners are eligible). **CFPB pays the full cost of this coverage** (no bi-weekly employee contributions). Full program information is available at [www.vsp.com](http://www.vsp.com). The following chart provides highlights:

CFPB VISION PPO PLAN		
Benefit	In-Network	Out-of-Network
<b>Eyeglass Examination</b>	<b>\$0 copay</b> (covered in full) <i>Plus discounts on Lasik, Custom Lasik and PRK procedures</i>	Plan pays up to \$60
<b>Eyeglass Materials</b> (lenses and frame)	<b>\$20 copay</b>	
• Single Vision Lenses	Plan pays up to \$100 wholesale / \$200 retail on eyeglass frame <i>Plus 20% savings on cost of eyeglass materials above what is covered, additional prescription eyeglasses or sunglasses</i>	Plan pays up to \$61
• Bifocal Lenses		Plan pays up to \$84
• Trifocal Lenses		Plan pays up to \$100
• Lenticular Lenses		Plan pays up to \$134
• Eyeglass Frame		Plan pays up to \$75
• Lens options	Progressive lenses, scratch coating and UV protected	Plan pays up to \$84 for progressive lenses; scratch coating and UV protected not covered
<b>Contact Lenses</b> (in lieu of eyeglasses)	<b>\$0 copay</b>	
• Elective Lenses	Plan pays up to \$160 <i>Plus 15% savings on cost of elective contact lenses above what is covered</i>	Plan pays up to \$88
• Medically Necessary Lenses	Covered in full	Plan pays up to \$220
<b>Computer Eyeglasses</b> (for employees only)	<b>\$0 copay</b>	
Includes exam, only single vision, bifocal or trifocal lenses, and an eyeglass frame valued up to \$90 retail	Covered in full	Not covered
<b>Frequency of Benefit</b>		
<b>Exams</b>	1 every 12 months	
<b>Lenses</b>	1 every 12 months	
<b>Frames</b>	1 every 12 months	

CFPB vision coverage would be considered **primary** for employees to any benefits you may be eligible to receive through participation in FEDVIP and/or FEHB coverage. **This coverage may not be carried with you after you leave CFPB or continued into retirement.**

## HOW TO PARTICIPATE

**Within 60 days of your start date, complete and return the Vision Enrollment Form to BPD (see the *Benefits Enrollment Quick Reference Guide* on pages 28-29 for more information). Changes to your elections are not permitted until the next Open Season for benefits unless you experience a QLE.**

## DENTAL AND VISION COVERAGE (CONT'D)

**Federal Employees Dental and Vision Program (FEDVIP) offers comprehensive supplemental dental and vision insurance.** There are three enrollment options: self, self + 1, or family coverage. Program information is available at [www.benefeds.com](http://www.benefeds.com).

**ELIGIBILITY:** Employees eligible for FEHB (whether or not they are actually enrolled in FEHB) are eligible to enroll in FEDVIP. Eligible family members include an enrollee's spouse and unmarried dependent children under the age of 22, or if age 22 or older, incapable of self-support. Note that the rules for family members' eligibility are NOT the same as they are for FEHB. **(Domestic partners and their children are not covered under FEDVIP.)**

**PAYING FOR COVERAGE:** You pay the full cost of dental and vision coverage you elect. Premiums are withheld each pay period on a pre-tax basis. Note that you may enroll in dental *and/or* vision coverage.

### HOW TO PARTICIPATE

**Within 60 days of your start date, enroll online at [www.benefeds.com](http://www.benefeds.com) or call 1-877-888-3337 (TTY: 1-877-889-5680).**

## FLEXIBLE SPENDING ACCOUNTS

CFPB offers a Flexible Spending Account (FSA) Program, which allows you to pay for eligible Health and Dependent Care expenses on a pre-tax basis. The following FSA Questions & Answers will help you learn more about how CFPB's FSA can save you money throughout the year. Visit [www.cfpbfsa.com](http://www.cfpbfsa.com), contact CompuSys/Erisa at 1-800-933-7472 or e-mail [cfpbfsa@cserisa.com](mailto:cfpbfsa@cserisa.com) for more information.

QUESTION	HEALTH CARE FSA	DEPENDENT CARE FSA
<b>What is an FSA?</b>	An FSA is a tax-advantaged account to which you can make pre-tax contributions from your pay in order to pay for eligible health care or dependent care expenses throughout the year.	
<b>How does an FSA reduce my taxes?</b>	Health Care FSA can save you money on taxes by allowing you to use pre-tax money to pay for eligible health care expenses for yourself or your eligible dependents.	Dependent Care FSA can save you money on taxes by allowing you to use pre-tax money to pay for eligible dependent care expenses.
<b>What are eligible expenses?</b>	<ul style="list-style-type: none"> <li>• Medical, dental and vision plan deductibles, copays and coinsurance</li> <li>• Certain health care services not covered by a medical, dental or vision plan</li> <li>• Over-the-counter (OTC) products with a physician's prescription</li> </ul>	<ul style="list-style-type: none"> <li>• Eligible child care centers</li> <li>• Adult day care centers</li> <li>• Caregiver for a disabled dependent who is physically or mentally incapable of self-care</li> </ul>
	<i>For a complete list of eligible health care and dependent care expenses, go to <a href="http://www.cfpbfsa.com/">http://www.cfpbfsa.com/</a> or <a href="http://www.irs.gov/Publication502">http://www.irs.gov/ Publication 502</a>.</i>	
<b>What is CFPB's account contribution?</b>	<b>For eligible colleagues, CFPB contributes \$1,000 per year to your FSA.</b> You do not need to contribute to the FSA to receive CFPB's contribution. You decide if you want the dollars deposited into your Health Care FSA, Dependent Care FSA, or split the money between both.	
<b>Am I eligible for CFPB's account contribution?</b>	All colleagues earning \$110,000 or less per year are eligible for CFPB's \$1,000 contribution.	
<b>What is my account contribution?</b>	You decide the amount of your contributions to one or both FSA during Open Season. Your contribution is deducted (pre-tax) in equal installments every pay period	
<b>When are my contributions available to use?</b>	The FSA program plan year is January 1 through December 31 so you may begin using your FSA account contributions on the pay period after you enroll. You have an additional 10-week grace period at the beginning of the following year — from January to March 15 — during which claims incurred can be counted towards the first year's account. You have a grace period of 120 days from the end of the plan year to submit claims against incurred costs. <b>Contributions to a FSA must be used during the plan year or your monies will be forfeited.</b>	
<b>What are the maximum contribution limits?</b>	You can contribute up to \$7,500 per year in pre-tax dollars ( <i>if you receive CFPB's contribution, you may contribute up to \$6,500 per year</i> ).	You can contribute up to \$5,000 (per IRS regulations) per year in pre-tax dollars ( <i>if you receive CFPB's contribution, you may contribute up to \$4,000 per year</i> ).
<b>What is the deadline to use my funds and submit claims for reimbursement?</b>	You have until April 30 to submit Health Care claims incurred through December 31 of the previous year.	You have until April 30 to submit Dependent Care claims incurred through December 31 of the previous year. <b>Note:</b> You will be reimbursed only up to the balance in your account at the time you submit. Once additional funds are available, you will receive reimbursement.

## PHYSICAL EXAM PROGRAM

CFPB offers a **Physical Exam Program (PEP)**. The PEP is a benefit that allows eligible employees of any age to receive tax-free reimbursement up to a specific dollar amount for out-of-pocket medical expenses associated with your annual physical. This benefit is available once every 12 months (annually), with reimbursement up to \$200. The PEP is provided by CFPB at no cost to you and no enrollment is required.

In addition, you can receive up to \$30 for your annual flu shot. You are free to schedule your own physical exam with a provider of your choice. This benefit is for CFPB employees only, and can only be claimed for expenses not paid using health insurance or a Health Care Flexible Spending Account.

### HOW TO PARTICIPATE

**After claiming benefits from your health plan, complete and sign a PEP Reimbursement Request and HIPAA Authorization Form (posted on the BPD Customer Access Pages) and return to CFPB Human Capital Benefits, Consumer Financial Protection Bureau, 1700 G Street N.W, Washington, D.C. 20006, along with documentation of your expenses and insurance.**

## DOMESTIC PARTNER HEALTH INSURANCE SUBSIDY

CFPB offers a **Domestic Partner Health Insurance Subsidy (DPHIS)** program because a domestic partner and children of domestic partners are not considered eligible dependents under the FEHB health insurance program. To be eligible for the subsidy, your domestic partner must not have access to health coverage through an employer-sponsored plan.

Under this program, employees can receive a subsidy toward health insurance premiums for a domestic partner and eligible children of a domestic partner. You can receive 72% of the monthly premium paid for domestic partner health insurance coverage (which mirrors the average CFPB premium contribution for FEHB); monthly limits apply.

### HOW TO PARTICIPATE

**To receive the benefit, complete a DPHIS Reimbursement Request Form and return to CFPB Human Capital Benefits, Consumer Financial Protection Bureau, 1700 G Street N.W, Washington, D.C. 20006, along with required documentation (including a CFPB Affidavit of Domestic Partnership for Benefits Coverage form, copy of the insurance policy, billing statements and proof of payment). *You will only need to provide this affidavit one time to be eligible for all CFPB domestic partner benefits.* Please send any questions to [CFPB\\_HRBenefits@cfpb.gov](mailto:CFPB_HRBenefits@cfpb.gov).**

## LIFE INSURANCE

You may enroll in CFPB's Basic Life Insurance program, which includes Accidental Death and Dismemberment (AD&D) coverage, and Supplemental Life Insurance coverage, insured by MetLife or the Federal Employees' Group Life Insurance (FEGLI) program. You may enroll in FEGLI, the CFPB Life Insurance program, or have coverage under both programs.

### CFPB Basic Life Insurance

#### BASIC LIFE (INCLUDING AD&D)

<b>Employee</b>	One times base and geographic pay (rounded up to the next thousand) plus \$2,000.
<b>Additional Basic Benefit for Employees under age 45</b>	The additional amount is equal to another increment of the CFPB basic life insurance amount for employees 35 and younger. For employees aged 36 and older, the additional amount reduces 10 percent each year until, at age 45, the additional amount is eliminated.

The cost of your CFPB basic coverage depends on whether you enroll in Federal Employees' Group Life Insurance (FEGLI):

- **If you enroll in FEGLI**, you may choose to add CFPB basic coverage, or elect FEGLI with no CFPB basic coverage.
  - **If you elect FEGLI and CFPB basic coverage:** CFPB pays 50% of the premium for this coverage (you pay your share through after-tax bi-weekly contributions) and you pay for your FEGLI coverage through premium contributions.
  - **If you elect FEGLI and do not elect CFPB basic coverage:** You may not elect CFPB supplemental life coverage.
- **If you do not enroll in FEGLI**, you may enroll in CFPB basic coverage. CFPB will pay 100% of the premium (no bi-weekly contributions), but you must make an *active* election to participate. If you elect FEGLI at a later time, your CFPB basic coverage premium will be adjusted at that time to be 50% CFPB-paid.
- **If you are currently enrolled in FEGLI**, you may choose to drop FEGLI and elect CFPB basic coverage, keep FEGLI and add CFPB basic coverage, or keep FEGLI with no CFPB basic coverage.
  - **If you drop FEGLI and elect CFPB basic coverage:** CFPB pays the full cost of basic coverage (you pay no bi-weekly contributions). *(If you drop FEGLI, Evidence of Insurability (EOI) will be required if you wish to re-enroll later. Before dropping your current FEGLI coverage, remember you may only take FEGLI into retirement if you have had coverage for the five years of service immediately before retirement – or all periods of service during which that coverage was available to you if it's less than five years – or you enrolled at your first opportunity for coverage.)*
  - **If you keep FEGLI and add CFPB basic coverage:** CFPB pays 50% of the premium for this coverage (you pay your share through after-tax bi-weekly contributions). Your premium contributions for FEGLI will remain in effect.
  - **If you keep FEGLI and do not elect CFPB basic coverage:** Your premium contributions for FEGLI will continue uninterrupted, and you will not have CFPB coverage. You may not elect CFPB supplemental life coverage.

**Note that unlike FEGLI, this CFPB benefit may not be carried with you across agencies or continued into retirement.**

## CFPB Supplemental Life Insurance

### SUPPLEMENTAL LIFE

<b>Employee</b>	You must elect CFPB basic coverage to elect this benefit. You can elect increments of \$25,000, not to exceed the lesser of five times the CFPB basic coverage amount (rounded to the next higher \$25,000) or \$300,000.
<b>Spouse/Domestic Partner</b>	You must elect CFPB basic coverage to elect this benefit. You may then choose from two levels (up to a \$300,000 limit): <ul style="list-style-type: none"> <li>• 50% of the employee's basic amount</li> <li>• 100% of the employee's basic amount</li> </ul>
<b>Family</b>	You must elect CFPB basic coverage to elect this benefit. You may then choose from five levels: <ul style="list-style-type: none"> <li>• \$5,000 spouse/\$2,500 per child</li> <li>• \$10,000 spouse/\$5,000 per child</li> <li>• \$15,000 spouse/\$7,500 per child</li> <li>• \$20,000 spouse/\$10,000 per child</li> <li>• \$25,000 spouse/\$12,500 per child</li> </ul>

You pay the cost of coverage through after-tax bi-weekly contributions. **This coverage may not be continued into retirement; however, you may convert to a personal, non-group policy within 31 days after separation.**

For additional program information contact [CFPB\\_HRBenefits@cfpb.gov](mailto:CFPB_HRBenefits@cfpb.gov).

### HOW TO PARTICIPATE

**Within 60 days of your start date, complete and return the enrollment and beneficiary forms (see the *Benefits Enrollment Quick Reference Guide* on pages 28-29). Use the worksheet provided on pages 30-32 of this booklet to help you determine the cost of your coverage.**

## LIFE INSURANCE (CONT'D)

### Federal Employees' Group Life Insurance (FEGLI)

#### BASIC LIFE

<b>Employee</b>	One times base and geographic pay (rounded up to the next thousand) plus \$2,000. Eligible employees are automatically covered for Basic (at a cost of \$0.15 biweekly for each \$1,000 of coverage) as of the date of employment unless coverage is waived.
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#### SUPPLEMENTAL LIFE

<b>Employee</b>	<ul style="list-style-type: none"><li>• Option A: Provides \$10,000 of coverage</li><li>• Option B: Additional is equal to one, two, three, four or five times your annual base pay rounded up to the next thousand</li></ul>
<b>Spouse/Family</b>	<ul style="list-style-type: none"><li>• Option C: Available in multiples of one to five; each multiple provides \$5,000 coverage for your spouse and \$2,500 coverage for each eligible dependent child</li></ul>

If you waive Basic coverage altogether or elect Basic but no other optional coverage during the first 60 days in which you may enroll, you will generally have to wait one year and take a physical examination, or wait for a special event (such as marriage or the birth of a child) to elect additional coverage.

For assistance in determining the appropriate amount of life insurance coverage, as well as the cost, that meets your personal goals use the FEGLI calculator at [www.opm.gov/calculator/worksheet.asp](http://www.opm.gov/calculator/worksheet.asp).

#### HOW TO PARTICIPATE

**Within 60 days of your start date, complete and return form SF 2817 (available at BPD Customer Access pages) to BPD.**

## 24-HOUR PERSONAL ACCIDENT INSURANCE

CFPB offers **24-Hour Personal Accident Insurance**, also insured by MetLife. This coverage provides additional coverage in the event you or your family (including domestic partners and children of domestic partners) experience a loss as a result of an accident – examples include full or partial loss of the use of a limb, vision impairment or death. You may select from an Employee-Only Plan or Employee and Family Plan.

### 24-HOUR PERSONAL ACCIDENT

<b>Employee-Only</b>	\$50,000 to \$250,000 of coverage in units of \$25,000; amounts above \$250,000 may be selected in units of \$50,000 up to a maximum of \$500,000.
<b>Employee and Family</b>	\$50,000 to \$250,000 of coverage in units of \$25,000; amounts above \$250,000 may be selected in units of \$50,000 up to a maximum of \$500,000.

Your benefit amount cannot exceed the lesser of 10 times your base annual salary or \$500,000.

The **Employee and Family** option covers you at 100%; the amount of family member coverage will depend on whether it is covering a spouse/domestic partner and child(ren), employee and spouse/domestic partner only, or employee and child(ren) only. If the family includes:

- *Employee, spouse/domestic partner and child(ren):* the spouse benefit is 60% of the employee amount and the child(ren) benefit is 20% of the employee amount.
- *Employee and spouse/domestic partner only:* the spouse benefit will be 70% of the employee amount.
- *Employee and child(ren) only:* the child benefit would be 25% of the employee amount.

**This coverage may not be carried with you after you leave CFPB or continued into retirement.** For additional program information contact [CFPB\\_HRBenefits@cfpb.gov](mailto:CFPB_HRBenefits@cfpb.gov).

### HOW TO PARTICIPATE

**Within 60 days of your start date, complete and return the enrollment and beneficiary forms to BPD (see the *Benefits Enrollment Quick Reference Guide* on pages 28-29). Use the worksheet provided on pages 30-32 of this booklet to help you determine the cost of your coverage.**

## BUSINESS TRAVEL ACCIDENT INSURANCE

CFPB provides **Business Travel Accident (BTA)** coverage. This benefit is another kind of accidental death and dismemberment insurance that provides coverage while you are traveling on CFPB business. CFPB pays the full premium (no employee contribution), and *you are automatically covered* by this benefit. The full benefit amount is four times annual pay with a minimum of \$50,000 and a maximum of \$1,000,000; lesser amounts are paid out in the event of a partial loss (examples include full or partial loss of the use of a limb, vision impairment or death). This coverage also includes prospective employees, authorized guests, spouses, domestic partners, and children who are accompanying you. **This coverage may not be carried with you after you leave CFPB or continued into retirement.**

### HOW TO PARTICIPATE

**You will be automatically enrolled in this 100% CFPB-paid benefit.**

## DISABILITY INSURANCE

CFPB provides **Short-Term** and **Long-Term Disability** coverage insured by CIGNA. *You are automatically covered* by this benefit. Disability insurance provides coverage in the event you need to miss work for an extended period of time due to illness or injury. **CFPB pays the full premium for STD and LTD coverage (no employee contribution).**

### DISABILITY

<b>Short-Term Disability (STD)</b>	Pays 60% of pay (up to a weekly maximum of \$3,173) for up to 90 days; seven-day waiting period applies before benefits begin.
<b>Long-Term Disability (LTD)</b>	Pays 60% of weekly pay (up to a monthly maximum of \$13,750); 90-day waiting period (duration of STD coverage) applies before benefits begin.

**This coverage may not be carried with you after you leave CFPB or continued into retirement.**

### HOW TO PARTICIPATE

**You will be automatically enrolled in this 100% CFPB-paid benefit.**

## LONG-TERM CARE INSURANCE

**Federal Long-Term Care Insurance Program (FLTCIP)** helps pay for long term care services needed to perform activities of daily living. Information is available at [www.ltcfeds.com](http://www.ltcfeds.com). Employees eligible for FEHB (whether or not they are actually enrolled in FEHB) are eligible to apply. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You must apply to find out if you are eligible. Qualified relatives include your spouse, same sex partner, parents, parents-in-law, stepparents and adult children; they may apply on their own, even if you do not apply or if you were denied coverage. Your premium is based on your age on the date you apply, as well as the options you select. You can find premium calculators and payment options at [www.ltcfeds.com](http://www.ltcfeds.com). ***If you currently participate in FLTCIP, your participation will continue.***

### HOW TO PARTICIPATE

- **You may apply at any time; however, if you do so within 60 days after your date of hire, you will only need to complete the abbreviated enrollment form.** If you apply after 60 days, you will be required to complete the full underwriting version of the enrollment form.
- **Apply online at [www.ltcfeds.com](http://www.ltcfeds.com) or call 1-800-582-3337 (TTY: 1-800-843-3557).**

## OTHER BENEFITS

The following additional benefits are available to **ALL CFPB employees**:

<b>EMERGENCY BACKUP DEPENDENT CARE:</b>	Emergency care services for children (infant through teens) and dependent adults through an extensive network of in-home and center-based providers; up to five visits per dependent each year, subject to co-pays. Please call 866-596-2505 (TTY: 800-873-1322) to use these services.
<b>EMPLOYEE ASSISTANCE PROGRAM (EAP):</b>	Voluntary, confidential counseling and referral service provided free of charge to you and your dependents. The EAP is available 24 hours a day, seven days a week and is staffed by professional counselors prepared to assist on a wide range of issues, including: stress and health, family and relationship, substance abuse, workplace, financial, legal and behavioral problems. Learn more at <a href="http://www.foh4you.com">www.foh4you.com</a> or call 866-596-2505 (TTY: 800-873-1322).
<b>WORKLIFE4YOU:</b>	Personalized referrals, a variety of wellness-related activities and services at discount prices, such as fitness/gym memberships, massage therapy, yoga classes, personal trainers, reflexology, and more – at no cost to you. Learn more at <a href="http://www.worklife4you.com">www.worklife4you.com</a> .
<b>CFPB TRANSIT SUBSIDY PROGRAM:</b>	Transit program available to our colleagues stationed in an official CFPB Building. If you are duty stationed at your home and/or receive a subsidy to park in a garage on or near the property of the duty station, you are not eligible. This incentive program provides up to \$125 in public transit subsidy. Anyone wishing to participate in this program must complete the online application found at <a href="http://team.cfpb.local/transit">http://team.cfpb.local/transit</a> .

### HOW TO PARTICIPATE

**The benefits listed above are available at any time. Refer to the information provided above, and contact your Human Capital Customer Consultant if you have additional questions.**

## HOW CFPB BENEFITS ARE TAXED

Tax implications for CFPB benefits (beyond Title 5) are determined by the type and value of the benefit:

- **For Dental and Vision:** The CFPB-paid premium is not taxable to you, unless you are covering your domestic partner and/or domestic partner's children. In this case, it is treated as taxable income. If elected, the fair market value of the elected domestic partner coverage, as determined by CFPB, will be included in your income as reported to the IRS on your W-2 and you will be responsible for paying all applicable taxes, such as federal, state, social security and Medicare, on the CFPB domestic partner dental and vision benefits you elect.
- **For CFPB Flexible Spending Account Program:** Money deposited into your account is tax-free.
- **For Life and Accident Insurance:** Your contributions, if any, for basic life coverage (if combined with FEGLI coverage) are deducted post-tax. Any amount of basic life coverage over \$50,000 is considered "imputed income" for tax purposes. Your contributions for supplemental life and 24-hour personal accident coverage are deducted post-tax.
- **For the Domestic Partner Health Insurance Subsidy:** The subsidy is taxable income to the employees who receive it. CFPB will include the subsidy in your income as reported to the IRS on your W-2 and you will be responsible for paying all applicable taxes, such as federal, state, social security and Medicare.
- **For the Physical Exam Program:** This is a tax-free benefit.
- **For Automatic Coverage (STD, LTD and Business Travel Accident):** These coverages are provided to you tax free. Should you receive a benefit from either the STD or LTD policy, your disability payments will be considered taxable income for you.

If you have questions on the individual tax implications of any of your benefits, please consult a tax advisor.

## Benefits Enrollment Quick Reference Guide

### HOW TO ENROLL

The benefits you elect at this time (or any) will remain in effect and roll over from plan year to plan year, unless you change them during an Open Season or due to a Qualifying Life Event (Exception: You must re-enroll each year to participate in CFPB's FSA Program).

If you wish to elect CFPB coverage outlined in this booklet, follow the steps below.

1. **Review** your benefit options and discuss your benefits coverage with your family.
2. **Decide** what elections you want to make.
3. **Visit** the BPD Customer Access pages at <https://arc.publicdebt.treas.gov/fs/fscfpb1.htm> (User ID = ARC and Password = 1Source\*[case sensitive]), where you can find all necessary benefits enrollment forms.
4. **Within 60 days of your start date, complete and submit the applicable enrollment forms** by fax to 304-480-8019 or scan and email to [benefits@bpd.treas.gov](mailto:benefits@bpd.treas.gov). Benefit enrollment forms can also be mailed to BPD to the address below:

**Regular Address:**

Bureau of the Public Debt  
Benefits (Avery 4-K)  
PO Box 1328  
Parkersburg, WV 26106-1328

**Express Mail Address:**

Bureau of the Public Debt  
Benefits (Avery 4-K)  
Public Debt Warehouse & Ops Ctr, Dock 1  
257 Bosley Industrial Park Drive  
Parkersburg, WV 26101

### IMPORTANT ENROLLMENT EXCEPTIONS

There are several exceptions to the above enrollment processes:

- Your CFPB Life Insurance and 24-Hour Personal Accident Insurance Beneficiary Designation Forms **can only be submitted by mail** to BPD. Faxed or scanned and emailed forms will not be accepted.
- The 60 day enrollment period does not apply to the Beneficiary Designation Forms; they can be submitted at any time.
- Certain benefits require you to enroll in coverage online. ***See the next page for more information.***

## IF YOU WISH TO ELECT:

(Within 60 days of your start date)

- FEHB:** Complete form SF-2809 (available at [www.opm.gov/forms](http://www.opm.gov/forms)) and submit by fax to 304-480-8019 or scan and email to [benefits@bpd.treas.gov](mailto:benefits@bpd.treas.gov).
- CFPB Dental Coverage:** Complete and return the Dental Enrollment Form to BPD by fax to 304-480-8019 or scan and email to [benefits@bpd.treas.gov](mailto:benefits@bpd.treas.gov).
- CFPB Vision Coverage:** Complete and return the Vision Enrollment Form to BPD by fax to 304-480-8019 or scan and email to [benefits@bpd.treas.gov](mailto:benefits@bpd.treas.gov).
- FEDVIP (Dental or Vision):** Enroll online at [www.benefeds.com](http://www.benefeds.com) or call 1-877-888-3337 (TTY: 1-877-889-5680).
- CFPB FSA Program:** Complete and return the CFPB FSA Program Enrollment Form to BPD by fax to 304-480-8019 or scan and email to [benefits@bpd.treas.gov](mailto:benefits@bpd.treas.gov).
- CFPB Life Insurance (Basic and Supplemental):** Complete and return the Life Insurance Enrollment by fax to 304-480-8019 or scan and email to [benefits@bpd.treas.gov](mailto:benefits@bpd.treas.gov). Complete and return Beneficiary Designation Form by mail\* to BPD.
- FEGLI:** Complete and return form SF 2817 (available at BPD Customer Access pages) by fax to 304-480-8019 or scan and email to [benefits@bpd.treas.gov](mailto:benefits@bpd.treas.gov).
- CFPB 24-Hour Personal Accident Insurance:** Complete and return the 24-Hour Personal Accident Insurance Enrollment by fax to 304-480-8019 or scan and email to [benefits@bpd.treas.gov](mailto:benefits@bpd.treas.gov). Complete and return Beneficiary Designation Form by mail\* to BPD.

\* Please see previous page for BPD's mailing address.

## IF YOU WISH TO DROP:

- FEDVIP (Dental/Vision) Coverage:**
  1. Complete and submit the applicable CFPB vision and/or dental benefits enrollment form by fax (**304-480-8019**) or scan and email to BPD at [benefits@bpd.treas.gov](mailto:benefits@bpd.treas.gov),
  2. Email BPD at [benefits@bpd.treas.gov](mailto:benefits@bpd.treas.gov) expressing your wish to cancel your current FEDVIP coverage, **and**
  3. Within two weeks, a BENEFEDS representative will contact you to confirm your wish to cancel your FEDVIP coverage.
- FEGLI (Life) Coverage:** Complete and return form SF 2817 (Life Insurance Election Federal Employees' Group Life Insurance Program) posted on the BPD Customer Access pages (Forms – Human Resources) by fax to 304-480-8019 or scan and email to [benefits@bpd.treas.gov](mailto:benefits@bpd.treas.gov).

## If you wish to participate in the...

- Domestic Partner Health Insurance Subsidy (DPHIS):** Complete the DPHIS Reimbursement Request Form and return to CFPB Human Capital Benefits, Consumer Financial Protection Bureau, 1700 G Street N.W, Washington, D.C. 20006, along with required documentation; there is no enrollment deadline, but reimbursement will not occur until documentation is complete (reimbursement occurs quarterly).
- Physical Exam Program (PEP):** After claiming benefits from your health plan, complete and sign a PEP Reimbursement Request and HIPAA Authorization Form and return to CFPB Human Capital Benefits, Consumer Financial Protection Bureau, 1700 G Street N.W, Washington, D.C. 20006, along with required documentation (there is no enrollment deadline, but reimbursement will not occur until documentation is submitted).

**If you wish to cover a Domestic Partner** under any of the CFPB coverage (Dental, Vision, Life, 24-Hour Personal Accident) or participate in the DPHIS, submit the CFPB Affidavit of Domestic Partnership for Benefits Coverage form to CFPB Human Capital Benefits. **You need only do this ONCE** (regardless of the number of benefits you elect). *NOTE: This documentation should NOT be returned to BPD.*

## CFPB Life and Accident Insurance Rate Worksheet

This worksheet is provided to help you determine the cost of CFPB insurance coverage you may elect. Start by completing some basic information about you:

Basic Information	
1. Your annual rate of base and geographic pay:	
2. Your present age:	
3. Do you have FEGLI coverage?	

### Basic Life Insurance

CFPB offers Basic Life Insurance coverage (including AD&D) in the amount of **one (1) times your base and geographic pay (rounded up to the next thousand) plus \$2,000**. An automatic additional benefit is provided for employees under age 45.

- If you do not participate in FEGLI, this coverage is provided at no cost to you.
- If you participate in FEGLI, CFPB will pay 50% of the cost (as CFPB will also contribute to your FEGLI premium).
- You also have the option not to elect CFPB coverage (which requires no action on your part).

*Additional Basic Benefit for Employees Under Age 45:* The additional amount is equal to another increment of the basic life insurance amount for employees 35 and younger. For employees aged 36 and older, the additional amount reduces 10 percent a year until at age 45 the additional amount is eliminated.

DETERMINING YOUR BASIC LIFE COVERAGE AMOUNT		
Instruction	Example	Your Coverage
Your Base and Geographic Pay (rounded up to next thousand) <i>(Example: \$65,200 would round up to \$66,000)</i>	\$66,000	\$ _____
Add \$2,000	+ \$2,000	+ \$2,000
<b>Basic Coverage</b>	<b>\$68,000</b>	\$ _____
Multiply the Basic Coverage amount by the appropriate multiplication factor from the table to the right <i>(Example: Employee age 42, multiply \$68,000 by 1.3)</i>	\$88,400	
<b>Total Basic Coverage</b>	<b>\$88,400</b>	\$ _____

*Additional Age-Based Benefit Rate Table*

Employee's Age	Multiplication Factor
35 or under	2.0
36	1.9
37	1.8
38	1.7
39	1.6
40	1.5
41	1.4
42	1.3
43	1.2
44	1.1
45 and over	1.0

### Supplemental Life Insurance

If you elect CFPB Basic Life insurance coverage, you may also elect additional CFPB coverage for yourself and/or your dependents (including domestic partners). Coverage options are as follows:

**For Yourself:** You may elect supplemental employee coverage in **increments of \$25,000**, not to exceed the lesser of five (5) times the basic life insurance amount (rounded to the next higher \$25,000) or \$300,000.

- \$25,000      • \$125,000      • \$225,000
- \$50,000      • \$150,000      • \$250,000
- \$75,000      • \$175,000      • \$275,000
- \$100,000      • \$200,000      • \$300,000

SUPPLEMENTAL EMPLOYEE LIFE	
Your Age	Bi-Weekly Rate (per \$1,000 of coverage)
Under 35	\$0.018
35-39	\$0.024
40-44	\$0.031
45-49	\$0.047
50-54	\$0.078
55-59	\$0.131
Age 60 and older	\$0.253

You must elect CFPB Basic Life coverage if you wish to elect CFPB Supplemental Employee Life.

## Supplemental Life Insurance *(continued)*

**For Your Spouse/Domestic Partner:** You may elect supplemental spouse/domestic partner coverage in the following amounts:

- 50% of the employee basic amount, OR
- 100% of the employee basic amount

The spouse/domestic partner coverage limit is \$300,000.

You must elect CFPB Basic Life coverage if you wish to elect CFPB Supplemental Spouse/Domestic Partner Life.

SUPPLEMENTAL SPOUSE/DOMESTIC PARTNER LIFE	
Your Age	Bi-Weekly Rate (per \$1,000 of coverage)
Under 35	\$0.023
35-39	\$0.041
40-44	\$0.046
45-49	\$0.069
50-54	\$0.106
55-59	\$0.198
Age 60 and older	\$0.586

**For Your Family:** You may elect supplemental family coverage from one of five options. The bi-weekly premium is a flat rate determined by the level you choose (for instance, Option #1 is one (1) times the bi-weekly rate listed, Option #2 is two (2) times the bi-weekly rate listed, and so on):

- **Option #1:** \$5,000 spouse / \$2,500 per child
- **Option #2:** \$10,000 spouse / \$5,000 per child
- **Option #3:** \$15,000 spouse / \$7,500 per child
- **Option #4:** \$20,000 spouse / \$10,000 per child
- **Option #5:** \$25,000 spouse / \$12,500 per child

SUPPLEMENTAL FAMILY LIFE					
Your Age	Bi-Weekly Rate for Selected Option				
	Option #1	Option #2	Option #3	Option #4	Option #5
Under 35	\$0.243	\$0.49	\$0.73	\$0.97	\$1.22
35-39	\$0.277	\$0.55	\$0.83	\$1.11	\$1.39
40-44	\$0.342	\$0.68	\$1.03	\$1.37	\$1.71
45-49	\$0.467	\$0.93	\$1.40	\$1.87	\$2.34
50-54	\$0.747	\$1.49	\$2.24	\$2.99	\$3.74
55-59	\$1.142	\$2.28	\$3.43	\$4.57	\$5.71
Age 60 and older	\$2.117	\$4.23	\$6.35	\$8.47	\$10.59

You must elect CFPB Basic Life coverage if you wish to elect CFPB Supplemental Family Life.

## 24-Hour Personal Accident Insurance

You may also elect additional accident coverage for yourself and/or your family (including domestic partners).

Coverage options are as follows (with a flat bi-weekly rate for each amount/level of coverage):

- **Employee Only:** \$50,000 to \$250,000 of coverage in units of \$25,000, and amounts above \$250,000 may be selected in units of \$50,000 up to a maximum of \$500,000.
- **Employee and Family:** \$50,000 to \$250,000 of coverage in units of \$25,000, and amounts above \$250,000 may be selected in units of \$50,000 up to a maximum of \$500,000.

24-HOUR PERSONAL ACCIDENT		
Benefit Amount	Employee-Only Bi-Weekly Rate	Family Bi-Weekly Rate
\$50,000.00	\$0.53	\$0.85
\$75,000.00	\$0.80	\$1.28
\$100,000.00	\$1.06	\$1.71
\$125,000.00	\$1.33	\$2.13
\$150,000.00	\$1.59	\$2.56
\$175,000.00	\$1.86	\$2.99
\$200,000.00	\$2.12	\$3.42
\$225,000.00	\$2.39	\$3.84
\$250,000.00	\$2.65	\$4.27
\$300,000.00	\$3.18	\$5.12
\$350,000.00	\$3.72	\$5.98
\$400,000.00	\$4.25	\$6.83
\$450,000.00	\$4.78	\$7.68
\$500,000.00	\$5.31	\$8.54

Your benefit amount cannot exceed the lesser of 10 times your base annual salary or \$500,000.

## Insurance Rate Calculations

Using the rate information provided on the previous two pages, enter the applicable amounts in the table below to determine your contributions.

DETERMINING YOUR CONTRIBUTIONS			
Instruction		Example	Actual Bi-Weekly Amounts for Your Coverage
<b>Basic Life and AD&amp;D</b>			
1	Enter your rate (\$0.00 if you DO NOT plan to have FEGLI coverage; \$0.03 if you plan to carry FEGLI coverage*) (Example: Employee <u>with</u> FEGLI coverage)	\$0.03	
2	Enter your coverage amount (see Determining Your Basic Life Coverage Amount earlier in worksheet) in thousands (i.e., remove last three zeros) (Example: For \$100,000 of coverage enter 100)	100	
3	Bi-weekly premium (row 1) x (row 2) (Example: Multiply \$0.03 x 100)	\$3.00	\$ _____
<b>Supplemental Employee Life</b>			
4	Enter your rate from the appropriate coverage table (Example: Supplemental Employee Life for employee age 36)	\$0.024	
5	Enter your desired coverage amount** (\$25,000 increments) in thousands (i.e., remove last three zeros) (Example: For \$100,000 of coverage enter 100)	100	
6	Bi-weekly premium (row 4) x (row 5) (Example: Multiply \$0.024 x 100)	\$2.40	\$ _____
<b>Supplemental Spouse/Domestic Partner Life</b>			
7	Enter your rate from the appropriate coverage table (Example: Supplemental Spouse/Domestic Partner Life for employee age 58)	\$0.198	
8	Enter your desired coverage*** amount based on 50% or 100% of the employee basic amount in thousands (i.e., remove last three zeros) (Example: For \$100,000 of coverage enter 100)	100	
9	Bi-weekly premium (row 7) x (row 8) (Example: Multiply \$0.198 x 100)	\$19.80	\$ _____
<b>Family Life</b>			
10	Enter the rate for your desired coverage from the rate table (Example: Option #4 (\$20,000 spouse / \$10,000 per child) for employee age 42)	\$1.37	
11	Bi-weekly premium (row 10) (Example: \$1.37)	\$1.37	\$ _____
<b>24-Hour Personal Accident</b>			
12	Enter the rate for your desired coverage from the rate table (Example: \$125,000 of Family coverage)	\$2.13	
13	Bi-weekly premium (row 12) (Example: \$2.13)	\$2.13	\$ _____
<b>TOTAL BI-WEEKLY CONTRIBUTIONS FOR INSURANCE ELECTIONS</b>			
14	Add bi-weekly premium amounts from rows 3, 6, 9, 11 and 13 (Example: \$3.00 + \$2.40 + \$19.80 + \$1.37 + \$2.13)	\$28.70	\$ _____

\* If you currently have FEGLI coverage, you will need to contact FEGLI and cancel coverage to receive 100%-paid CFPB coverage. If this is not completed by the effective date of your CFPB coverage, contributions will be deducted from your pay at the 50% paid rate (\$.03 per \$1,000 of coverage, half of the full \$.06 premium) until the FEGLI coverage is cancelled. This worksheet does **not** include FEGLI premium contributions.

\*\* \$25,000 increments, not to exceed the lesser of five (5) times the basic life insurance amount (rounded to the next higher \$25,000) or \$300,000.

\*\*\* Not to exceed \$300,000.

## RETIREMENT BENEFITS

The retirement benefits that we offer our colleagues vary based on whether your appointment allows coverage under a retirement plan other than Social Security and whether you have prior Federal retirement plan participation. Generally, individuals who are placed into an appointment that is originally scheduled to last for more than one year are eligible for coverage under a Federal retirement plan.

### Your Retirement and Thrift Plan

**If you are without prior Federal Reserve System (FRS) retirement plan participation**, you are automatically enrolled in the Federal Reserve Bank Plan for Board Employees (Bank Plan) and Federal Reserve Thrift Plan (FRS Thrift Plan). Within two weeks of your date of hire, you will receive a Smart Benefits retirement packet at your home address with instructions for how to access and manage your retirement benefits online (*you will use your HR Connect log in information to access the website for the first time*). See page 4 for information on accessing HR Connect.

**If you were covered by a FRS retirement plan and have never been covered by the Federal Employees Retirement System (FERS) or the Civil Service Retirement System (CSRS or CSRS Offset)**, you are automatically enrolled in the appropriate FRS Retirement Plan and the FRS Thrift Plan. If you have an active Smart Benefits retirement account, continue to use that account to access and manage your retirement benefits.

**If you have prior participation under FERS, CSRS or CSRS Offset, (even if you have been covered under a FRS retirement plan)**, you will initially be placed in FERS, CSRS or CSRS Offset (as appropriate) and the Thrift Savings Plan (TSP). However, you will be given an option to stay in your assigned plan or make a new retirement and thrift plan election into the appropriate FRS Retirement Plan and the FRS Thrift Plan.

Once your service date for retirement has been verified and it is determined that you have an election choice, you will receive resources about your retirement and thrift plan choice to help you make your decision including your retirement program choice *Plan Comparison* (previously known as *Quick Facts*) which provides a comparison of your plan options and *Your Personalized Retirement Benefit Choice Statement*. **You must make your retirement and thrift plan election within 30 days of receipt of *Your Personalized Retirement Benefit Choice Statement*.**

Just like your health care and other benefits, we encourage you to take time to learn how your retirement benefits work so you can get the most value from them for you and your family, now and into the future.

### QUESTIONS

If you have questions about your assigned retirement program, the choice you may have or how it affects you, please email [CFPB\\_HRBenefits@cfpb.gov](mailto:CFPB_HRBenefits@cfpb.gov) or contact Pam Harpe at 202-435-7235 or Nikki DiPalma at 202-435-7396.

You may also wish to discuss your retirement planning with a financial advisor who can help you meet your goals.

## BUILDING ACCESS

Identification badges must be worn at all times while inside a Federal building and must be returned to security when you are no longer on staff at the Bureau. If you lose or misplace a badge, please report it immediately to security by emailing John Starr at [John.Starr@cfpb.gov](mailto:John.Starr@cfpb.gov).

### TYPES OF BADGES

- **Temporary Treasury Badge:** When you first begin employment with the CFPB, you will be given a temporary badge which must be shown with a photo ID to access any of the office buildings. Federal employees receive blue badges and contract workers receive red.
- **HSDP 12 PIV Badge:** This is the most secure form of identification. To receive this badge, you must have sponsorship and have completed the background investigation process. This badge is a photo ID which is programmable for after-hours building access and restricted facility access.

### SECURITY BY OFFICE LOCATION

OFFICE LOCATION	HOURS	SECURITY CHECK	BADGE NEEDED	ACCESS CARD NEEDED
<b>1801 L Street NW</b>	6:00AM - 7:00PM	Visual badge check during normal business hours	Temporary Treasury Badge or PIV Badge	Kastle Card or programmed PIV needed for afterhours access
<b>1750 Pennsylvania Ave NW</b>	Accessible 24/7 with proper identification	Requires Kastle Card or PIV badge to gain access 24 hours a day	Temporary Treasury + Kastle Card OR programmed PIV Card	Kastle Card or PIV Card needed 24/7
<b>Union Center (820 1<sup>st</sup> St NE)</b>	8:00AM - 5:00PM	Visual badge check during normal business hours	Temporary Treasury Badge or PIV Badge	DataWatch card*
<b>1700 G Street NW</b>	6:00AM - 7:00PM	Visual badge check during normal business hours	Temporary Treasury Badge or PIV Badge	PIV Badge

Main Treasury and Annex business hours are 6:30AM to 8:30PM, Monday through Friday. Employees with a permanent Treasury identification card can access Treasury and the Annex 24 hours a day, seven days a week using their PIV Card. Persons visiting the Main Treasury Complex less than once a week should schedule their visits through the point of contact listed below.

If you have any questions pertaining to building security or access, contact John Starr in the Office of Security at [John.Starr@cfpb.gov](mailto:John.Starr@cfpb.gov) or by phone at 202-435-7040.

## TIME AND ATTENDANCE

CFPB uses webTA, an electronic time and attendance system, for you to track your hours in and out of the office. You can access webTA online at <https://webta.publicdebt.treas.gov/cfpb/index.html>. Your supervisor and time keeper will review your time and attendance reporting to ensure your timecard accurately reflects your hours worked and leave usage. At this time, the Human Capital Team is developing official policies regarding telework, credit hours, and flexible schedules as well. Your supervisor is your primary point of contact should you have questions, while your timekeeper can answer questions regarding various leave situations. You may also call the ARC Support Desk at (304) 480-8000, option 3, if you have trouble accessing the webTA system.

## LEAVE

As a Federal employee, you may be eligible for many different categories of leave. However, the two categories that you personally accrue balances in are annual leave and sick leave. Both your supervisor and your Human Capital Customer Consultant are available to answer questions you might have about CFPB's leave policies.

**SICK LEAVE:** Paid time off for personal medical reasons (including routine doctor appointments) or to assist in the medical care of a family member. Full-time employees accrue four hours of sick leave each pay period worked. Part-time employees accrue one hour for every 20 hours worked.

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**ANNUAL LEAVE:** Paid time off for any personal use (such as vacation or in the place of sick leave). Eligible full-time employees accrue annual leave based on their years of service, as follows:

- *Less than 3 years of service:* 4 hours each pay period (104 hours per leave year)
- *3 years but less than 15 years of service:* 6 hours each pay period except for the last pay period in the calendar year when 10 hours of annual leave are earned (160 hours per leave year)
- *15 or more years of service (or Job Bands 8 and 9, regardless of years of service):* 8 hours each pay period (208 hours per leave year)

Part-time employees will accrue annual leave on a pro-rated basis.

**For more information on leave, visit the BPD/ARC Customer Access site or contact a BPD Pay and Leave Representative at 304-480-8400 or [payroll@bpd.treas.gov](mailto:payroll@bpd.treas.gov).**

## How to Learn More

TOPIC / RESOURCE	CONTACT	HOW TO REACH
<b>General</b>		
<b>General Questions About Your Employment</b>	Human Capital Customer Consultant	See your Employment Confirmation Letter
<b>Pay Statement/Statement of Earnings and Leave Accuracy</b>	BPD Processing Representative	304-480-8276; Processing@bpd.treas.gov
<b>Payroll and Leave Inquiries</b>	BPD Pay and Leave Representative	304-480-8400; Payroll@bpd.treas.gov
<b>HR Systems (webTA, HR Connect)</b>	BPD HR Systems Help Desk	304-480-8000, option 4; HRSystems@bpd.treas.gov
<b>Employee Personal Page (EPP)</b>	Employee Personal Page	www.nfc.usda.gov/personal
<b>Health &amp; Welfare Benefits – General Information</b>	Administrative Resource Center (BPD/ARC) Benefits Representative	304-480-8275; Benefits@bpd.treas.gov https://arc.publicdebt.treas.gov/fs/fscfpb1.htm (User ID: ARC – Password: 1Source*)
<b>CFPB Dental (MetLife)</b>	MetLife	1-800-942-0854; www.metlife.com/mybenefits
<b>CFPB Vision (VSP)</b>	VSP	1-800-877-7195; www.vsp.com
<b>CFPB Life and 24-Hour Personal Accident (MetLife)</b>	CFPB Human Capital (Benefits)	CFPB_HRBenefits@cfpb.gov or your Human Capital Customer Consultant
<b>CFPB Short- and Long-Term Disability (CIGNA)</b>	CFPB Human Capital (Benefits)	CFPB_HRBenefits@cfpb.gov or your Human Capital Customer Consultant
<b>CFPB Flexible Spending Account Program</b>	CompuSys/Erisa	1-800-933-7472; cfpbfsa@cserisa.com
<b>Domestic Partner Health Insurance Subsidy, Physical Exam Program, other benefits</b>	CFPB Human Capital (Benefits)	CFPB_HRBenefits@cfpb.gov
<b>Title 5 Benefits – FEHB, FEDVIP, FEGLI and FLTCIP</b>	Administrative Resource Center (BPD/ARC) Benefits Representative	304-480-8275; Benefits@bpd.treas.gov https://arc.publicdebt.treas.gov/fs/fscfpb1.htm (User ID: ARC – Password: 1Source*)
<b>Employee Assistance Program (EAP) and WorkLife4You</b>	Federal Occupational Health (FOH)	866-596-2505 (TTY: 800-873-1322)
<b>Emergency Back-up Dependent Care</b>	WorkLife4You	866-596-2505 (TTY: 800-873-1322); www.worklife4you.com
<b>Health Club Discount</b>	CFPB Human Capital (Benefits)	CFPB_HRBenefits@cfpb.gov
<b>CFPB Transit Subsidy Program</b>	CFPB Human Capital (Benefits)	CFPB_TransitSubsidy@cfpb.gov
<b>Retirement/Thrift Benefits</b>	CFPB Human Capital (Benefits)	CFPB_HRBenefits@cfpb.gov
<b>Workplace and Technology</b>		
<b>Security</b>	John Starr	John.Starr@treasury.gov
<b>Information Technology (IT)</b>	Help Desk	202-622-1111 (or 2-1111); HELPDESK@treasury.gov

For other questions, please contact your CFPB Human Capital Customer Consultant.

## Common Acronyms

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<b>CFED</b>	Corporation for Enterprise Development
<b>CFPB</b>	Consumer Financial Protection Bureau
<b>CSRS</b>	Civil Service Retirement System
<b>DI</b>	Depository Institutions
<b>DO</b>	Departmental Offices of the Treasury
<b>DOC</b>	Department of Commerce
<b>EAP</b>	Employee Assistance Program
<b>EFT</b>	Electronic Funds Transfer
<b>EPP</b>	Employee Personal Page
<b>FDIC</b>	Federal Deposit Insurance Corporation
<b>FEDVIP</b>	Federal Employees Dental and Vision Insurance Program
<b>FEGLI</b>	Federal Employees Group Life Insurance
<b>FEHB</b>	Federal Employees Health Benefits
<b>FERS</b>	Federal Employees Retirement System
<b>FINRA</b>	Financial Industry Regulatory Authority
<b>FIRREA</b>	Financial Institutions Reform, Recovery, & Enforcement Act of 1989
<b>FLEC</b>	Financial Literacy & Education Commission
<b>FLTCIP</b>	Federal Long Term Care Insurance Program
<b>FOC</b>	Full Operational Capability
<b>FRB</b>	Federal Reserve Board
<b>FSAFEDS</b>	Federal Flexible Spending Account Program
<b>FTC</b>	Federal Trade Commission
<b>HUD</b>	U.S. Department of Housing and Urban Development
<b>IRS</b>	Internal Revenue Service
<b>LTD</b>	Long-Term Disability Program
<b>NCUA</b>	National Credit Union Administration
<b>OCC</b>	Office of the Comptroller of the Currency
<b>OF</b>	Optional Form
<b>OPM</b>	Office of Personnel Management
<b>OTS</b>	Office of Thrift Supervision
<b>PEP</b>	Physical Exam Program
<b>SEC</b>	U.S. Securities & Exchange Commission
<b>SF</b>	Standard Form
<b>STD</b>	Short-Term Disability Insurance
<b>TILA</b>	Truth in Lending Act of 1968
<b>TREAS</b>	Department of the Treasury
<b>TSP</b>	Thrift Savings Plan
<b>webTA</b>	Web Time and Attendance System

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*This booklet highlights the key features of the CFPB compensation and benefits program but does not include every detail about its plans. Full details are provided in the official plan documents, the terms of which will always govern. Nothing contained in any of these summaries creates an expressed or implied contract with any employee or other individual regarding employment or any benefits associated with employment or retirement. CFPB reserves the right to change or discontinue any of the benefit plans at any time.*

