

## **Lapse in Appropriations Information for Employees – January 10, 2019**

**Paychecks for January 12<sup>th</sup> or 14<sup>th</sup>:** given no funding agreement has been reached, we anticipate that most DOJ employees will not receive a paycheck deposit on their usual payday of Saturday January 12<sup>th</sup>, or for some, Monday January 14<sup>th</sup>. (A limited number of staff working in funded accounts will receive pay as normal). We know the lack of a paycheck will create a hardship for many of you and your families. However, below we have listed some information and resources that may be helpful at this difficult time.

**FEHB Health Benefits and FEGLI life insurance: Employee FEBH health insurance coverage will continue** even if premium deductions are not made on time. The enrollee share of the FEHB premium will accumulate and be withheld from pay when employees return to work. FEGLI life insurance coverage will also continue for 12 consecutive months in a non-pay status.

**Dental, Vision, and Long Term Care Coverage:** FEDVIP dental and vision insurance coverage will continue for two pay periods without billing to employees even if premium deductions are not made due to the shutdown. Long Term FLTCIP program coverage continues for three pay periods without billing to enrollees. Billings will be caught up when employees return to work.


**Justice Federal Credit Union Loans:** the Justice Federal Credit Union (JFCU) has announced that it will offer current and potential members special assistance furlough loans. JFCU members, and non-members interested in becoming members, should contact the credit union directly to learn more about eligibility and qualifications. The website is: <https://www.jfcu.org>.

**Creditor Letters:** if employees are concerned about creditor situations, the Office of Personnel Management has made available a suggested template federal employees may use for correspondence. See link below.

<https://www.opm.gov/policy-data-oversight/pay-leave/furlough-guidance/sample-letters-for-creditors-mortgage-companies-and-landlords.doc>

**Thrift Savings Plan Loans:** If you have a Thrift Savings Plan (TSP) account, the TSP loan program continues to be available during the government shutdown. Through this program, you may borrow from your own TSP account, and your repayments, including interest, are put back into your account. Some limitations may apply if you already have, or recently had, a TSP loan, so be sure to check the TSP loan page here: <https://www.tsp.gov/PlanParticipation/LoansAndWithdrawals/loans/index.html>

**Impact on Paying Current TSP Loans:** With respect to TSP loan payments, if an employee is placed in a non-pay status (e.g. furloughed), he/she is allowed to miss TSP loan payments for up to one year, if certain TSP rules are followed. However, interest continues to accrue, and the loan will be reamortized when the employee returns to work or at the one-year limit, whichever occurs first. Repayment must start when the employee returns to pay status. Employees also

have the option of continuing to make payments directly to TSP during the furlough so that no payments are missed (see the TSP website, Forms and Publications Section, to obtain a Loan Payment Coupon (TSP-26)). In addition, the TSP fact sheet *Effect of Nonpay Status on Your TSP Account*  answers many questions about the shutdown's impact on TSP contributions, loans, and withdrawals.

**Impact on Payroll Deductions:** many staff have asked how paycheck allocations are made when an employee's pay is reduced or stops during the furlough and there are insufficient funds for deductions or allotments to be made. Here is a link to the Office of Personnel Management's guidance on the order of precedence for applying deductions from the pay of employees:

<https://www.chcoc.gov/content/ppm-2008-01-order-precedence-when-gross-pay-not-sufficient-permit-all-deductions>.

If the shutdown continues to the extent any of the above information is impacted, we will advise employees in advance of any changes.