### Total Compensation at the NIH Sample

<table>
<thead>
<tr>
<th>Benefits</th>
<th>+ $38,723 (36.25%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Term Life Insurance and Health Benefits</td>
<td>$7,478</td>
</tr>
<tr>
<td>Standard Civilian Retirement Benefit</td>
<td>$16,985</td>
</tr>
<tr>
<td>Medicare Benefit</td>
<td>$1,549</td>
</tr>
<tr>
<td>Miscellaneous Fringe Benefits</td>
<td>$1,816</td>
</tr>
<tr>
<td>NIH matches the first 3% of basic pay you contribute each pay period dollar for dollar. Each dollar of the next 2% of basic pay will be matched 50 cents on the dollar. Vests after 3 years.</td>
<td>$4,273</td>
</tr>
<tr>
<td>Social Security</td>
<td>$6,623</td>
</tr>
</tbody>
</table>

Amounts above are approximate depending on what you elect. These are not direct payments but what the government pays for you.

**TERM LIFE INSURANCE**

Government pays 1/3 and you pay 2/3 of your Basic life insurance. Life insurance pay out is your salary rounded up to the next even $1,000 plus $2,000. You pay 100% of the cost of Optional insurance. See here for calculations.

**DID YOU KNOW THAT YOUR FEDERAL HEALTH BENEFITS CAN CONTINUE AFTER RETIREMENT?**

You may keep your existing health benefits coverage if enrolled in a federal plan for the five years immediately before retiring.

<table>
<thead>
<tr>
<th>Holidays</th>
<th>11 days off each year.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$4,504</td>
</tr>
</tbody>
</table>

### Annual Leave

- **Employees receive leave per pay period based on their number of years of service.**
  - Less than 3 years of service
    - 104 Hours: $5,323
      
  - 3 to 15 years of service
    - 160 Hours: $8,189
    
  - 15 or more years of service
    - 208 Hours: $10,645

### Sick Leave

- **Employees receive 4 hours per pay period.**
  - 104 Hours: $5,323
    
### Paid Parental Leave

- All eligible employees receive up to 12 weeks of paid time off for the birth of an employee's child, or the placement of a child with an employee for adoption or foster care.

<table>
<thead>
<tr>
<th>Salary</th>
<th>$106,823</th>
</tr>
</thead>
</table>

**Social Security**

$6,623

**Annual Leave**

- Less than 3 years of service
  - 104 Hours: $5,323

**Sick Leave**

- 104 Hours: $5,323
  
**Term Life Insurance and Health Benefits**

- 3 to 15 years of service
  - 160 Hours: $8,189

**Medicare Benefit**

- 15 or more years of service
  - 208 Hours: $10,645

**MISCELLANEOUS FRINGE BENEFITS**

- Includes Workers’ Compensation and Unemployment Programs

**Thrift Savings Plan**

- $3,205 (3%) + $1,068 (2%) = $4,273

**Government pays 1/3 and you pay 2/3 of your Basic life insurance. Life insurance pay out is your salary rounded up to the next even $1,000 plus $2,000. You pay 100% of the cost of Optional insurance. See here for calculations.**

**TERM LIFE INSURANCE**

- Government pays 1/3 and you pay 2/3 of your Basic life insurance. Life insurance pay out is your salary rounded up to the next even $1,000 plus $2,000. You pay 100% of the cost of Optional insurance. See here for calculations.
The NIH Transhare program provides a transit subsidy for use on mass-transit to include VRE, MARC, MTA, Metrorail, vanpools, and all buses in the National Capital Region that will accept SmartBenefits or other fare media issued by the program.

**Maximum Benefit: Up to $3,360 Annually**
Up to $280 Monthly

**Tuition Assistance**

Full-time employees may be eligible for reimbursement of your tuition and course material costs associated with your job-related studies.

**Public Service Loan Forgiveness (PSLF)**

Full-time employees may qualify for student loan forgiveness. The PSLF Program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

**Flexible Spending Account (FSAFEDS)**

A Flexible Spending Account allows you to set aside money from your paycheck, pre-tax, to pay for healthcare. The maximum contribution is $2,850.

FSAFEDS also offers an account for families with young children or elder care expenses – the Dependent Care FSA. This account allows you to set aside money to pay for your day care expenses. The maximum contribution is $5,000 per household or $2,500 if married but filing separately.

**Additional Services Available to Employees**

For more information on the below services and more, please see the NIH Total Compensation page.

- NIH Leave Bank
- Childcare
- Eldercare
- Fitness/Wellbeing
- Employee Assistance Program
- Rideshare
- Voluntary Leave Transfer Program (Government-wide)

**Workplace Flexibilities**

Various workplace flexibilities are available to employees in the performance of their duties including telework, remote work, and alternative work schedules.

Compensation based on a 2022 permanent full time GS-13, Step 1 Employee in Bethesda, MD: Salary $106,823