

Total Compensation at the NIH Sample

Compensation based on a 2023 permanent full time GS-13, Step 1 Employee in Bethesda, MD

Salary \$81,216 (Base Pay) + \$25,607 (Locality Pay) = **\$112,015**

Benefits + \$40,605.45 (36.25%)

Term Life Insurance and Health Benefits **\$7,841**

Standard Civilian Retirement Benefit **\$29,235**
Includes Pension and Post-Retirement Health Benefits

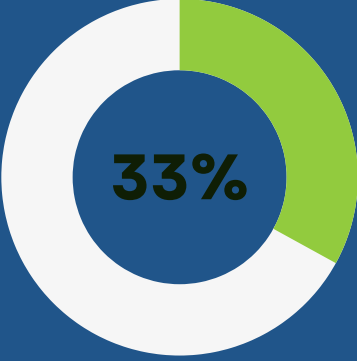
Medicare Benefit **\$1,624**

Miscellaneous Fringe Benefits **\$1,904**
Includes Workers' Compensation and Unemployment Programs

Thrift Savings Plan $\$3,205 (3\%) + \$1,068 (2\%) =$ **\$4,480**
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.

Social Security **\$6,945**

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.

Holidays

Employees receive 11 days off each year.

\$4,913

Annual Leave

Employees receive leave per pay period based on their number of years of service.

Less than 3 years of service
104 Hours: \$5,581
(104 hours / 8 hours = 13 days)

3 to 15 years of service
160 Hours: \$8,587
([160 hours / 8 hours] + 4 hours = 20 days)

15 or more years of service
208 Hours: \$11,163
(208 hours / 8 hours = 26 days)

Sick Leave

Employees receive 4 hours per pay period.

104 Hours: \$5,581
(104 hours / 8 hours = 13 days)



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.

TranShare Benefit

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)
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Workplace Flexibilities

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