

Working for the Federal Government, What Every Employee Should Know

If you have never worked for the Federal Government, it is important that you take a few minutes and read this information. If you have worked for the Federal Government and have been away for a while or are a current Federal employee, you should also review this information because a number of rules and procedures have changed. A word of advice - there are many things you will learn throughout your employment in the Federal workforce. Pay close attention, save all your paperwork, learn where to go and get answers, and never assume anything is the same from day to day. Please keep this booklet as a handy reference. Should you have any questions or concerns, please call the Office of Human Resources Management (EXRM) on 301-504-7925.

Staffing:

Recruitment:

Vacancy Announcements:

- Are used to advertise and describe job openings in CPSC and other Federal agencies.
- · Provide the grade level, promotion potential, location and the requirements of the job.
- Are posted in each CPSC Regional Office; at Headquarters on the electronic bulletin board; on our CPSC Website at www.cpsc.gov; and when appropriate on OPM's website at www.usajobs.gov
- · Are normally posted for no less than two weeks.
- Are open, depending on the vacancy, to CPSC employees only, to all current Federal employees or to everyone who qualifies.
- Please follow the directions in the vacancy carefully because you will not be considered eligible if you don't furnish all of the required information.

Employment:

- · Probationary or trial period:
- All competitive and excepted employees on a permanent appointment are on probation for one year.
- · Supervisors will recommend retention or separation before the end of the first year.
- All new supervisors serve a one-year supervisory probationary period.

Notification of Personnel Action (SF-50):

- You will receive a copy of a SF-50 for every personnel action taken. The original is kept in an official personnel file in the Office of Human Resources Management.
- You should keep a copy of every SF-50 you receive.

Background Investigation:

 All new permanent employees and some temporary employees must have a security background investigation.

Official Personnel Folder (OPF):

- The OPF contains all official government papers associated with your employment.
- It is a permanent record that transfers with you to other Federal agencies or to the Federal Records
 Center when you leave Federal service.
- You may review your OPF by making an appointment with an employee in the Office of Human Resources Management.
- You should keep a copy of all the forms associated with your employment.

Employment of Relatives:

- The employment of relatives is not appropriate if you have anything to do with their selection, promotions, performance appraisals or awards.
- The definition of a relative is: father, mother, son, daughter, brother, sister, uncle, aunt, first cousin, nephew, niece, husband, wife, father-in-law, mother-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, stepfather, stepmother, stepson, stepdaughter, stepbrother, stepsister, half brother or half sister.

Resignation, Transfer or Termination:

- You must notify your supervisor at least two weeks in advance of your last day.
- You must submit your reason for leaving on a Standard Form 52 (Request for Personnel Action).
- You must complete a Clearance Checklist (CPSC 236) and take care of any financial obligations before you leave.
- If you leave Federal service you receive a lump sum payment for any unused annual leave, not sick leave.
- If you transfer to another Federal agency your annual and sick leave are transferred.

Promotions and Reassignments:

- Agencies may promote, demote or reassign career or career conditional employees under a variety
 of circumstances. They also may make time-limited promotions of up to five years to fill temporary
 positions, accomplish project work, fill positions temporarily pending reorganization or to meet other
 temporary needs. Most career promotions are either career-ladder or processed through the merit
 promotion plan.
- General Schedule employees who are promoted to a higher grade must receive a pay increase equal to or above two steps of the former grade.

- A career or career-conditional employee of one agency may transfer, without a break in service, to an equivalent competitive service position in another agency without competing.
- To transfer to another Federal agency, you must meet the qualification requirements for the position. Employees must also be found suitable for employment in competitive service positions.
- If the current appointment is subject to a suitability investigation, that condition continues after the transfer.
- Generally, you become eligible for promotion after spending a year in your current grade and
 gaining experience doing the full range of the duties of the position for one year. However, being
 eligible for promotion does not guarantee you will be promoted. You must compete and be selected
 for a vacancy at a higher grade level unless the promotion is within your "career ladder".
- What is a career ladder? When a position has a range of grade levels, for example 5,7,9,11, with a
 maximum grade of 12, and the vacancy announcement stated that there was promotion potential to
 the 12, it is a career ladder position. Normally, after completing one year you are eligible for
 promotion to the next grade. Being eligible does not necessarily mean you will be promoted. There
 are three criteria:
- · You are performing at a fully successful level.
- The agency spending levels would not be adversely affected.
- There is enough work in the unit at the next grade level for you to be promoted.

Classification:

Position Description:

- · Your position description is a description of your duties and responsibilities.
- · It is used to determine your grade level and pay.

Classification:

- The comparison of your duties to the government-wide standard/guideline used to determine grade level.
- Job assignments and duties are used to determine grade level, not "on the job" performance.

Employee Relations:

- · Performance Management System:
- All employees who have appointments that exceed 120 days receive a performance appraisal.
- Employees must be in a position for 90 days in order to receive a performance appraisal.
- CPSC has a 5 level system. (Outstanding (Level 5), Highly Successful (Level 4), Fully Successful (Level 3), Minimally Successful (Level 2) and Unacceptable (Level 1)).
- You and your immediate supervisor are responsible for establishing a performance plan within 30 days of your appointment.
- Your supervisor completes your Performance Appraisal at the end of the rating period (October 1 -September 30) and the next higher-level official reviews it.
- · Your performance appraisal folder is kept in the Office of Human Resources Management.

Hours of Duty:

- The Standard Workweek is 8:30 to 5:00, Monday through Friday.
- CPSC has various work schedules available to most employees (based on the applicable Collective Bargaining Agreement). They are as follows:
- Alternative Work Schedule (AWS): A system different from normal business hours of 8:30 to 5:00.

Compressed Work Schedule: An 80-hour per biweekly pay period completed in less than 10 days (5/4/9). You work 9 hours a day for 8 days and 8 hours on one day with one day off per pay period. Or, you work eight 10-hour workdays with two days off per pay period (4/10).

Flexitour: A 10 day, 8 hr. work schedule with a set start and finish time within the core hours approved in advance by the supervisor. The start and stop times may be modified with the approval of the supervisor.

Variable week: A flexible work schedule of 80 hrs per biweekly pay period. The number of hours worked on a given day may vary with approval of the supervisor.

Credit Hours: Any hours under a flexible or standard schedule which are in excess of your basic work requirement and which you elect to work to vary the length of a workweek or a workday. Must be approved in advance. They are a voluntary redistribution of your normal hours between pay periods. One credit hour is earned for each hour you work in excess of the 80-hour biweekly pay period. If you are on a compressed work schedule you may not earn credit hours.

Core Hours: Designated times and days during the biweekly pay period when you must be present for work other than a lunch period or approved leave. Core hours are normally 9:30am until 3:30pm, Monday through Friday.

Flexible Time Bands: Period during a workday in which you are on alternative work schedules. You may select and/or vary starting and quitting times with prior approval of your supervisor. The bands will normally be 6:00am to 9:30am and 3:30pm to 7:00pm.

Access to Work Areas: You will have access to your work area Monday through Friday between the hours of 6:00am and 7:00pm. Your supervisor must approve any change.

Leave:

Annual Leave:

- Time earned for vacations or personal days. Accrues as follows:
- · 4 hours per pay period for the first three years of employment;
- 6 hours per pay period from year four until year 15;
- 8 hours per pay period from year 15; and,
- Can be used in increments of 15 minutes. Must be approved in advance whenever possible.

Sick Leave:

- Time earned to be used for illnesses, doctor's appointments, sick family members, etc. Accrued as follows:
- · 4 hours per pay period for everyone;
- · Can be used in 15-minute increments; and,
- · Must be approved in advance whenever possible.

Holidays:

If you are a full time employee you are excused from work, with pay, for the legal holidays. If you are a part-time employee you are compensated only for the holidays that fall on a day you are scheduled to work (and only for the hours you are scheduled to work). The holidays are as follows:

- · New Year's Day January 1
- · Inauguration Day (DC Metropolitan Area Only) January 20 every 4 years
- Martin Luther King's Birthday 3rd Monday in January
- President's Day 3rd Monday in February
- · Memorial Day Last Monday in May
- · Independence Day July 4
- · Labor Day 1st Monday in September
- · Columbus Day 2nd Monday in October
- · Veterans Day November 11
- · Thanksgiving Day 4th Thursday in November
- Christmas Day December 25

If a legal holiday falls on a Saturday, the Commission will be closed on the preceding Friday. If it falls on a Sunday, the Commission will be closed the following Monday.

If you wish to observe religious holidays that are not legal holidays you should make arrangements with your supervisor. The supervisor may give approval for you to work compensatory time or earn credit hours before the holiday and give you compensatory time off to participate in the religious observance. You can also use your annual leave.

If you work on legal holidays you will receive holiday pay.

Pay:

Pay Plans:

- Congress determines federal salaries. There are three systems at CPSC: General Schedule (GS), Senior Executive Service (SES) and Executive Level.
- GS: Has grades 1 through 15 with 10 steps for each grade;
- SES: Has 6 levels; and,
- Executive Level: Has 5 levels and are appointed by the President. At CPSC, only the Chairman and the Commissioners are at the Executive Level. There are 5 levels.

Overtime:

Overtime is work performed in excess of 8 hrs a day or 40 hrs in a week. A supervisor must approve it in advance. If you are at the GS-10 step 1 or below, compensation for overtime is at one and half times the basic rate of pay. If your rate of pay is above a GS-10 step 1 you will be paid at the basic rate of pay of a GS-10 step 1. You may request compensatory time off in lieu of paid overtime. If your salary exceeds the GS-10 step 10 rate; you are expected to earn compensatory time instead of receiving overtime pay.

Compensatory Time:

Compensatory time is time earned in place of overtime earned, if agreed to by the employer or required by regulation. A supervisor must approve in advance. Compensatory time off will be granted within a reasonable amount of time after the compensatory time is performed. The time limit for the use of compensatory time is the end of the leave year in which the time was earned, unless the failure to use it is due to important work, which had to be performed.

Paydays:

You will be paid every other Wednesday for a two-week period. Payroll checks are sent to your bank through direct deposit. Your bi-weekly pay statement is delivered to you in your office. Money deposited is available for use on the Friday or Saturday before the Wednesday payday, depending on your Financial Institution.

Pay Deductions:

Certain deductions are automatically taken from payroll checks. These include Federal and State taxes (at the exemption rate that you elect), retirement contributions, social security, FICA/Medicare, health insurance and life insurance.

Deductions may also be authorized for the Thrift Savings Plan, U.S. Savings Bonds, financial institutions (e.g. for a savings account or a loan payment), and charitable contributions.

You should carefully review every bi-weekly pay statement recieved to make sure that all deductions are correct. You may be held liable for any underpayment or overpayment or that you could have discovered by reviewing your pay statement.

Within-grade increases:

There are 10 pay steps for each grade and when you move up a step it is called a within-grade increase. Within-grade increases are based on performance ratings at the fully successful level or higher. Temporary and SES employees are not eligible for within-grade increases. Minimum waiting periods for within-grade increases are:

- Steps Minimum Waiting Period
- 2, 3, and 4 52 weeks
- 5, 6, and 7 104 weeks
- 8, 9, and 10 156 weeks
- A new waiting period begins when:
- It is the first appointment in the Federal service.

- There is a break in service for more then 52 weeks.
- There is an equivalent increase such as a promotion.
- · There is excess Leave Without Pay.

Annual Pay Raise:

Each year, the President may recommend an annual pay raise to Congress for Federal employees. The Congress may accept the President's recommendation or make its own proposal. After the Congress approves the pay raise, the President must then sign it into law. An annual pay raise usually takes effect in January of each year.

Special Pay Rates:

The Office of Personnel Management has approved "special pay rates" for certain types of positions in specified occupations and locations. The special rate increases the salary above the normal salary for that grade and step.

Miscellaneous Sources of Pay:

Awards:

- CPSC has an award system for employees that recognizes ongoing good performance, and special contributions to the agency's mission.
- · These can be monetary or non-monetary awards.

Bonuses:

- Recruitment bonuses are cash incentives up to 25 percent of base pay given to new employees for
 jobs that have been difficult to fill in the past.
- Relocation bonuses up to 25 percent may be paid for current Federal employees to relocate to a new commuting area. Decisions are made on a case-by-case basis.
- Retention allowances may be given up to 25 percent of basic pay to a current employee with
 unusually high or unique qualifications or the agency has a special need for that person's
 qualifications. It can be given only if a determination is made that the employee would be likely to
 leave in the absence of the allowance.

Injury Compensation:

The Federal Employees Compensation Act (FECA), administered for all agencies by the U. S. Department of Labor, provides compensation benefits to federal employees who sustain job-related injuries or illnesses. You should report any on-the-job injury to your supervisor as soon as you can.

Benefits:

Health Insurance:

The Federal Employees Health Benefits (FEHB) program is designed to help protect you and eligible family members from the expenses of illness and accident. Unlike many private sector health benefit plans, it provides coverage without physical examination, places no restrictions on age or physical condition, offers a wide range of plans to choose from and cannot be canceled.

You and the government jointly share the cost of the FEHB program. On average, the government pays slightly more than 70 percent of the cost. You pay your share of the premium through a payroll deduction. You can use your FEHB benefits as soon as your coverage is effective. There are no waiting periods, required medical examinations or restrictions because of age or physical condition.

There are two types of enrollments in each FEHB plan: self only, which provides benefits only to you; and self and family, providing benefits to you and all eligible family members. A self and family enrollment covers you, your spouse and your unmarried dependent children under age 22.

You can choose from among fee for service (FFS) plans regardless of where you live; plans offering a point of service (POS); or health maintenance organizations (HMOs) if you live (or sometimes if you work) in the area serviced by the plan.

Each Fall the government holds an "open season" in which you may change plans, type of enrollment or change levels of coverage if you wish.

If you leave CPSC, or any other Federal agency, your health care coverage continues for 31 days following the last day of the pay period you worked for CPSC. This coverage is at NO cost to you.

If you leave the CPSC or any other Federal agency you are also eligible for Temporary Continuation of Coverage (TCC). Departing employees must apply for TCC in the Office of Human Resources Management prior to leaving CPSC. TCC entitles the employee to eighteen months of health insurance coverage. However, you are responsible for the full cost of the health insurance premium and a small administrative charge (TCC= Government's share + your regular share + 2% administrative cost or 102% of the health insurance cost.). In most cases, the monthly cost to you will be less than the cost of private sector health insurance.

Life Insurance:

The Federal Employee's Group Life Insurance (FEGLI) program, as the name implies, provides group term life insurance. In most cases, you are automatically covered by Basic life insurance. In addition to the Basic, there are three forms of Optional insurance that you can elect. You must have Basic insurance in order to elect any of the options. Unlike Basic, enrollment in Optional insurance is not automatic - you must take action to elect the options.

Unlike the Federal Health Benefits Program, which has annual opportunities to join or change coverage levels, FEGLI open seasons are rare; elections of coverage generally must be made when first offered.

The cost of Basic insurance is shared between you and the government. You pay 2/3 of the total cost and the government pays 1/3. Your age does not affect the cost of Basic insurance. You pay the full cost of Optional insurance. The cost of Optional insurance depends on your age. For insurance withholding purposes, the government assumes you reach an age in your first pay period that starts after your birthday.

Most federal employees, including part-time employees, are eligible to enroll. Basic life insurance coverage is effective on the first day you enter a pay and duty status unless you waive this coverage before the end of your first pay period. You may waive Basic at any time. Optional insurance generally must be elected within 31 days of an appointment.

Retirement:

If you are a new employee, you are in the Federal Employees Retirement System (FERS). The FERS system covers everyone hired since January 1, 1984. However, if you had previous Federal employment under the "old" federal retirement program, the Civil Service Retirement System (CSRS), and were rehired, you may have been rehired under the FERS or CSRS-Offset, which is a mix of CSRS and Social Security coverage.

If you're unsure which retirement system applies to you, contact EXRM. The systems have fundamental differences in how benefits accumulate.

FERS is a three-part retirement system consisting of Social Security coverage, a civil service annuity and the Thrift Savings Plan. In general, FERS employees contribute 7.0 percent of pay to cover the cost of their benefits: .8 percent is paid to the civil service retirement fund and goes to cover their basic annuity benefit and 6.2 percent goes to pay for Social Security benefits.

In addition, they pay 1.45 percent for Medicare coverage, there is no cap on Medicare deductions.

FERS employees retiring with an unreduced annuity after 30 years will receive a basic benefit equal to 30 percent of their high-3 years of average salary as compared to 56.25 percent for CSRS and CSRS-Offset employees. FERS employees will be eligible for a Social Security benefit at age 62.

Survivor Benefits Upon Death of Employee:

Federal retirement systems protect your loved ones. Under FERS the surviving spouse of an employee who had at least 18 months of creditable civilian service may be eligible for a basic employee death benefit, as long as the spouse:

Was married to the deceased for an aggregate of at least nine months (the nine-month requirement does not apply if the death was accidental).

The deceased was the parent of a child born of the marriage (including one born posthumously, or out of wedlock if the parties later married). This benefit may be payable to a former spouse (in whole or in part) if a qualified court so orders. The rules are somewhat different for those under the CSRS retirement system.

Thrift Savings Plan:

The Thrift Savings Plan (TSP) is a valuable way to build up a nest egg for your retirement. It's the Federal government's version of the popular 401(k) plan. The TSP is a payroll withholding based plan. Investments are from pretax dollars and investment earnings are tax deferred until withdrawn.

FERS employees are allowed to invest up to 12 percent, to a threshold set annually by the IRS (in 2002, \$11,000). Your agency will automatically contribute an amount equal to 1 percent of your basic pay each pay period. You make your own contribution by payroll deductions and your agency matches those contributions according to the following schedule:

- Investment Agency Match
- First 3% of basic pay \$1.00 for each \$1.00 you invest
- Next 2% of basic pay \$0.50 for each \$1.00 you invest
- · Next 6% of basic pay 0
- CSRS and CSRS-Offset employees may invest up to 9 percent of salary in the program; they get no government contributions.

The TSP holds biannual open seasons during which you can begin contributing or change the amount of your TSP contributions. You can also change the allocation of how much money you have going into each of the TSP's investment funds on a daily basis or move your account balances among the funds whenever you choose through interfund transfers which are processed on a monthly basis. The TSP sends participants statements during the open seasons showing their account balances, loan status, vesting status and other information. New employees may sign up to begin contributions within 60 days after the appointment date. However, Agency matching contributions and the agency automatic 1 percent of salary contribution don't start until the second open season after your appointment.

Investment Choices:

Currently, the TSP has five funds available:

The Government Securities Investment Fund (G Fund), special Treasury issues with an average maturity date of about 14 years.

The Common Stock Index Fund (C Fund), which tracks the Standard & Poor's 500 index of large U.S. stocks.

The Fixed Income Index Investment Fund (F Fund), a combination of corporate and government bonds.

The Small Capitalization Stock Index Investment (S Fund), which tracks the Wilshire 4500 stock index.

The International Stock Index Fund (I Fund), which tracks the returns of the Morgan Stanley Capital International EAFE.

In-Service Loans and Withdrawals:

You may gain access to your money during your working career through loans (and in-service withdrawals). When you take a TSP loan, you are borrowing from yourself. Loans are repaid through payroll allotments over the payment period specified in the loan agreement. You can repay the loan in full, plus any unpaid interest before the end of your loan repayment schedule without penalty.

Employee Protections:

Anti-Discrimination Laws:

Federal employees are protected from discrimination under Title VII of the Civil Rights Act of 1964, the Age Discrimination in Employment Act of 1967, the Equal Pay Act of 1963 and Section 501 of the Rehabilitation Act of 1973. The Equal Employment Opportunity Commission enforces these laws. Generally speaking, under these laws it is illegal to discriminate in any aspect of employment including: hiring and firing, compensation, assignment, or classification of employees, transfer, promotion, layoff, or recall, recruitment and testing. Discriminatory practices under those laws also include: harassment on the basis of race, color, religion, sex, national origin, disability or age.

Title VII also prohibits discrimination because of participation in schools or places of worship associated with a particular racial, ethnic, or religious group. The law prohibits not only intentional discrimination, but also practices that have the effect of discriminating against individuals because of their race, color, religion, sex, national origin, disability or age.

Federal employees also are covered by the:

Age Discrimination in Employment Act, which protects individuals who are 40 years of age or older from employment discrimination based on age.

The Equal Pay Act, under which agencies may not discriminate on the basis of sex in the payment of wages or benefits, where men and women perform work of similar skill, effort, and responsibility for the same employer under similar working conditions.

The Rehabilitation Act, which protects people who have physical or mental impairments that substantially limit one or more major activities, have records of such impairments, or are regarded as having such impairments.

Appeal Rights:

Career employees may appeal many disciplinary actions and personnel decisions they believe are adverse to them to the Merit Systems Protection Board (MSPB).

CPSC Headquarters and some Field employees are represented by an employee Union called the American Federation of Government Employees. All non-supervisory and non-managerial employees in Headquarters are part of what is called a Bargaining Unit. Members of a bargaining unit must use the negotiated grievance procedure.

If you are in a supervisory, managerial, confidential position or you work in a Field location that is not part of a bargaining unit, you must use the CPSC administrative grievance procedure.

Reductions-In-Force (RIF):

When an agency conducts a significant job reduction, it must use formal reduction-in-force procedures published by the U.S. Office of Personnel Management. These rules create four standards for determining which employees are released, and which are retained, either in their current positions or in another position:

- Tenure of employment (such as type of appointment);
- · Veterans preference;
- · Length of service; and,
- · Performance ratings.

An agency is required to use the RIF procedures when an employee is faced with separation or downgrading for a reason such as reorganization, lack of work, shortage of funds, insufficient personnel ceiling, or the exercise of certain reemployment or restoration rights. A furlough of more than 30 calendar days, or of more than 22 discontinuous workdays, also is a RIF action. (A furlough of 30 or fewer calendar days, or of 22 or fewer discontinuous workdays, is an adverse action.)

Union Representation:

More than half of the Federal government is covered by bargaining units, allowing unions to negotiate over various conditions of employment. They don't generally negotiate compensation or other matters deemed to be in management's sole prerogative.

You must be in a recognized bargaining unit to join the union. However, you do not need to be a duespaying union member if you are in a bargaining unit.

CPSC Headquarters and some Field employees are represented by an employee Union called the American Federation of Government Employees. All non-supervisory and non- managerial employees in Headquarters and some Field locations are part of these bargaining units.

Employee Restrictions:

Ethical Conduct:

There are two core concepts underlying ethical principles for Federal employees:

Employees shall not use public office for private gain; and

Employees shall act impartially and not give preferential treatment to any private organization or individual.

In addition, employees must avoid any action that would create the appearance that they are violating the law or ethical standards.

Rules of ethical conduct govern subjects such as giving or accepting gifts, outside employment, abuse of position, required financial disclosures in certain situations and similar matters.

Political Activities:

Under the 1939 Hatch Act, Federal employees face restrictions on their ability to participate in political activities. Congress amended the Hatch Act in 1993 to permit more political activity although many restrictions still apply. Certain agencies and categories of employees, primarily in national security and law enforcement, are covered by the stricter rules that predate that amendment.

Generally speaking, federal employees covered by the 1993 amendments may:

- · Be candidates for public office in nonpartisan elections;
- · Register and vote as they choose;
- · Assist in voter registration drives;
- · Express opinions about candidates and issues;
- · Contribute money to political organizations;
- · Attend political fundraising functions. Attend and be active at political rallies and meetings;
- · Join and be an active member of a political party or club;
- · Sign nominating petitions; and,
- Campaign for or against referendum questions, constitutional amendments, or municipal ordinances.

They may not:

- · Campaign for or against candidates in partisan elections;
- Make campaign speeches for candidates in partisan elections;
- Distribute campaign literature in partisan elections;
- · Hold office in political clubs or parties;
- Use official authority or influence to interfere with an election;
- Solicit or discourage political activity of anyone with business before their agency;
- Solicit or receive political contributions (may be done in certain limited situations by federal labor or other employee organizations);
- Be candidates for public office in partisan elections;
- Engage in political activity while on duty, in a government office, wearing an official uniform or using a government vehicle; and,
- Wear political buttons on duty.

Employment Information