

Total Compensation for an NIH Nurse

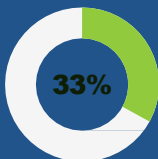
Compensation based on a 2025 permanent, full-time GS-11, Step 1 employee in Bethesda, MD

Salary Based on a Title 38 Special Salary Rate **\$93,591**

Benefits + **\$33,927 (36.25%)**

Term Life Insurance and Health Benefits	\$6,551
Standard Civilian Retirement Benefit Includes Pension and Post-Retirement Health Benefits	\$24,427
Medicare Benefit	\$1,357
Miscellaneous Fringe Benefits Includes Workers' Compensation and Unemployment Programs	\$1,591
Thrift Savings Plan 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. Vested after 3 years.	\$2,637 (3%) + \$879 (2%) = \$3,744
Social Security	\$5,803

Amounts above are approximate depending on what you elect for health and life insurance and the Thrift Savings Plan. 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.



The government contributes up to 72% of the employee health insurance premium.

Holidays

Employees receive 11 paid holidays each year. **\$3,946**

Annual Leave

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

Less than 3 years of service
4 Hours/Pay Period: \$4,663
(4 x 26 pay periods = 104 hours)

3 to 15 years of service
6 Hours/Pay Period: \$7,174
([6 x 26 pay periods] + 4 hours = 160 hours)

15 or more years of service
8 Hours/Pay Period: \$9,327
(8 x 26 pay periods = 204 hours)

Sick Leave

Employees receive 4 hours per pay period.

4 Hours/Pay Period: \$4,663
(4 x 26 pay periods = 104 hours)



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.

Title 38 - Premium Pay

Title 38 premium pay consists of differentials that are provided to NIH employees in specific health care occupations, including nurses, for additional hours worked. Some provisions, like Saturday Differential and On-Call Pay, are unique in the government to these employees, and all differentials are more lucrative than their Title 5 equivalents, as the “premium pay hourly rate” is derived by dividing the employee’s annual rate of basic pay by 2080 hours, rather than 2087. Employees may earn multiple types of premium pay (e.g., Night and Sunday Differential) for the same period of service.

Premium Pay Types and Rates:

Night Differential

10% of premium pay hourly rate. Employees receive night differential for work performed between 6pm and 6am. If at least four hours are performed between 6pm and 6am, then night differential is received for the employee’s entire tour.

Overtime Pay

150% of the premium pay hourly rate. Employees receive overtime pay for service exceeding eight hours in one day or 40 hours in a workweek (different minimums may apply for employees on alternative work schedules).

Holiday Pay

100% of the premium pay hourly rate. For every hour worked on a holiday, employees receive their basic hourly pay rate times the hours worked and the premium pay hourly rate times the hours worked for the same number of hours (i.e., if employee works 8 hours, they are entitled to 8 hours of their basic hourly pay rate and their premium pay hourly rate, respectively).

On-Call Pay

10% of the overtime pay rate. Employees earn on-call pay when they are scheduled to be ready to return to work, outside of regular work hours. The employee is not required to remain on site, but must be accessible by phone or other device and available to return within a designated response time.

Saturday Differential

25% of premium pay hourly rate. If any part of the scheduled tour falls between midnight on Friday and midnight on Saturday, an employee receives Saturday Differential for their entire tour.

Sunday Differential

25% of premium pay hourly rate. If any part of the scheduled tour falls between midnight on Saturday and midnight on Sunday, the employee receives Sunday Differential for their entire tour.

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 \$3,900 Annually

Up to \$300 Monthly

Tuition Assistance

Full-time employees may be eligible for reimbursement of your tuition.

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 **\$3,300**.

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 alternative work schedules.

Dental and Vision Plans

Eligible individuals can enroll in a [dental and/or vision plan](#).

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