

To modify Federal Law dealing with federal employee benefits

## **The Federal Employee Benefits Act of 2025**

---

### **Section 1**

This law modifies and supersedes all existing ALL employee federal benefits programs including those imposed by existing union contracts. Elements of current federal employee benefit programs not mentioned in this Bill shall remain as written.

### **Section 2**

Federal employees hired after October 1, 2024, may not participate in any pension fund currently available to any federal employee. Instead, all new hires will be entitled to participate in a newly formed 401-k program that provides that the federal government will match up to 50% of funds contributed by a (USPS or federal) employee up to a maximum of \$12,000 per year for the first ten years of participation and 100% for years after that until retirement. Participation in the 401-k program shall be available on date of hiring.

Further, all existing federal employees shall convert to the newly announced 401-k program on October 1, 2025. All existing pensions for federal employees hired before October 1, 2024, shall remain in effect, remain funded until last participant is deceased, and will be awarded after twenty years of service.

All funds provided by the federal government to the 401-k program and all employee contributions shall be vested 80% in the S&P stock index fund and 20% in U. S. Government 20 year Treasury Notes. The U. S department of the Treasury shall administer the 401-k program including the purchase and redemption of all trades.

### **Section 3**

All medical, dental, prescription and vision insurance currently provided to federal employees shall end on October 1, 2025. In its place, all federal employees and their dependents shall be covered by Medicare.

### **Section 4**

Parts A and B Medicare coverage shall be provided at no cost to All members of the U. S. Military and their dependents. In addition, any federal employee (including their dependents) whose job description requires the carrying of a firearm shall also enjoy this benefit.

## **Section 5**

Any federal employee killed in the line of duty shall have their mortgage paid off within thirty days of death and if married with dependents and no mortgage, the dependents shall have their existing rent payments made until youngest dependent reaches majority.

## **Section 6**

This bill may not be altered without the consent of two thirds of the House of Representatives.