Why Choose GEBA?

Membership Eligibility

GEBA membership is available to ALL Civilian Federal Employees and retirees, military (active duty, retired, disabled, and veterans), and their families. Membership is complimentary and is activated upon enrollment in a plan or service, and continues as long as you maintain coverage.

Membership Advantages

- > Savings on quality affordable insurance plans from respected providers
- > Superior service from GEBA staff who focus on your needs and interests
- > Access to unbiased insurance and financial planning advice
- > Coverage you can keep when you retire or leave the Federal government
- > Eligibility for GEBA Scholarships and the Member Educational Award Program

Insurance Benefits

- > Dental
- > Vision
- > Professional Liability
- > Home and Auto
- > Veterinary Pet Insurance

- > Group Term Life
- > Individual Life
- > Group Long Term Disability
- > Long Term Care

GEBA Wealth Management

GEBA has helped members with quality insurance and investment services for decades. GEBA Wealth Management was established to help Federal employees address their most important financial goals. GEBA Wealth Management Financial Advisors have expertise in your federal benefit options and how to integrate them into a comprehensive road map to build a more secure financial future. Learn more at www.GEBAWealth.com.

GEBA Wealth Management Services

- > Comprehensive Financial Planning
- > Insurance Review
- > Legacy Planning
- > Retirement Planning

- > Professionally Managed Portfolios
- > Retirement Plan Distribution Analysis
- > Saving for College
- > Social Security Analysis

Sponsored Family Member Program

Being a GEBA member comes with great perks, including the opportunity to sponsor an immediate family member for GEBA membership. Eligible family members include: siblings, adult children, parents, in-laws, grandparents and adult grandchildren. For more information on our Sponsored Family Member Program, visit www.GEBA.com/family.

Securities are offered through American Global Wealth Management. Member FINRA, SIPC & MSRB. Investment Advisory Services are offered though Cape Investment Advisory, Inc. an SEC registered investment advisor. Neither entity is affiliated with GEBA. GEBA Financial Advisors are Registered Representatives of American Global Wealth Management and Investment Advisory Representatives of Cape Investment Advisory, Inc. Insurance offered through TrueChoice.

2025 LEAVE CHART





Feds' Trusted Financial Partner

The Government Employees' Benefit Association was founded in 1957 by NSA employees to provide insurance benefits to Federal employees.

Approximately 16,000 Feds, Military, and families choose GEBA.

Call: (410) 657-8060 or (800) 826-1126

Email: geba@geba.com

1362 Mellon Road, #100, Hanover, MD 21076



2025 LEAVE CHART



Compliments of GEBA (Government Employees' Benefit Association, Inc.)

	DAILY RECORD OF LEAVE USED DURING EACH PAY PERIOD Record your daily use of leave time below. (Example: if you are using sick hours, enter "S-8".) Calculate your balance per pay period in the charts on the right. Deadline to Schedule "Use or Lose" Annual Leave is November 29, 2025. ANNUAL Leave Carried Over:)	SICK Leave Carried Over:		OTHER Leave Carried Over:									
	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	Earne	d/Used/B	alance	Earne	d/Used/B	alance	Earne	d/Used/B	alance
DEC 29 - JAN 11				Н														4					
JAN 12 - JAN 25									Н									4					
JAN 26 - FEB 8																		4					
FEB 9 - FEB 22									Н									4					
FEB 23 - MAR 8																		4					
MAR 9 - MAR 22																		4					
MAR 23 - APR 5																		4					
APR 6 - APR 19																		4					
APR 20 - MAY 3																		4					
MAY 4 - MAY 17																		4					
MAY 18 - MAY 31									Н									4					
JUN 1 - JUN 14																		4					
JUN 15 - JUN 28					Н													4					
JUN 29 - JUL 12						Н												4					
JUL 13 - JUL 26																		4					
JUL 27 - AUG 9																		4					
AUG 10 - AUG 23																		4					
AUG 24 - SEP 6									Н									4					
SEP 7 - SEP 20																		4					
SEP 21 - OCT 4																		4					
OCT 5 - OCT 18									Н									4					
OCT 19 - NOV 1																		4					
NOV 2 - NOV 15										Н								4					
NOV 16 - NOV 29												Н						4					
NOV 30 - DEC 13																		4					
DEC 14 - DEC 27												Н						4					
DEC 28 - JAN 10					Н													4					
Leave Codes:	н		Α	A S		s	С			L			Е		М		X		F				

es:	Н	А	S	С	L	Е	M	X	F
	Holiday	Annual Leave	Sick Leave	Court	Leave w/o Pay	Excused	Military	Credit Hours	Flex Time