



2012 BENEFIT SUMMARY FOR MERIT SYSTEM EMPLOYEES

The following information is a summary of benefits extended to all Merit System employees of the Maryland-National Capital Park and Planning Commission (M-NCPPC).

Retirement Programs

- Defined benefit plan (mandatory) – Plan B: 3% Employee contribution (all employees except FOP) up to Social Security wage base and 6% in excess of wage base – Plan C: 8% FOP Employee contribution The following plans are frozen to new participants: Plan A – 6% of base pay and Plan D – 7% of base pay
- Deferred Compensation IRC 457 plan
 - 2012 – 100% of salary to a maximum of \$17,000; Age 50 Catch-up is an additional \$5,500

Health Insurance Plans (15% Employee / 85% Commission contributions for each plan elected except vision)

- UnitedHealthcare Point-of-Service (POS) Plan
- CIGNA Open Access Plus In-Network (EPO)
- United Health Care EPO Health Plan (EPO)
- Caremark Prescription Plan (retail and mail-order; optional formulary)
- United Concordia Dental Plan – PPO
- Vision Service Plan (20% Employee/80% Commission contribution of low option for all vision options)
 - Low option – Benefits available every other calendar year
 - Moderate option – Benefits available every year for exam & every other year for glasses (employee pays difference)
 - High option – Benefits available every calendar year (employee pays difference)

Flexible Spending Accounts

- Medical account – Maximum annual contribution is \$3,000
- Dependent care account – Maximum annual contribution is \$5,000

Long-Term Disability Insurance (Mandatory participation)

- General: 20% Employee / 80% Commission contribution
- FOP: 100% Employee / 0% Commission contribution
- Benefits paid at 66 2/3% of salary, maximum of \$4,300/month FOP, \$5,500 for General employees

Life Insurance/AD&D Insurance (20% Employee / 80% Commission contribution)

- Benefit is 2 times base salary; maximum benefit is \$200,000

Supplemental Life Insurance (100% Employee contribution)

- Benefit is up to 3 times base salary, maximum benefit is \$300,000

Sick Leave Bank

- Contribute leave hours each year
- Eligible for up to 66 work-days or 396 hours in 12-month period

Leave Programs

- | | | | |
|-----------|------------------|-------------|------------------|
| • Annual: | 15 days per year | • Personal: | 3 days per year |
| • Sick: | 15 days per year | • Holidays: | 10 days per year |

Other Benefits

- | | |
|-------------------------------------|------------------------------|
| • Employee Assistance Plan | • Prepaid Legal Plan |
| • Credit Union | • Work-Life Program |
| • Childcare/Eldercare Referral Plan | • Flextime |
| • Long Term Care (LTC) | • Tuition Assistance Program |

This summary is provided for information purposes only and is not, nor should be construed as an employment agreement with the M-NCPPC, implied or actual. It is not all-inclusive and is subject to change. For a more detailed description of benefits, please contact the Commission's Health & Benefits Office.