



## 2012 BENEFIT SUMMARY FOR RETIREES

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The following information is a summary of benefits extended to all eligible retired employees of the Maryland-National Capital Park and Planning Commission (Commission or M-NCPPC). Each retiree and dependent must be eligible individually for each retiree benefit based on the 36 month rule, which requires the individual to have similar coverage to what the Commission offers in each plan for the 36 months immediately prior to retirement with the Commission.

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

- UnitedHealthcare Point-of-Service (POS) Plan if under age 65
- UnitedHealthcare Medicare Complement Plan if age 65 or over
- CIGNA Open Access Plus In-Network Plan ((Exclusive Provider Organization)
- EPO) for retirees of any age
- UnitedHealthcare Select (EPO) for retirees of any age
- Caremark Prescription Plan (retail and mail-order; optional formulary)
- United Concordia Dental Plan – PPO (Preferred Provider Organization)
- Vision Service Plan (20% Retiree/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 (retiree pays difference)
  - High option – Benefits available every calendar year (retiree pays difference)

All co-pays, deductibles and out-of-pocket limits in the respective plans are the same for retirees and active employees.

A retiree and eligible dependents may only be enrolled in one medical and vision plan at a time. The retiree must be enrolled in the plan for dependents to be covered.

### Death Benefit \$10,000 through the Employee Retirement System

### Other Benefits

- Long Term Care (LTC) – 100% retiree paid
- Credit Union membership eligibility
- Prepaid Legal Plan – 100% retiree paid

This summary is provided for information purposes only and is not, nor should be construed as an agreement or guarantee 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 and Benefits Office.