The following information is a summary of benefits extended to appointed officials subject to status of appointment of the Maryland-National Capital Park and Planning Commission. All plans are optional except the Defined Benefit and Long-Term Disability plans.

**Retirement Programs**
- Defined Benefit Plan (Mandatory Participation - Plan E) – Employees contribute 4% of base salary up to the maximum Social Security Wage Base and 8% of base salary in excess of the Social Security Wage Base* (*Merit Board members are not eligible for the Defined Benefit Plan)
- Deferred Compensation ICMA-RC 457 plan (Optional)
- Traditional and Roth IRAs (Optional)

**Health Insurance Plans** (Employee Pays Percentage of Premium Below)
- Medical -
  - Kaiser Permanente Health Maintenance Organization (HMO) – (15%)
  - UnitedHealthcare Select Exclusive Provider Organization Health Plan (EPO) – (20%)
  - UnitedHealthcare Choice Plus Point of Service (POS) – (20%)
- Prescription – CVS Caremark – (15%)
- Dental – Delta Dental PPO and Delta Care USA HMO – (20%)
- Vision – EyeMed - (80% of Low Option plan paid by Commission. Any balance paid by employee.)
  - Low, moderate, and high options are available. Frequency of covered services differs.

**Flexible Spending Accounts** (Employee Pays 100%)
- Medical Account – Maximum annual contribution: $2,700
- Dependent Care Account – Maximum annual contribution: $5,000

**Long-Term Disability Insurance** (Mandatory Participation)
- Employee Pays 20%: Commission Pays 80%
- Benefits paid at 66 2/3% of base salary, maximum of $6,000/month

**Supplemental Long-Term Disability Insurance** (Employee Pays 100%)
- Benefits paid at 66 2/3% of base salary that exceeds $108,000, capped at $216,000

**Basic Life and AD&D Insurance** (Employee Pays 20%: Commission Pays 80%)
- Two (2) times base salary; maximum benefit is $200,000 for each

**Supplemental and Spouse/Dependent Life Insurance** (Employee Pays 100%)
- Supplemental – 1,2,3,4 or 5 times base salary; maximum benefit is $750,000
- Spouse/Dependent Combination - $10,000/$5,000, $20,000/$10,000, or $30,000/$15,000

**Sick Leave Bank** (Full-time appointments only. Not available to part-time Commissioners and Merit Board Employees)
- Employee contributes leave hours each year
- Eligible for up to 76 work-days or 456 hours in 12-month period

**Leave Programs** – (Part-time Commissioners and Merit Board Employees only receive holiday leave)
- Annual: 15 days per year
- Sick: 15 days per year
- Personal: 3 days per year (12-month waiting period)
- Holidays: 10 days per year

**Other Benefits**
- Credit Union
- Employee Assistance Plan
- Legal Services Plan
- Tuition Assistance Program
- Wellness Program
- Work-Life Program

This summary is provided for informational 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 and Benefits Office at 301-454-1694.