The following information is a summary of benefits extended to all Merit System employees of the Maryland-National Capital Park and Planning Commission (M-NCPCC). All plans are optional except the Defined Benefit and Long-Term Disability plans.

### Retirement Programs
- **Defined Benefit Plan (Mandatory Participation)** – Plans A, B and E exclude FOP members.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan A</td>
<td>7% of base salary. Social Security Wage Base (SSWB).</td>
</tr>
<tr>
<td>Plan B</td>
<td>4% of base salary up to maximum Social Security Wage Base (SSWB) and 7% in excess of SSWB.</td>
</tr>
<tr>
<td>Plan C</td>
<td>9% of base salary. (FOP members only)</td>
</tr>
<tr>
<td>Plan D</td>
<td>8% of base salary. (FOP members only)</td>
</tr>
<tr>
<td>Plan E</td>
<td>4% of base salary up to maximum Social Security Wage Base (SSWB) and 8% in excess of SSWB.</td>
</tr>
</tbody>
</table>

- **Deferred Compensation ICMA-RC 457 plan (Optional)**
- **Traditional and Roth IRAs (Optional)**

### Health Insurance Plans (FOP Members Pay 23% for Medical, Prescription and Dental.) All other employees pay percentage 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 DeltaCare 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: $2,650
- **Dependent Care Account** – Maximum annual contribution: $5,000

### Long-Term Disability Insurance (Mandatory Participation)
- **Employee Pays 20%**: Commission Pays 80% (FOP Members Pay 100%)
- **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 (Eligible After One Year Probationary Period)
- **Employee contributes 4-8 leave hours each year**
- **Eligible for up to 76 work-days or 456 hours in 12-month period**

### Leave Programs
- **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-NCPCC, 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.