The following information is a summary of benefits extended to all Merit System employees of the Maryland-National Capital Park and Planning Commission (M-NCP). 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 and same as all other employees for Vision.) 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%)
  - 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% (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-NCP, 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.