

# THE MARYLAND-NATIONAL CAPITAL PARK AND PLANNING COMMISSION

6611 Kenilworth Avenue, Riverdale, Maryland 20737



## 2021 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 (Retiree Pays 20%: Commission Pays 80% for each plan elected except Vision)

- Kaiser Permanente Health Maintenance Organization (HMO)
- Kaiser Permanente Medicare Complement Plan
- UnitedHealthcare Choice Plus (POS) Plan if not eligible for Medicare
- UnitedHealthcare Medicare Complement Plan
- UnitedHealthcare Select (EPO) > 65, if eligible for Medicare
- UnitedHealthcare Select (EPO) < 65, if not eligible for Medicare
- CVS Caremark Prescription Plan (retail and mail-order)
- SilverScript Medicare Part D Prescription Plan for all Medicare eligible retirees and dependents
- Delta Dental PPO (Preferred Provider Organization) and Delta Care USA HMO
- EyeMed (Commission Contribution Capped at 80% of Low Option. Retiree Responsible for Remainder)
  - Low Option – Eye exam every year, lenses, frames, or contacts available every other calendar year
  - Moderate Option – Eye exam every year, lenses or contacts every year, frames every other year
  - High Option – Eye exam, lenses, frames or contacts available every calendar year

### Please note:

- Co-pays, deductibles and out-of-pocket limits are the same for retirees and active employees.
- Retiree must be enrolled in a medical, prescription drug, dental or vision plan in order for dependents to be covered in a like plan. For example, an eligible dependent cannot be enrolled in the medical plan unless the retiree is enrolled in the medical plan.
- Eligible dependents must be enrolled in the same Vision Plan Option as the retiree. If a retiree is enrolled in Vision High Option, eligible dependents must also be enrolled in Vision High Option.
- When you or your dependent becomes eligible for Medicare, the individual must enroll in Medicare Part A and Medicare Part B and provide a copy of the Medicare card to the Health and Benefits Office.
  - Any other covered member(s) not eligible for Medicare, must be enrolled in the associated non-Medicare plan. For example, if a retiree is enrolled in the UnitedHealthcare Medicare Complement Plan, any covered member not eligible for Medicare must be enrolled in the UnitedHealthcare POS plan. If a retiree is enrolled in the Kaiser Permanente Medicare Complement Plan, any member not eligible for Medicare must be enrolled in the Kaiser Permanente HMO. If a retiree is enrolled in the UnitedHealthcare Select (EPO) > 65 plan, any member not eligible for Medicare must be enrolled in the UnitedHealthcare Select (EPO) < 65 plan.

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

### Other Benefits

- Credit Union Membership Eligibility
- Legal Services Plan – Retiree Pays 100%

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