

# THE MARYLAND-NATIONAL CAPITAL PARK AND PLANNING COMMISSION



## 2025 BENEFIT SUMMARY FOR APPOINTED OFFICIALS

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The following benefit 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. Benefits listed are extended to Appointed Officials, subject to status of appointment by the Maryland-National Capital Park and Planning Commission (M-NCPPC). 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 MissionSquare 457 plan (Optional)
- Traditional and Roth IRAs (Optional)

### Health Insurance Plans (Employee Pays Percentage of Premium Below)

- Medical -
  - Kaiser Permanente Health Maintenance Organization (HMO) with Prescription Plan – (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: \$3,200
- 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
- Automatic coverage with opt-out provision

### Supplemental and Spouse/Dependent Life Insurance (Employee Pays 100%)

- Supplemental – 1,2,3,4,5,6,7 or 8 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
- Annually covers up to 688 hours for own serious medical condition; 480 hours for parental responsibilities (birth, adoption and foster care) and 160 hours for serious medical condition of an immediate family member

### 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: 11 days per year

### Other Benefits

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

For a more detailed description of benefits, please contact the Commission's Health and Benefits Office at [benefits@mncppc.org](mailto:benefits@mncppc.org) or 301-454-1694.