

THE MARYLAND-NATIONAL CAPITAL PARK AND PLANNING COMMISSION



2025 BENEFIT SUMMARY FOR MERIT SYSTEM EMPLOYEES

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

Eligibility

You have 45 days from your hire date to elect your benefits. Your coverage begins on the first of the month following receipt of your enrollment forms and required documentation.

Retirement Programs

- Defined Benefit Plan (Mandatory Participation) – Plan E excludes FOP members.

Plan	Employee Contribution
Plan C	9.5% *of base salary (FOP members only)
Plan E	4% of base salary up to maximum Social Security Wage Base (SSWB) and 8% in excess of SSWB.

- 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%)
- 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: \$3,050
- 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 – 1,2,3,4,5,6,7 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

- Employees have 60 days from date of hire to enroll
- Employee contributes 8 leave hours each year
- Annually covers up to 688 hours for own serious medical conditions and up to 480 hours for parental responsibilities (birth, adoption or foster care) and 80-160 hours for serious medical condition of an immediate family member.

Leave Programs

- 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 more detailed description of benefits, please contact the Commission's Health & Benefits Office at benefits@mncppc.org or 301-454-1694.