



2026 Benefit Summary for Appointed Officials

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: \$3,300
- Dependent Care Account – Maximum annual contribution: \$7,500

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)

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| • Annual: | 15 days per year | • Personal: | 24 hours per year (12-month waiting period) |
| • Sick: | 15 days per year | • Holidays: | 11 days per year |

Other Benefits

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