



2026 Benefit Summary for Retirees

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 all eligible retired employees of the Maryland-National Capital Park and Planning Commission (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 be enrolled in Commission sponsored healthcare plans or have comparable 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) ⁱ

- Kaiser Permanente Health Maintenance Organization (HMO) with Prescription Plan
- Kaiser Permanente Medicare Advantage Plan
- UnitedHealthcare Choice Plus (POS) Plan if not eligible for Medicare
- UnitedHealthcare Medicare Complement Plan
- UnitedHealthcare Select (EPO) > age 65, if eligible for Medicare
- UnitedHealthcare Select (EPO) < age 65, if not eligible for Medicare
- CVS Caremark Prescription Plan (retail and mail-order), if not eligible for Medicare
- 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%

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

ⁱ If hired on or after 1/1/2013 (7/1/2014 FOP), you will pay more than the percentage stated (20%) as your share of the healthcare premiums is based on your years of service as of the date of your retirement. The Commission's cost share will be less than 80%.