

# The Maryland-National Capital Park And Planning Commission

## 2026 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. For detailed description of benefits, please contact the Commission's Health & Benefits Office at [benefits@mncppc.org](mailto:benefits@mncppc.org) or 301-454-1694.

### 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.
- 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.
- 457 (b) Plan (Optional) [Pre-tax and Roth]
- Traditional and Roth IRAs (Optional)
- Retiree Healthcare – Eligibility requires, at least 10 years of eligible service and continuous enrollment in M-NCPPC plans (or proof of continuous enrollment in comparable plans) during the 36 months immediately preceding your retirement date. Premium cost share based on years of service

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

### 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 \$200,000

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

- Supplemental – 1,2,3,4,5,6,7 or 8 times base salary; maximum benefit \$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 the date of hire to enroll.
- Employees contribute 8 hours of leave each year
- Annually covers up to 688 hours for own serious medical condition 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: 24 hours 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