



**2019 BENEFIT SUMMARY FOR MERIT SYSTEM EMPLOYEES**

The following information is a summary of benefits 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.

Retirement Programs

- Defined Benefit Plan (Mandatory Participation) – Plans A, B and E exclude FOP members.

Plan	Employee Contribution
Plan A	7% of base salary. Social Security Wage Base (SSWB).
Plan B	4% of base salary up to maximum Social Security Wage Base (SSWB) and 7% in excess of SSWB.
Plan C	9% of base salary. (FOP members only)
Plan D	8% 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.) 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: \$2,650
- 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, or 5 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 (Eligible After One Year Probationary Period)

- Employee contributes 4-8 leave hours each year
- Eligible for up to 76 work-days or 456 hours in 12-month period

Leave Programs

- Annual: 15 days per year
- Sick: 15 days per year
- Personal: 3 days per year (12 month waiting period)
- Holidays: 10 days per year

Other Benefits

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

This 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. For a more detailed description of benefits, please contact the Commission’s Health and Benefits Office at 301-454-1694.