

MCPS Benefits at a Glance

| Benefit | Your Options |
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| Protecting Your Health | |
| Medical Point-of-Service (POS) Health Plans Health Maintenance Organizations (HMO) Health Plans | <ul style="list-style-type: none"> • CareFirst BlueChoice—Open POS Plan • UnitedHealthcare Select Plus—Open POS Plan • UnitedHealthcare Select Plus—Closed POS Plan (open to employees hired before January 1, 1994 only) • CareFirst BlueChoice HMO • Kaiser Permanente HMO • UnitedHealthcare Select HMO |
| Prescription Drug | <ul style="list-style-type: none"> • CVS/Caremark Prescription Drug (not available to Kaiser Permanente plan participants) • Kaiser Permanente Prescription Drug (only available to Kaiser Permanente plan participants) |
| Dental | <ul style="list-style-type: none"> • Aetna Dental Preferred Provider Organization (PPO) • Aetna Dental Maintenance Organization (DMO) |
| Vision | <ul style="list-style-type: none"> • National Vision Administrators, LLC |
| Protecting Your Income | |
| Flexible Spending Accounts | <ul style="list-style-type: none"> • Medical spending account (up to \$4,000/year—MCPS matches the first \$100 you contribute) • Dependent care account (up to \$5,000/year or \$2,500/year if married, filing separately) |
| Basic-Term Life Insurance | <ul style="list-style-type: none"> • Employee (90% paid by MCPS)—2 times annual salary • Dependent (paid by MCPS)—\$2,000/spouse, \$1,000/each eligible dependent child |
| Optional Life Insurance | <ul style="list-style-type: none"> • Employee—1 times annual salary (paid by employee) • Dependent—\$10,000/spouse or each eligible dependent child (paid by employee) |
| Long-Term Care Insurance | Elect coverage through Prudential Life Insurance Company of America (paid by employee) |
| Protecting Your Future | |
| Defined Contribution Plans 403(b) Tax Shelter Savings Plan 457(b) Deferred Compensation Plan | Elect a percentage or flat amount of your salary to contribute to each account, up to annual IRS limits |
| Defined Benefit Pension Plans | By completing the appropriate forms you are enrolled in state and/or county-sponsored pension plans. |