

Your Benefits at a Glance

The chart below is a brief overview of your benefit options for 2010. For more information, refer to the appropriate section in the 2010 Retiree Benefit Plan Summary.

| Benefit | Your Options |
|---|--|
| Protecting Your Health | |
| Medical Point-of-Service (POS) Health Plans | <ul style="list-style-type: none"> • UnitedHealthcare Select Plus—Open POS Plan • UnitedHealthcare Select Plus—Closed POS Plan (open only to retirees who were retired on or after December 31, 1999, and who were eligible to participate as active employees hired before January 1, 1994) |
| Health Maintenance Organizations (HMO) Health Plans | <ul style="list-style-type: none"> • CareFirst BlueChoice HMO • Kaiser Permanente HMO • UnitedHealthcare Select HMO |
| Indemnity (PPO) Plan for non-Medicare Eligible Retirees | <ul style="list-style-type: none"> • UnitedHealthcare Indemnity – fee for service plan |
| Prescription Drug | <ul style="list-style-type: none"> • CVS/Caremark Prescription Drug Option A or B (not available to Kaiser Permanente plan participants) • Kaiser Permanente Prescription Drug (only available to Kaiser Permanente medical 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 | |
| Basic Term Life Insurance | <ul style="list-style-type: none"> • Retiree (70% paid by MCPS, 30% paid by retiree) |
| Defined Contribution Plans | |
| 403(b) Tax Shelter Savings Plan | Participants in the MCPS 403(b) Plan become eligible for distributions, without penalty, upon attaining age 59 ½ (regardless of employment status) or separation from service after attaining age 55 |
| 457(b) Deferred Compensation Plan | Participants in the MCPS 457(b) Plan become eligible for distributions upon separation from service or attaining age 70 ½ Please note: If you are employed by MCPS in any capacity after retirement, including as a temporary employee or substitute teacher, you are ineligible to take a distribution from the 457(b) plan based on retirement or separation from service. |