

YOUR BENEFITS OPTIONS AT A GLANCE

BENEFIT	YOUR OPTIONS
PROTECTING YOUR HEALTH	
Medical Open Access Plus (OAP) Health Plan	• Cigna Open Access Plus (OAP) With Preferred Care Management • Cigna Open Access Plus (OAP) Without Preferred Care Management
Health Maintenance Organizations (HMO) Health Plans	• Cigna Open Access Plus In-Network (OAPIN) With Preferred Care Management • Cigna Open Access Plus In-Network (OAPIN) Without Preferred Care Management • Kaiser Permanente Medicare Advantage HMO
Medicare Supplemental	• Cigna Indemnity/Medicare Supplemental Plan (fee-for-service plan)
Indemnity Plan (Non-Medicare)	• Cigna Indemnity/Medicare Supplemental Plan (fee-for-service plan)
Prescription Drug	• CVS Caremark Prescription Drug Option A or B (only available to Cigna plan participants) • Kaiser Permanente Prescription Drug (only available to Kaiser Permanente medical plan participants) • Medicare Part D (SilverScript/Caremark) Option A or B
Dental	• CareFirst Dental Plan Preferred Provider Organization (PPO) • Aetna Dental Maintenance Organization (DMO)
Vision	• Davis Vision (provided through CareFirst)
PROTECTING YOUR INCOME	
Basic Term Life Insurance	• MetLife
DEFINED CONTRIBUTION PLANS	
403(b) Tax Sheltered Savings Plan	FIDELITY—Participants in the MCPS 403(b) plan become eligible for penalty-free distributions upon attaining age 59½ (regardless of employment status) or separation from service during or after the year the employee reaches age 55. To request a distribution, please telephone Fidelity at 1-800-343-0860 or log in to www.NetBenefits.com/mcps.
457(b) Deferred Compensation Plan	FIDELITY—Participants in the MCPS 457(b) plan become eligible for penalty-free distributions upon separation from service at any age or attaining age 59½ while still employed. To request a distribution, please call Fidelity at 1-800-343-0860 or log in to www.NetBenefits.com/mcps.
IMPORTANT: When 403(b) and/or 457(b) plan participants under the age of 59½ separate from service and then become re-employed by MCPS in any capacity, penalty-free withdrawals are not permitted.	