

Your Benefits at a Glance

The chart below is a brief overview of your benefit options for 2021. For more information, refer to the appropriate section in this benefits summary.

Benefit	Your Options
Protecting Your Health	
Medical	
Point-of-Service (POS) Health Plans	<ul style="list-style-type: none"> CareFirst BlueChoice Advantage (POS)
Health Maintenance Organizations (HMO) Health Plans	<ul style="list-style-type: none"> CareFirst BlueChoice HMO Kaiser Permanente HMO
Prescription Drug	<ul style="list-style-type: none"> CVS Caremark Prescription Drug (only available to CareFirst BlueChoice plan participants) Kaiser Permanente Prescription Drug (only available to Kaiser Permanente plan participants)
Dental	<ul style="list-style-type: none"> CareFirst Preferred Dental Plan (PPO) Aetna Dental Maintenance Organization (DMO) Kaiser Permanente Preventive Dental Coverage (included in medical plan; available only to Kaiser Permanente medical plan participants)
Vision	<ul style="list-style-type: none"> Davis Vision (provided through CareFirst) Kaiser Permanente Vision Plan (included in medical plan; available only to Kaiser Permanente medical plan participants)
Wellness Initiatives	<ul style="list-style-type: none"> Health Risk Assessments Biometric Health Screenings CareFirst disease-management programs for diabetes, high cholesterol, and hypertension
Protecting Your Income	
Flexible Spending Accounts	<ul style="list-style-type: none"> Medical spending account (up to \$2,750/year) Dependent care account (up to \$5,000/year or \$2,500/year if filing separately)
Basic Term Life Insurance	MetLife— <ul style="list-style-type: none"> Employee (83 percent paid by MCPS)—2 times annual salary Dependent (paid by MCPS)—\$2,000/spouse, \$1,000/each eligible dependent child up to age 23
Optional Life Insurance	MetLife— <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)
Protecting Your Future	
Defined Contribution Plans 403(b) Tax Shelter Savings Plan 457(b) Deferred Compensation Plan	Fidelity—Elect a percentage or flat amount of your salary to contribute to each account, up to annual IRS limits (available at www.netbenefits.com/mcps)
Defined Benefit Pension Plans	By completing the appropriate forms, you are enrolled in state and/or county-sponsored pension plans.