

Your Benefits at a Glance

The chart below is a brief overview of your benefit options for 2022. For more information, refer to the appropriate section in this benefits summary.

Benefit	Your Options
Protecting Your Health	
Medical	
Point-of-Service (POS) Health Plan	<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 Open Access CareFirst Exclusive Provider Option (EPO) <i>(an HMO plan for retirees living outside of the CareFirst service area)</i> Kaiser Permanente HMO
Indemnity (PPO) Plan	<ul style="list-style-type: none"> CareFirst BlueChoice Advantage Indemnity/Medicare Supplemental Plan—fee-for-service plan
Prescription Drug	<ul style="list-style-type: none"> CVS Caremark Prescription Drug Option A or B <i>(only available to CareFirst BlueChoice plan participants)</i> Kaiser Permanente Prescription Drug <i>(only available to Kaiser Permanente medical plan participants)</i> Medicare Part D (SilverScript/Caremark) Option A or B
Dental	<ul style="list-style-type: none"> CareFirst Dental Plan Preferred Provider Organization (PPO) Aetna Dental Maintenance Organization (DMO)
Vision	<ul style="list-style-type: none"> Davis Vision (provided through CareFirst)
Protecting Your Income	
Basic Term Life Insurance	<ul style="list-style-type: none"> MetLife
Defined Contribution Plans	
403(b) Tax Shelter Savings Plan	Fidelity—Participants in the MCPS 403(b) plan become eligible for distributions, without penalty, upon attaining age 59½ (regardless of employment status) or separation from service after attaining age 55. For directions to obtain distributions, please visit www.NetBenefits.com/mcps .
457(b) Deferred Compensation Plan	Fidelity—Participants in the MCPS 457(b) plan become eligible for distributions upon separation from service or attaining age 59½. For directions to obtain distributions, please visit www.NetBenefits.com/mcps . Note: 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.