

## Your Benefits at a Glance

The chart below is a brief overview of your benefit options for 2025. For more information, refer to the appropriate section in this benefits summary.

Benefit	Your Options
<b>Protecting Your Health</b>	
<b>Medical</b>	
Open Access Plus Health Plans	<ul style="list-style-type: none"> <li>• Cigna Open Access Plus (OAP)</li> </ul>
Health Maintenance Organizations (HMO) Health Plans	<ul style="list-style-type: none"> <li>• Cigna Open Access Plus In-Network (OAPIN)</li> <li>• Kaiser Permanente HMO</li> </ul>
<b>Prescription Drug</b>	<ul style="list-style-type: none"> <li>• CVS Caremark Prescription Drug <i>(only available to Cigna plan participants)</i></li> <li>• Kaiser Permanente Prescription Drug <i>(only available to Kaiser Permanente plan participants)</i></li> </ul>
<b>Dental</b>	<ul style="list-style-type: none"> <li>• CareFirst Preferred Dental Plan (PPO)</li> <li>• Aetna Dental Maintenance Organization (DMO)</li> <li>• Kaiser Permanente Preventive Dental Coverage <i>(included in medical plan; available only to Kaiser Permanente medical plan participants)</i></li> </ul>
<b>Vision</b>	<ul style="list-style-type: none"> <li>• Davis Vision (provided through CareFirst)</li> <li>• Kaiser Permanente Vision Plan <i>(included in medical plan; available only to Kaiser Permanente medical plan participants)</i></li> </ul>
<b>Wellness Initiatives</b>	<ul style="list-style-type: none"> <li>• Health Risk Assessments</li> <li>• Biometric Health Screenings</li> </ul>
<b>Protecting Your Income</b>	
<b>Flexible Spending Accounts</b>	<ul style="list-style-type: none"> <li>• Medical spending account (up to \$3,200/year)</li> <li>• Dependent care account (up to \$5,000/year or \$2,500/year if filing separately)</li> </ul>
<b>Basic Term Life Insurance</b>	MetLife— <ul style="list-style-type: none"> <li>• Employee (83 percent paid by MCPS)—2 times annual salary</li> <li>• Dependent (paid by MCPS)—\$2,000/spouse, \$1,000/each eligible dependent child up to age 23</li> </ul>
<b>Optional Life Insurance</b>	MetLife— <ul style="list-style-type: none"> <li>• Employee—1 times annual salary (paid by employee)</li> <li>• Dependent—\$10,000/spouse or each eligible dependent child (paid by employee)</li> </ul>
<b>Protecting Your Future</b>	
<b>Defined Contribution Plans</b>	Fidelity—You can elect a percentage of your gross bi-weekly pay or a flat dollar amount to contribute to one or both plans up to annual IRS limits (available at <a href="http://www.netbenefits.com/mcps">www.netbenefits.com/mcps</a> )
403(b) Tax Sheltered Savings Plan 457(b) Deferred Compensation Plan	
<b>Defined Benefit Pension Plans</b>	By completing the appropriate forms, you are enrolled in state and/or county-sponsored pension plans.