



THE MARYLAND-NATIONAL CAPITAL PARK AND PLANNING COMMISSION

6611 Kenilworth Avenue • Riverdale, Maryland 20737

Dear Eligible Commission Employee:

The basic Long Term Disability (LTD) benefit covers 66 2/3% of an employee's base salary, but only up to \$108,000. We offer a Supplemental Long Term Disability (LTD) benefit to those employees whose base annual salary exceeds the current threshold of \$108,000, allowing greater income replacement.

Coverage

Employees whose annual salary exceeds the \$108,000 are eligible to participate in the supplemental long term disability plan. The coverage is available for base salary amounts exceeding \$108,000 up to \$216,000. If, for example, your salary is \$135,000 the coverage is available for the difference between \$108,000 and \$135,000 or \$27,000. You may not elect a specific amount of salary. Your election would be for the entire amount of your salary that exceeds \$108,000 up to a maximum coverage amount of \$108,000 (\$216,000 less \$108,000).

Premium Rates

The premium for this additional coverage is paid 100% by the employee. If you receive an increase in salary for any reason, your premium will increase based on your new salary. Your premium will be based on your actual salary amount up to the new maximum. You may not elect to cover an amount less than your annual salary unless your salary exceeds \$216,000. If you receive an increase in salary for any reason, your premium will increase based on your new salary.

Evidence of Insurability

Typically, if an employee initially declines enrollment when first eligible and enrolls later, the employee is required to complete an evidence of good health form and submit to a physical exam.

Enrollment Deadline

If you wish to enroll please complete the attached enrollment form and submit to the Health & Benefits Office or email to benefits@mncppc.org. **If the employee initially declines enrollment, the employee is eligible to enroll at a later date. However, if an employee enrolls at a later date, the employee is required to complete an evidence of good health form and submit to a physical exam.**

Questions

If you have any questions, contact Gertie Johnson at 301-454-1684 or Jennifer McDonald at 301-454-1726.

Health & Benefits Office

**MARYLAND-NATIONAL CAPITAL PARK & PLANNING COMMISSION
SUPPLEMENTAL LTD PLAN - ENROLLMENT FORM**

EMPLOYEE INFORMATION (PLEASE PRINT)

Name: _____ ID Number: _____

Work Location: _____ Work Phone #: _____

ENROLLMENT ELECTION

DISENROLLMENT ELECTION

I elect to enroll

I decline

I elect to dis-enroll

COVERAGE BEYOND THE BASIC LONG-TERM DISABILITY PLAN

The Supplemental LTD Plan provides coverage beyond the basic Long-Term Disability (LTD) plan which covers up to **\$108,000** in basic LTD coverage. This amount will be referred to as the Basic LTD Annual Salary

PREMIUM RATE

The premium rate of coverage is **\$1.13 per \$100** of covered benefit.

This rate is subject to change.

EMPLOYEE ACKNOWLEDGEMENT

I understand that:

1. This plan will allow me to purchase additional LTD coverage above the current Basic LTD Annual Salary amount.
2. My election is for the coverage of my current annual salary above the Basic LTD Annual Salary amount provided in the basic LTD plan.
3. I am responsible for 100% of the cost of this additional coverage.
4. An enrollment form must be received:
 - a. Within 45 days of hire or
 - b. Within 45 days of attaining a salary beyond the Basic LTD Annual Salary amount.
5. For late enrollment, which is anything that is not an initial enrollment, evidence of good health will be required.
6. My coverage will be my current salary less the Basic LTD Annual Salary amount. I may not elect a specific amount of coverage.
7. Coverage is only available up to **\$216,000** annual salary.
8. Coverage will be effective based on current eligibility in the Employee Benefit Handbook and will always be effective on the first of a month.

PAYROLL AUTHORIZATION AND VERIFICATION

I verify the accuracy of the information contained in this enrollment form. This form supercedes any information previously filed with the Maryland-National Capital Park & Planning Commission.

I authorize the Maryland-National Capital Park & Planning Commission to deduct the required contributions from my earnings for the LTD Buy-Up plan.

Employee Signature

Date

HRIS _____ Verified _____

M-NCPPC SUPPLEMENTAL LTD PLAN FOR EMPLOYEES WHOSE ANNUAL SALARY EXCEEDS \$108,000

A	B	C	D	E	F	G	H	
Annual Salary	Annual Benefit @ 66 2/3% of Annual Salary	Monthly Benefit at 66 2/3% of Monthly Salary	Core Coverage Amount	Monthly Buy-up Benefit In Excess of Core Amount	Monthly Rate / \$100 Benefit	Monthly Premium Paid 100% by EE	Bi-Weekly Premium	Annual Premium Paid 100% by EE
Formula	A x 2/3	B / 12	Constant	C - D	Rate	(E/100) x F		G x 12
\$108,000	\$72,000.00	\$6,000.00	\$6,000	\$0.00	\$1.13	\$0.00	\$0.00	\$0.00
\$109,000	\$72,666.67	\$6,055.56	\$6,000	\$55.56	\$1.13	\$0.63	\$0.29	\$7.53
\$110,000	\$73,333.33	\$6,111.11	\$6,000	\$111.11	\$1.13	\$1.26	\$0.58	\$15.07
\$111,000	\$74,000.00	\$6,166.67	\$6,000	\$166.67	\$1.13	\$1.88	\$0.87	\$22.60
\$112,000	\$74,666.67	\$6,222.22	\$6,000	\$222.22	\$1.13	\$2.51	\$1.16	\$30.13
\$113,000	\$75,333.33	\$6,277.78	\$6,000	\$277.78	\$1.13	\$3.14	\$1.45	\$37.67
\$114,000	\$76,000.00	\$6,333.33	\$6,000	\$333.33	\$1.13	\$3.77	\$1.74	\$45.20
\$115,000	\$76,666.67	\$6,388.89	\$6,000	\$388.89	\$1.13	\$4.39	\$2.03	\$52.73
\$116,000	\$77,333.33	\$6,444.44	\$6,000	\$444.44	\$1.13	\$5.02	\$2.32	\$60.27
\$117,000	\$78,000.00	\$6,500.00	\$6,000	\$500.00	\$1.13	\$5.65	\$2.61	\$67.80
\$118,000	\$78,666.67	\$6,555.56	\$6,000	\$555.56	\$1.13	\$6.28	\$2.90	\$75.33
\$119,000	\$79,333.33	\$6,611.11	\$6,000	\$611.11	\$1.13	\$6.91	\$3.19	\$82.87
\$120,000	\$80,000.00	\$6,666.67	\$6,000	\$666.67	\$1.13	\$7.53	\$3.48	\$90.40
\$121,000	\$80,666.67	\$6,722.22	\$6,000	\$722.22	\$1.13	\$8.16	\$3.77	\$97.93
\$122,000	\$81,333.33	\$6,777.78	\$6,000	\$777.78	\$1.13	\$8.79	\$4.06	\$105.47
\$123,000	\$82,000.00	\$6,833.33	\$6,000	\$833.33	\$1.13	\$9.42	\$4.35	\$113.00
\$124,000	\$82,666.67	\$6,888.89	\$6,000	\$888.89	\$1.13	\$10.04	\$4.64	\$120.53
\$125,000	\$83,333.33	\$6,944.44	\$6,000	\$944.44	\$1.13	\$10.67	\$4.93	\$128.07
\$126,000	\$84,000.00	\$7,000.00	\$6,000	\$1,000.00	\$1.13	\$11.30	\$5.22	\$135.60
\$127,000	\$84,666.67	\$7,055.56	\$6,000	\$1,055.56	\$1.13	\$11.93	\$5.51	\$143.13
\$128,000	\$85,333.33	\$7,111.11	\$6,000	\$1,111.11	\$1.13	\$12.56	\$5.79	\$150.67
\$129,000	\$86,000.00	\$7,166.67	\$6,000	\$1,166.67	\$1.13	\$13.18	\$6.08	\$158.20
\$130,000	\$86,666.67	\$7,222.22	\$6,000	\$1,222.22	\$1.13	\$13.81	\$6.37	\$165.73
\$131,000	\$87,333.33	\$7,277.78	\$6,000	\$1,277.78	\$1.13	\$14.44	\$6.66	\$173.27
\$132,000	\$88,000.00	\$7,333.33	\$6,000	\$1,333.33	\$1.13	\$15.07	\$6.95	\$180.80
\$133,000	\$88,666.67	\$7,388.89	\$6,000	\$1,388.89	\$1.13	\$15.69	\$7.24	\$188.33
\$134,000	\$89,333.33	\$7,444.44	\$6,000	\$1,444.44	\$1.13	\$16.32	\$7.53	\$195.87
\$135,000	\$90,000.00	\$7,500.00	\$6,000	\$1,500.00	\$1.13	\$16.95	\$7.82	\$203.40
\$136,000	\$90,666.67	\$7,555.56	\$6,000	\$1,555.56	\$1.13	\$17.58	\$8.11	\$210.93
\$137,000	\$91,333.33	\$7,611.11	\$6,000	\$1,611.11	\$1.13	\$18.21	\$8.40	\$218.47
\$138,000	\$92,000.00	\$7,666.67	\$6,000	\$1,666.67	\$1.13	\$18.83	\$8.69	\$226.00
\$139,000	\$92,666.67	\$7,722.22	\$6,000	\$1,722.22	\$1.13	\$19.46	\$8.98	\$233.53
\$140,000	\$93,333.33	\$7,777.78	\$6,000	\$1,777.78	\$1.13	\$20.09	\$9.27	\$241.07
\$141,000	\$94,000.00	\$7,833.33	\$6,000	\$1,833.33	\$1.13	\$20.72	\$9.56	\$248.60
\$142,000	\$94,666.67	\$7,888.89	\$6,000	\$1,888.89	\$1.13	\$21.34	\$9.85	\$256.13
\$143,000	\$95,333.33	\$7,944.44	\$6,000	\$1,944.44	\$1.13	\$21.97	\$10.14	\$263.67
\$144,000	\$96,000.00	\$8,000.00	\$6,000	\$2,000.00	\$1.13	\$22.60	\$10.43	\$271.20
\$145,000	\$96,666.67	\$8,055.56	\$6,000	\$2,055.56	\$1.13	\$23.23	\$10.72	\$278.73
\$146,000	\$97,333.33	\$8,111.11	\$6,000	\$2,111.11	\$1.13	\$23.86	\$11.01	\$286.27
\$147,000	\$98,000.00	\$8,166.67	\$6,000	\$2,166.67	\$1.13	\$24.48	\$11.30	\$293.80
\$148,000	\$98,666.67	\$8,222.22	\$6,000	\$2,222.22	\$1.13	\$25.11	\$11.59	\$301.33
\$149,000	\$99,333.33	\$8,277.78	\$6,000	\$2,277.78	\$1.13	\$25.74	\$11.88	\$308.87
\$150,000	\$100,000.00	\$8,333.33	\$6,000	\$2,333.33	\$1.13	\$26.37	\$12.17	\$316.40

M-NCPPC SUPPLEMENTAL LTD PLAN FOR EMPLOYEES WHOSE ANNUAL SALARY EXCEEDS \$108,000

A	B	C	D	E	F	G	H	
Annual Salary	Annual Benefit @ 66 2/3% of Annual Salary	Monthly Benefit at 66 2/3% of Monthly Salary	Core Coverage Amount	Monthly Buy-up Benefit In Excess of Core Amount	Monthly Rate / \$100 Benefit	Monthly Premium Paid 100% by EE	Bi-Weekly Premium	Annual Premium Paid 100% by EE
Formula	A x 2/3	B / 12	Constant	C - D	Rate	(E/100) x F		G x 12
\$151,000	\$100,666.67	\$8,388.89	\$6,000	\$2,388.89	\$1.13	\$26.99	\$12.46	\$323.93
\$152,000	\$101,333.33	\$8,444.44	\$6,000	\$2,444.44	\$1.13	\$27.62	\$12.75	\$331.47
\$153,000	\$102,000.00	\$8,500.00	\$6,000	\$2,500.00	\$1.13	\$28.25	\$13.04	\$339.00
\$154,000	\$102,666.67	\$8,555.56	\$6,000	\$2,555.56	\$1.13	\$28.88	\$13.33	\$346.53
\$155,000	\$103,333.33	\$8,611.11	\$6,000	\$2,611.11	\$1.13	\$29.51	\$13.62	\$354.07
\$156,000	\$104,000.00	\$8,666.67	\$6,000	\$2,666.67	\$1.13	\$30.13	\$13.91	\$361.60
\$157,000	\$104,666.67	\$8,722.22	\$6,000	\$2,722.22	\$1.13	\$30.76	\$14.20	\$369.13
\$158,000	\$105,333.33	\$8,777.78	\$6,000	\$2,777.78	\$1.13	\$31.39	\$14.49	\$376.67
\$159,000	\$106,000.00	\$8,833.33	\$6,000	\$2,833.33	\$1.13	\$32.02	\$14.78	\$384.20
\$160,000	\$106,666.67	\$8,888.89	\$6,000	\$2,888.89	\$1.13	\$32.64	\$15.07	\$391.73
\$161,000	\$107,333.33	\$8,944.44	\$6,000	\$2,944.44	\$1.13	\$33.27	\$15.36	\$399.27
\$162,000	\$108,000.00	\$9,000.00	\$6,000	\$3,000.00	\$1.13	\$33.90	\$15.65	\$406.80
\$163,000	\$108,666.67	\$9,055.56	\$6,000	\$3,055.56	\$1.13	\$34.53	\$15.94	\$414.33
\$164,000	\$109,333.33	\$9,111.11	\$6,000	\$3,111.11	\$1.13	\$35.16	\$16.23	\$421.87
\$165,000	\$110,000.00	\$9,166.67	\$6,000	\$3,166.67	\$1.13	\$35.78	\$16.52	\$429.40
\$166,000	\$110,666.67	\$9,222.22	\$6,000	\$3,222.22	\$1.13	\$36.41	\$16.81	\$436.93
\$167,000	\$111,333.33	\$9,277.78	\$6,000	\$3,277.78	\$1.13	\$37.04	\$17.09	\$444.47
\$168,000	\$112,000.00	\$9,333.33	\$6,000	\$3,333.33	\$1.13	\$37.67	\$17.38	\$452.00
\$169,000	\$112,666.67	\$9,388.89	\$6,000	\$3,388.89	\$1.13	\$38.29	\$17.67	\$459.53
\$170,000	\$113,333.33	\$9,444.44	\$6,000	\$3,444.44	\$1.13	\$38.92	\$17.96	\$467.07
\$171,000	\$114,000.00	\$9,500.00	\$6,000	\$3,500.00	\$1.13	\$39.55	\$18.25	\$474.60
\$172,000	\$114,666.67	\$9,555.56	\$6,000	\$3,555.56	\$1.13	\$40.18	\$18.54	\$482.13
\$173,000	\$115,333.33	\$9,611.11	\$6,000	\$3,611.11	\$1.13	\$40.81	\$18.83	\$489.67
\$174,000	\$116,000.00	\$9,666.67	\$6,000	\$3,666.67	\$1.13	\$41.43	\$19.12	\$497.20
\$175,000	\$116,666.67	\$9,722.22	\$6,000	\$3,722.22	\$1.13	\$42.06	\$19.41	\$504.73
\$176,000	\$117,333.33	\$9,777.78	\$6,000	\$3,777.78	\$1.13	\$42.69	\$19.70	\$512.27
\$177,000	\$118,000.00	\$9,833.33	\$6,000	\$3,833.33	\$1.13	\$43.32	\$19.99	\$519.80
\$178,000	\$118,666.67	\$9,888.89	\$6,000	\$3,888.89	\$1.13	\$43.94	\$20.28	\$527.33
\$179,000	\$119,333.33	\$9,944.44	\$6,000	\$3,944.44	\$1.13	\$44.57	\$20.57	\$534.87
\$180,000	\$120,000.00	\$10,000.00	\$6,000	\$4,000.00	\$1.13	\$45.20	\$20.86	\$542.40
\$181,000	\$120,666.67	\$10,055.56	\$6,000	\$4,055.56	\$1.13	\$45.83	\$21.15	\$549.93
\$182,000	\$121,333.33	\$10,111.11	\$6,000	\$4,111.11	\$1.13	\$46.46	\$21.44	\$557.47
\$183,000	\$122,000.00	\$10,166.67	\$6,000	\$4,166.67	\$1.13	\$47.08	\$21.73	\$565.00
\$184,000	\$122,666.67	\$10,222.22	\$6,000	\$4,222.22	\$1.13	\$47.71	\$22.02	\$572.53
\$185,000	\$123,333.33	\$10,277.78	\$6,000	\$4,277.78	\$1.13	\$48.34	\$22.31	\$580.07
\$186,000	\$124,000.00	\$10,333.33	\$6,000	\$4,333.33	\$1.13	\$48.97	\$22.60	\$587.60
\$187,000	\$124,666.67	\$10,388.89	\$6,000	\$4,388.89	\$1.13	\$49.59	\$22.89	\$595.13
\$188,000	\$125,333.33	\$10,444.44	\$6,000	\$4,444.44	\$1.13	\$50.22	\$23.18	\$602.67
\$189,000	\$126,000.00	\$10,500.00	\$6,000	\$4,500.00	\$1.13	\$50.85	\$23.47	\$610.20
\$190,000	\$126,666.67	\$10,555.56	\$6,000	\$4,555.56	\$1.13	\$51.48	\$23.76	\$617.73
\$191,000	\$127,333.33	\$10,611.11	\$6,000	\$4,611.11	\$1.13	\$52.11	\$24.05	\$625.27
\$192,000	\$128,000.00	\$10,666.67	\$6,000	\$4,666.67	\$1.13	\$52.73	\$24.34	\$632.80
\$193,000	\$128,666.67	\$10,722.22	\$6,000	\$4,722.22	\$1.13	\$53.36	\$24.63	\$640.33

M-NCPPC SUPPLEMENTAL LTD PLAN FOR EMPLOYEES WHOSE ANNUAL SALARY EXCEEDS \$108,000

A	B	C	D	E	F	G	H	
Annual Salary	Annual Benefit @ 66 2/3% of Annual Salary	Monthly Benefit at 66 2/3% of Monthly Salary	Core Coverage Amount	Monthly Buy-up Benefit In Excess of Core Amount	Monthly Rate / \$100 Benefit	Monthly Premium Paid 100% by EE	Bi-Weekly Premium	Annual Premium Paid 100% by EE
Formula	A x 2/3	B / 12	Constant	C - D	Rate	(E/100) x F		G x 12
\$194,000	\$129,333.33	\$10,777.78	\$6,000	\$4,777.78	\$1.13	\$53.99	\$24.92	\$647.87
\$195,000	\$130,000.00	\$10,833.33	\$6,000	\$4,833.33	\$1.13	\$54.62	\$25.21	\$655.40
\$196,000	\$130,666.67	\$10,888.89	\$6,000	\$4,888.89	\$1.13	\$55.24	\$25.50	\$662.93
\$197,000	\$131,333.33	\$10,944.44	\$6,000	\$4,944.44	\$1.13	\$55.87	\$25.79	\$670.47
\$198,000	\$132,000.00	\$11,000.00	\$6,000	\$5,000.00	\$1.13	\$56.50	\$26.08	\$678.00
\$199,000	\$132,666.67	\$11,055.56	\$6,000	\$5,055.56	\$1.13	\$57.13	\$26.37	\$685.53
\$200,000	\$133,333.33	\$11,111.11	\$6,000	\$5,111.11	\$1.13	\$57.76	\$26.66	\$693.07
\$201,000	\$134,000.00	\$11,166.67	\$6,000	\$5,166.67	\$1.13	\$58.38	\$26.95	\$700.60
\$202,000	\$134,666.67	\$11,222.22	\$6,000	\$5,222.22	\$1.13	\$59.01	\$27.24	\$708.13
\$203,000	\$135,333.33	\$11,277.78	\$6,000	\$5,277.78	\$1.13	\$59.64	\$27.53	\$715.67
\$204,000	\$136,000.00	\$11,333.33	\$6,000	\$5,333.33	\$1.13	\$60.27	\$27.82	\$723.20
\$205,000	\$136,666.67	\$11,388.89	\$6,000	\$5,388.89	\$1.13	\$60.89	\$28.11	\$730.73
\$206,000	\$137,333.33	\$11,444.44	\$6,000	\$5,444.44	\$1.13	\$61.52	\$28.39	\$738.27
\$207,000	\$138,000.00	\$11,500.00	\$6,000	\$5,500.00	\$1.13	\$62.15	\$28.68	\$745.80
\$208,000	\$138,666.67	\$11,555.56	\$6,000	\$5,555.56	\$1.13	\$62.78	\$28.97	\$753.33
\$209,000	\$139,333.33	\$11,611.11	\$6,000	\$5,611.11	\$1.13	\$63.41	\$29.26	\$760.87
\$210,000	\$140,000.00	\$11,666.67	\$6,000	\$5,666.67	\$1.13	\$64.03	\$29.55	\$768.40
\$211,000	\$140,666.67	\$11,722.22	\$6,000	\$5,722.22	\$1.13	\$64.66	\$29.84	\$775.93
\$212,000	\$141,333.33	\$11,777.78	\$6,000	\$5,777.78	\$1.13	\$65.29	\$30.13	\$783.47
\$213,000	\$142,000.00	\$11,833.33	\$6,000	\$5,833.33	\$1.13	\$65.92	\$30.42	\$791.00
\$214,000	\$142,666.67	\$11,888.89	\$6,000	\$5,888.89	\$1.13	\$66.54	\$30.71	\$798.53
\$215,000	\$143,333.33	\$11,944.44	\$6,000	\$5,944.44	\$1.13	\$67.17	\$31.00	\$806.07
\$216,000	\$144,000.00	\$12,000.00	\$6,000	\$6,000.00	\$1.13	\$67.80	\$31.29	\$813.60

NOTES:

4. This chart is for illustrative purposes only, the employee's actual annual salary will be used to calculate the monthly premium.

Example Of Premium Calculation For Supplemental LTD

A	Annual Salary	\$	130,000	
B	Monthly Salary	\$	10,833	A (Annual Salary) divided by 12
C	Monthly Salary at 66 2/3%	\$	7,222	B (Monthly Salary) times 66.67%
D	Current Basic LTD Benefit Maximum	\$	6,000	
E	Amount in Excess of Basic Maximum Benefit	\$	1,222	C (Monthly Salary at 66.67%) minus \$6,000
F	Premium for Supplemental plan	\$	1.13	Calculated at \$1.13 for every \$100 of benefit
G	Monthly premium	\$	13.81	E (Amount in excess of basic LTD coverage) divided by 100 times \$1.13
H	Annual premium	\$	165.74	G times 12
I	Biweekly premium	\$	6.37	H divided by 26