# THE MARYLAND-NATIONAL CAPITAL PARK AND PLANNING COMMISSION 2025 BENEFIT SUMMARY FOR PART TIME MERIT SYSTEM EMPLOYEES



The following information is a summary provided for informational purposes only and is not, nor should be construed as an employment agreement with the M-NCPPC, implied or actual. It is not all-inclusive and is subject to change. Benefits listed are extended to all Part Time Merit System employees (work at least 20 hours a week, but less than 40 hours a week) of the Maryland-National Capital Park and Planning Commission (M-NCPPC). All plans are optional except the Defined Benefit and Long-Term Disability plans.

## **Eligibility**

You have 45 days from your hire date or change in status to elect your benefits. Your coverage begins on the first of the month following receipt of your enrollment forms and required documentation.

### Retirement Programs

•	Defined Benefit Plan (Mandatory Participation)
Plan	Employee Contribution
Plan E	4% of bi-weekly wages up to maximum Social Security Wage Base (SSWB) and 8% in excess of SSWB.

- Deferred Compensation ICMA-RC 457 plan (Optional)
- Traditional and Roth IRAs (Optional)

## Health Insurance Plans (Employee Pays percentage of premium noted below)

#### Medical -

- Kaiser Permanente Health Maintenance Organization (HMO) (15%)
- UnitedHealthcare Select Exclusive Provider Organization Health Plan (EPO) (20%)
- UnitedHealthcare Choice Plus Point of Service (POS) (20%)
- Prescription CVS Caremark (15%)
- Dental Delta Dental PPO and DeltaCare USA HMO (20%)
  - Vision EyeMed (80% of Low Option plan paid by Commission. Any balance paid by employee.)
    - Low, moderate, and high options are available. Frequency of covered services differs.

Flexible Spending Accounts (Employee Pays 100%)

- Medical Account Maximum annual contribution: \$3,200
- Dependent Care Account Maximum annual contribution: \$5,000
- Long-Term Disability Insurance (Mandatory Participation)
  - Employee Pays 20%: Commission Pays 80%
    - Benefits paid at 66 2/3% of base salary, maximum of \$6,000/month (pro-rated)

### Supplemental Long-Term Disability Insurance (Employee Pays 100%)

• Benefits paid at 66 2/3% of base salary that exceeds \$108,000; capped at \$216,000

### Basic Life and AD&D Insurance (Employee Pays 20%: Commission Pays 80%)

• Two (2) times base salary; maximum benefit is \$200,000

### Supplemental and Spouse/Dependent Life Insurance (Employee Pays 100%)

- Supplemental 1,2,3,4, 5,6,7 or 8 times base salary; maximum benefit is \$750,000
- Spouse/Dependent Comination \$10,000/\$5,000, \$20,000/\$10,000, or \$30,000/\$15,000

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### Sick Leave Bank

- Employees have 60 days from date of hire to enroll
- Employee contributes 4 leave hours each year
- Annually covers up to 344 hours for own serious medical conditions and up to 240 hours for parental responsibilities (birth, adoption or foster care) and 80 hours for serious medical condition of an immediate family member.

### Leave Programs

- Annual: Pro-rated
  - (FT 15 days/year)
  - Sick: Pro-rated

- (12-month waiting period)
- Holidays: 11 days per year @ 5.5 hours per day

up to 2 days per year

### Other Benefits

- Credit Union
- Employee Assistance Plan

(FT 15 days per year)

- Legal Services Plan
- For more detailed description of benefits, please contact the Commission's Health & Benefits Office at <u>benefits@mncppc.org</u> or 301-454-1694.

#### Tuition Assistance Program

- Wellness Program
  - Work-Life Program

Personal: