

Your Benefits at a Glance

The chart below is a brief overview of your benefit options for 2023. 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"> • Cigna Open Access Plus (OAP)
Health Maintenance Organizations (HMO) Health Plans	<ul style="list-style-type: none"> • Cigna Open Access Plus In-Network (OAPIN) • Kaiser Permanente HMO
Prescription Drug	<ul style="list-style-type: none"> • CVS Caremark Prescription Drug <i>(only available to Cigna plan participants)</i> • Kaiser Permanente Prescription Drug <i>(only available to Kaiser Permanente plan participants)</i>
Dental	<ul style="list-style-type: none"> • CareFirst Preferred Dental Plan (PPO) • Aetna Dental Maintenance Organization (DMO) • Kaiser Permanente Preventive Dental Coverage <i>(included in medical plan; available only to Kaiser Permanente medical plan participants)</i>
Vision	<ul style="list-style-type: none"> • Davis Vision (provided through CareFirst) • Kaiser Permanente Vision Plan <i>(included in medical plan; available only to Kaiser Permanente medical plan participants)</i>
Wellness Initiatives	<ul style="list-style-type: none"> • Health Risk Assessments • Biometric Health Screenings
Protecting Your Income	
Flexible Spending Accounts	<ul style="list-style-type: none"> • Medical spending account (up to \$2,850/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—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 www.netbenefits.com/mcps)
Defined Benefit Pension Plans	By completing the appropriate forms, you are enrolled in state and/or county-sponsored pension plans.