

Your Benefits at a Glance

The chart below is a brief overview of your benefit options for 2011. 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"> • CareFirst BlueChoice—Open POS Plan • UnitedHealthcare Select Plus—Open POS Plan • UnitedHealthcare Select Plus—Closed POS Plan (open to employees hired before January 1, 1994 only)
Health Maintenance Organizations (HMO) Health Plans	<ul style="list-style-type: none"> • CareFirst BlueChoice HMO • Kaiser Permanente HMO • UnitedHealthcare Select HMO
Prescription Drug	<ul style="list-style-type: none"> • CVS/Caremark Prescription Drug (not available to Kaiser Permanente plan participants) • Kaiser Permanente Prescription Drug (only available to Kaiser Permanente plan participants)
Dental	<ul style="list-style-type: none"> • Aetna Dental Preferred Provider Organization (PPO) • Aetna Dental Maintenance Organization (DMO)
Vision	<ul style="list-style-type: none"> • National Vision Administrators, LLC
Protecting Your Income	
Flexible Spending Accounts	<ul style="list-style-type: none"> • Medical spending account (up to \$4,000/year—MCPS matches the first \$100 you contribute) • Dependent care account (up to \$5,000/year or \$2,500/year if married, filing separately)
Basic Term Life Insurance	<ul style="list-style-type: none"> • Employee (90% paid by MCPS)—2 times annual salary • Dependent (paid by MCPS)—\$2,000/spouse, \$1,000/each eligible dependent child
Optional Life Insurance	<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)
Long-Term Care Insurance	Elect coverage through Prudential Life Insurance Company of America (paid by employee)
Protecting Your Future	
Defined Contribution Plans	
403(b) Tax Shelter Savings Plan	Elect a percentage or flat amount of your salary to contribute to each account, up to annual IRS limits (available at www.mcps.yourplan.info)
457(b) Deferred Compensation Plan	
Defined Benefit Pension Plans	By completing the appropriate forms, you are enrolled in state and/or county-sponsored pension plans.