

Your Benefits at a Glance

The chart below is a brief overview of your benefit options for 2024. For more information, refer to the appropriate section in this benefits summary.

Benefit	Your Options
Protecting Your Health	
Medical	
Point-of-Service (POS) Health Plan	<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 • Kaiser Permanente Medicare Advantage HMO
Indemnity (PPO) Plan	<ul style="list-style-type: none"> • Cigna Indemnity/Medicare Supplemental Plan—fee-for-service plan
Prescription Drug	<ul style="list-style-type: none"> • CVS Caremark Prescription Drug Option A or B (only available to Cigna plan participants) • Kaiser Permanente Prescription Drug (only available to Kaiser Permanente medical plan participants) • Medicare Part D (SilverScript/Caremark) Option A or B
Dental	<ul style="list-style-type: none"> • CareFirst Dental Plan Preferred Provider Organization (PPO) • Aetna Dental Maintenance Organization (DMO)
Vision	<ul style="list-style-type: none"> • Davis Vision (provided through CareFirst)
Protecting Your Income	
Basic Term Life Insurance	<ul style="list-style-type: none"> • MetLife
Defined Contribution Plans	
403(b) Tax Sheltered Savings Plan	<p>Fidelity—Participants in the MCPS 403(b) plan become eligible for penalty-free distributions upon attaining age 59½ (regardless of employment status) or separation from service during or after the year the employee reaches age 55. To request a distribution, please telephone Fidelity at 1-800-343-0860 or log in to www.NetBenefits.com/mcps.</p>
457(b) Deferred Compensation Plan	<p>Fidelity—Participants in the MCPS 457(b) plan become eligible for penalty-free distributions upon separation from service at any age or attaining age 59½ while still employed. To request a distribution, please call Fidelity at 1-800-343-0860 or log in to www.NetBenefits.com/mcps.</p> <p>Note: When 403(b) and/or 457(b) plan participants under the age of 59½ separate from service and then become re-employed by MCPS in any capacity, penalty-free withdrawals are not permitted.</p>