

YOUR BENEFIT OPTIONS AT A GLANCE

The chart below is a brief overview of your benefit options for 2027. For more information, refer to the appropriate section in this benefits summary.

BENEFIT	YOUR OPTIONS
PROTECTING YOUR HEALTH	
MEDICAL	
Open Access Plus Health Plans	• Cigna Open Access Plus (OAP) With Preferred Care Management • Cigna Open Access Plus (OAP) Without Preferred Care Management
Health Maintenance Organizations (HMO) Health Plans	• Cigna Open Access Plus In-Network (OAPIN) With Preferred Care Management • Cigna Open Access Plus In-Network (OAPIN) Without Preferred Care Management • Kaiser Permanente HMO
PRESCRIPTIONS	• 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	• CareFirst Preferred Dental Plan (PPO) • Aetna Dental Maintenance Organization (DMO) • Kaiser Permanente Dental Plan (<i>included in medical plan; available only to Kaiser Permanente medical plan participants</i>)
VISION	• 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	• Health Risk Assessments • Biometric Health Screenings
PROTECTING YOUR INCOME	
FLEXIBLE SPENDING ACCOUNTS	• Medical spending account (up to \$3,400/year) • Dependent care account (up to \$7,500/year or \$3,750/year if filing separately)
BASIC TERM LIFE INSURANCE	MetLife— • Employee (82 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— • 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 Sheltered Savings Plan 457(b) Deferred Compensation Plan	Fidelity— You can elect a percentage of your gross biweekly pay or a flat dollar amount to contribute to one or both plans up to annual Internal Revenue Service (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.