

Your Benefits at a Glance

The chart below is a brief overview of your benefit options for 2026. For more information, refer to the appropriate section in this benefits summary.

Benefit	Your Options
Protecting Your Health	
Medical	
Open Access Plus Health Plan	<ul style="list-style-type: none"> • Cigna Open Access Plus (OAP) with Preferred Care Management • Cigna Open Access Plus (OAP) without Preferred Care Management
Health Maintenance Organizations (HMO) Health Plans	<ul style="list-style-type: none"> • Cigna Open Access Plus In-Network (OAPIN) with Preferred Care Management • Cigna Open Access Plus In-Network (OAPIN) without Preferred Care Management • Kaiser Permanente Medicare Advantage HMO
Medicare Supplemental	<ul style="list-style-type: none"> • Cigna Indemnity/Medicare Supplemental Plan (fee-for-service plan)
Indemnity Plan (Non-Medicare)	<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	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 .
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>