

## Your Benefits at a Glance

The chart below is a brief overview of your benefit options for 2019. For more information, refer to the appropriate section in this benefits summary.

Benefit	Your Options
<b>Protecting Your Health</b>	
<b>Medical</b>	
Point-of-Service (POS) Health Plan	<ul style="list-style-type: none"> <li>CareFirst BlueChoice Advantage (POS)</li> </ul>
Health Maintenance Organizations (HMO) Health Plans	<ul style="list-style-type: none"> <li>CareFirst BlueChoice HMO Open Access</li> <li>CareFirst Exclusive Provider Option (EPO) <i>(an HMO plan for retirees living outside of the CareFirst service area)</i></li> <li>Kaiser Permanente HMO</li> </ul>
Indemnity (PPO) Plan	<ul style="list-style-type: none"> <li>CareFirst BlueChoice Advantage Indemnity/Medicare Supplemental Plan—fee-for-service plan</li> </ul>
<b>Prescription Drug</b>	<ul style="list-style-type: none"> <li>CVS Caremark Prescription Drug Option A or B <i>(only available to CareFirst BlueChoice plan participants)</i></li> <li>Kaiser Permanente Prescription Drug <i>(only available to Kaiser Permanente medical plan participants)</i></li> <li>Medicare Part D (SilverScript/Caremark) Option A or B</li> </ul>
<b>Dental</b>	<ul style="list-style-type: none"> <li>CareFirst Dental Plan Preferred Provider Organization (PPO)</li> <li>Aetna Dental Maintenance Organization (DMO)</li> </ul>
<b>Vision</b>	<ul style="list-style-type: none"> <li>Davis Vision (provided through CareFirst)</li> </ul>
<b>Protecting Your Income</b>	
<b>Basic Term Life Insurance</b>	<ul style="list-style-type: none"> <li>MetLife</li> </ul>
<b>Defined Contribution Plans</b>	
403(b) Tax Shelter Savings Plan	Fidelity—Participants in the MCPS 403(b) plan become eligible for distributions, without penalty, upon attaining age 59½ (regardless of employment status) or separation from service after attaining age 55. For directions to obtain distributions, please visit <a href="http://mcps.yourplan.info/index.html">http://mcps.yourplan.info/index.html</a> .
457(b) Deferred Compensation Plan	Fidelity—Participants in the MCPS 457(b) plan become eligible for distributions upon separation from service or attaining age 70½. For directions to obtain distributions, please visit <a href="http://mcps.yourplan.info/index.html">http://mcps.yourplan.info/index.html</a> .  <b>Note: If you are employed by MCPS in any capacity after retirement, including as a temporary employee or substitute teacher, you are ineligible to take a distribution from the 457(b) plan based on retirement or separation from service.</b>