



MODIFIED BENEFIT OPTION (MBO)

Probation

MOU Contract 2022-2027

The Modified Benefit Option (MBO) is an alternative benefit package that provides an increased base rate of pay with modified benefits.



\$1.75 more per hour



The increase in pay is also included when calculating the following:

- County Contribution to RMT
- Qualified Differentials (paid on % basis)
- Sick Leave Cash-Outs to RMT
- Leave Cash-Outs

Frequently Asked Questions

Can I enroll in the Modified Benefit Option (MBO)?

Only eligible job classifications may elect MBO. You can find the list of eligible classification in your [Memorandum of Understanding \(MOU\)](#).

Should I enroll in MBO?

It depends! Everyone's situation is different – read through this document to find out how MBO's benefits differ from the **Traditional Benefit Option (TBO)** to determine if it would work for your lifestyle. You can also visit our [MBO website](#), or call Employee Benefits and Services (EBS) at 909-387-5787 and ask to speak with an MBO specialist for more information.

When can I enroll in MBO; can I switch between MBO and TBO?

You can elect MBO upon hire, during Open Enrollment, or if you experience certain qualifying mid-year events.

Can part-time employees enroll in MBO?

No, only full-time employees.



How are MBO benefits different?

Look for the orange text.

HEALTH BENEFITS

The County provides Premium Subsidies biweekly to help offset the cost of your medical and dental premiums.



MEDICAL PREMIUM SUBSIDY Effective July 15, 2023

	<u>TBO</u>	<u>MBO</u>
Emp-Only	\$201.75	\$143.24
Emp +1	\$420.99	\$345.21
Emp +2 or more	\$590.66	\$484.59

MEDICAL OPT-OUT/WAIVE

If you have other employer-sponsored group coverage and do not enroll in the County's medical plans, you will receive an extra \$25 per pay period.



VISION PREMIUMS

Employee-Only coverage paid by Employer.

Employee may purchase dependent coverage:

Employee + 1	\$3.16
Employee + 2 or more	\$8.81

LEAVE PROVISIONS

	<u>TBO</u>	<u>MBO</u>
Vacation	80-160 hours per year <i>Cash-out option up to 80 hours per year if 80 hours of vacation used in prior year</i>	See PTO <i>Cash-out option up to 60 hours per year if 80 hours of PTO used in prior year</i>
Sick	3.39 hours per pay period	See PTO
Holiday	14 + 1 floating per year	14 holidays per year
Perfect Attendance Leave (PAL)	Up to 16 hours PAL or annual membership up to \$299	Not Eligible

The MBO offers flexible Paid Time Off (PTO) in lieu of separate use specific leave accrual such as vacation and sick leave.

Paid Time Off (PTO) for MBO

0 through 8,320 Service Hours

Annual PTO Allowance: 112 hrs
Accrual: 4.31 hrs/pay period
Max. Unused Balance: 169 hrs
Max. PTO + VAC*: 201 hrs

8320 through 18,720 Service Hours

Annual PTO Allowance: 152 hrs
Accrual: 5.85 hrs/pay period
Max. Unused Balance: 229hrs
Max. PTO + VAC*: 272hrs

18,720 + Service Hours

Annual PTO Allowance: 192 hrs
Accrual: 7.39 hrs/pay period
Max. Unused Balance: 289hrs
Max. PTO + VAC*: 343hrs

*Max PTO hours for employees who switch from TBO to MBO and have unused vacation time.

Employees are our most valuable resource.

VOLUNTARY PARTICIPATION PROGRAMS

COUNTY-PAID BENEFITS

SHORT-TERM DISABILITY

Receive 55% of pay, up to \$1,620/week for up to 90 days

LONG-TERM DISABILITY

Eligible through SBCPOA

BASIC TERM LIFE INSURANCE

\$50,000

RETIREMENT

SBCERA Retirement Formulas

Reciprocity provisions may apply

Tier I 2.0% AT AGE 55
Hired prior to Jan 1, 2013

Tier II 2.5% at age 67
Hired ON or AFTER Jan 1, 2013

457(b) Deferred Compensation

Auto-enrolled upon hire at 1% contribution of base salary. County will match half of your contribution up to 0.5% of your base salary after five (5) years

MBO enrollees will NOT receive the County match in the 457(b).

Retirement Medical Trust (RMT) County Contribution

(Based on continuous years of service):

1-4 years = 0.50% of biweekly base salary
5-9 years = 1.00% of biweekly base salary
10-19 years = 1.25% of biweekly base salary
20+ years = 1.50% of biweekly base salary

Sick Leave Conversion

Upon separation, eligible to convert a portion of your sick leave into the RMT upon attaining 10+ years of participation with SBCERA and/or other public retirement.

MBO enrollees are **NOT** able to convert PTO balance into the RMT. Unused PTO hours will be paid out in accordance with your MOU.

Supplemental Term Life Insurance	Have financial security with extra term life coverage for yourself and your family with coverage up to \$700,000.
AD&D Insurance	Additional insurance in the event of accidental death or serious injury, with coverage options up to \$250,000.
FSA	Pre-tax account for qualified health care expenses up to \$3,050 annually. Employees who select County sponsored Blue Shield Access + or Kaiser Choice HMO plans are eligible for up to a \$10 per pay period match.
DCAP	Pre-tax account for qualified dependent care expenses up to \$5,000 annually.
Annual Tuition Reimbursement	First come first serve basis not to exceed \$2,000 per fiscal year.
Tuition Loan Repayment	Receive up to \$7,500 for eligible loan repayment. See your MOU.
529 Savings Plan	Invest for future educational expenses with tax-free earnings. Contact Voya to enroll.
Combined Giving	link.sbcounty.gov/CombinedGiving Give back to the community via one- time or ongoing payroll deductions.
Commuter Services	link.sbcounty.gov/rideshare Help the environment, reduce traffic, save money and earn rewards with your commute.
Employee Discounts	link.sbcounty.gov/EmployeeDiscount Save big at hundreds of national and local merchants
Wellness Program	link.sbcounty.gov/wellness Information, resources and rewards to support your healthy lifestyle.
Employee Assistance Program (EAP)	link.sbcounty.gov/eap Confidential expert support and resources available at any time at no cost to you.

EMPLOYEE OUT-OF-POCKET COSTS

(Effective on July 15, 2023)

Employee Only Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$70.85	\$129.36
Blue Shield Access + HMO	\$88.70	\$147.21
Blue Shield Signature HMO	\$132.63	\$191.14
Blue Shield PPO	\$419.61	\$478.12
Kaiser Virtual Complete HMO	\$70.74	\$129.25
Kaiser Choice HMO	\$94.81	\$153.32
Kaiser Permanente HMO	\$146.17	\$204.68
Employee + 1 Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$122.23	\$198.01
Blue Shield Access + HMO	\$157.94	\$233.72
Blue Shield Signature HMO	\$245.78	\$321.56
Blue Shield PPO	\$843.26	\$919.04
Kaiser Virtual Complete HMO	\$121.98	\$197.76
Kaiser Choice HMO	\$170.13	\$245.91
Kaiser Permanente HMO	\$272.85	\$348.63
Employee + 2 or more Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$177.18	\$283.25
Blue Shield Access + HMO	\$227.71	\$333.78
Blue Shield Signature HMO	\$351.99	\$458.06
Blue Shield PPO	\$1,370.53	\$1,476.60
Kaiser Virtual Complete HMO	\$176.81	\$282.88
Kaiser Choice HMO	\$244.96	\$351.03
Kaiser Permanente HMO	\$390.27	\$496.34