



## MODIFIED BENEFIT OPTION (MBO)

# PROFESSIONAL

MOU Contract 2020-2024

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:

- Overtime
- Qualified Differentials (paid on % basis)
- County Contribution to RMT
- 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 are eligible to elect MBO. You can find the list of eligible classifications 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?

If you are in an eligible job classification, you can elect MBO upon hire, during Open Enrollment, or if you experience certain qualifying mid-year events. After that, you can switch between MBO and TBO during Open Enrollment, or if you experience certain qualifying mid-year events.

### Can part-time employees enroll in MBO?

No, only full-time employees in eligible classifications are able to enroll in MBO.



**How are MBO benefits different?**  
Look for the orange text.

## HEALTH BENEFITS

The County pays a large portion of your healthcare premiums. To determine your out-of-pocket costs, use our online [Benefits Calculator](#).



### MEDICAL PREMIUM SUBSIDY Effective July 15, 2023

|                        | <u>TBO</u> | <u>MBO</u> |
|------------------------|------------|------------|
| Emp-Only               | \$219.66   | \$155.96   |
| Grandfathered Emp-Only | \$230.25   | \$163.87   |
| Emp +1                 | \$382.94   | \$314.01   |
| Emp +2 or more         | \$541.91   | \$444.36   |

### BRONZE PLAN ENROLLMENT

MBO enrollees are eligible to enroll in the Blue Shield Bronze PPO, which has lower premiums, but higher deductibles and costs.

### 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 \$40 per pay period.

See MOU for grandfathered waive and opt-out rates.



### DENTAL PREMIUM SUBSIDY

\$9.46 (requires enrollment in a County medical plan)



### VISION PREMIUMS

No Cost for Employee-Only Coverage

## LEAVE PROVISIONS

|                                       | <u>TBO</u>   | <u>MBO</u>                                    |
|---------------------------------------|--|---|
| <b>Vacation</b>                       | 80-160 hours per year<br><i>Cash-out option up to 60 hours per year if 80 hours of vacation used in prior year</i> | See PTO<br><i>Cash-out option same as TBO</i> |
| <b>Sick</b>                           | 3.39 hours per pay period  | See PTO                                       |
| <b>Holiday</b>                        | 14 + 1 floating per year   | See HOLIDAY                                   |
| <b>Bereavement</b>                    | 2 days per occurrence<br><i>(3 if traveling &gt;1,000 miles)</i>   | Same as TBO                                   |
| <b>Perfect Attendance Leave (PAL)</b> | Up to 16 hours PAL or annual gym membership reimbursement 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

#### Classifications that are Regularly Scheduled to Work Holidays

##### 10,400 Service Hours or Less

Accrual: 6.93 hours/pay period  
Max. Unused Balance: 270 hours  
Max. PTO + VAC\*: 320 hours

##### Over 10,400 Service Hours

Accrual: 8.31 hours/pay period  
Max. Unused Balance: 324 hours  
Max. PTO + VAC\*: 404 hours

Receive 2x your base salary rate for hours worked on 11 holidays. No holiday shall accrue. See MOU.

#### Classifications that are NOT Regularly Scheduled to Work Holidays

##### 8,320 Service Hours or Less

Accrual: 4.31 hours/pay period  
Max. Unused Balance: 169 hours  
Max PTO + VAC\*: 201 hours

##### 8,321 through 18,720 Service Hours

Accrual: 5.85 hours/pay period  
Max. Unused Balance: 229 hours  
Max. PTO + VAC\*: 272 hours

##### Over 18,720 Service Hours

Accrual: 7.39 hours/pay period  
Max. Unused Balance: 289 hours  
Max. PTO + VAC\*: 343 hours

14 holidays per year. Not eligible for floating holiday or 2x base salary rate for hours worked on a holiday.

\*Employees who switch from TBO to MBO and have unused vacation time.

*Employees are our  
most valuable resource.*

## COUNTY-PAID BENEFITS

### SHORT-TERM DISABILITY

Receive 55% of pay, up to \$1,620/week for up to one year

### BASIC TERM LIFE INSURANCE

\$35,000 for employee

### 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. **MBO enrollees will NOT receive the County match of half of the employee contribution up to 0.5%.**

#### Retirement Medical Trust (RMT)

##### County Contribution

(Based on continuous years of service):

10-14 years = 1.50% of biweekly base salary

15-19 years = 2.00% of biweekly base salary

20+ years = 2.50% of biweekly base salary

**MBO enrollees are NOT eligible for County contribution if enrolled in Blue Shield Bronze PPO and receive FSA County match.**

##### 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.**

## VOLUNTARY PARTICIPATION PROGRAMS

|  |   |
|--|---|
| <b>Supplemental Term Life Insurance</b>  | Have financial security with extra term life coverage for yourself and your family with coverage up to \$700,000.   |
| <b>AD&amp;D Insurance</b>                | Additional insurance in the event of accidental death or serious injury, with coverage options up to \$250,000.   |
| <b>FSA</b>                               | 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.<br><br><b>If enrolled in Blue Shield Bronze PPO, MBO enrollees are eligible for a match up to \$25 per pay period.</b> |
| <b>DCAP</b>                              | Pre-tax account for qualified dependent care expenses up to \$5,000 annually.   |
| <b>Tuition Loan Repayment</b>            | Funds may be available based on your bargaining unit. See your MOU.   |
| <b>529 Savings Plan</b>                  | Invest for future educational expenses with tax-free earnings. Contact Voya to enroll.  |
| <b>Combined Giving</b>                   | <a href="https://link.sbcounty.gov/CombinedGiving">link.sbcounty.gov/CombinedGiving</a><br><br>Give back to the community via one-time or ongoing payroll deductions.   |
| <b>Commuter Services</b>                 | <a href="https://link.sbcounty.gov/rideshare">link.sbcounty.gov/rideshare</a><br><br>Help the environment, reduce traffic, save money and earn rewards with your commute.   |
| <b>Employee Discounts</b>                | <a href="https://link.sbcounty.gov/EmployeeDiscount">link.sbcounty.gov/EmployeeDiscount</a><br><br>Save big at hundreds of national and local merchants   |
| <b>Wellness Program</b>                  | <a href="https://link.sbcounty.gov/wellness">link.sbcounty.gov/wellness</a><br><br>Information, resources and rewards to support your healthy lifestyle.  |
| <b>Employee Assistance Program (EAP)</b> | <a href="https://link.sbcounty.gov/eap">link.sbcounty.gov/eap</a><br><br>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     | \$52.94                            | \$116.64                           |
| Blue Shield Access + HMO      | \$70.79                            | \$134.49                           |
| Blue Shield Signature HMO     | \$114.72                           | \$178.42                           |
| Blue Shield PPO               | \$401.70                           | \$465.40                           |
| Kaiser Virtual Complete HMO   | \$52.83                            | \$116.53                           |
| Kaiser Choice HMO             | \$76.90                            | \$140.60                           |
| Kaiser Permanente HMO         | \$128.26                           | \$191.96                           |
| Employee + 1 Coverage         |                                    |                                    |
| Plan                          | TBO - Employee Cost Per Pay Period | MBO - Employee Cost Per Pay Period |
| Blue Shield Gold Trio HMO     | \$160.28                           | \$229.21                           |
| Blue Shield Access + HMO      | \$195.99                           | \$264.92                           |
| Blue Shield Signature HMO     | \$283.83                           | \$352.76                           |
| Blue Shield PPO               | \$881.31                           | \$950.24                           |
| Kaiser Virtual Complete HMO   | \$160.03                           | \$228.96                           |
| Kaiser Choice HMO             | \$208.18                           | \$277.11                           |
| Kaiser Permanente HMO         | \$310.90                           | \$379.83                           |
| Employee + 2 or more Coverage |                                    |                                    |
| Plan                          | TBO - Employee Cost Per Pay Period | MBO - Employee Cost Per Pay Period |
| Blue Shield Gold Trio HMO     | \$225.93                           | \$323.48                           |
| Blue Shield Access + HMO      | \$276.46                           | \$374.01                           |
| Blue Shield Signature HMO     | \$400.74                           | \$498.29                           |
| Blue Shield PPO               | \$1,419.28                         | \$1,516.83                         |
| Kaiser Virtual Complete HMO   | \$225.56                           | \$323.11                           |
| Kaiser Choice HMO             | \$293.71                           | \$391.26                           |
| Kaiser Permanente HMO         | \$439.02                           | \$536.57                           |