



## MODIFIED BENEFIT OPTION (MBO)

# Fire Auxiliary Services Unit & Fire Auxiliary Services Supervisory Unit

MOU Contract 2023-2027

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 are eligible to 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 13, 2024

	<u>TBO</u>	<u>MBO</u>
Emp-Only	\$306.01	\$217.27
Emp +1	\$595.22	\$488.08
Emp +2 or more	\$841.19	\$689.78

### 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, or grandfathered amounts.



### DENTAL PREMIUM SUBSIDY

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



### VISION PREMIUMS

No Cost for Employee and Dependent Coverage

## LEAVE PROVISIONS

	<b>TBO</b>	<b>MBO</b>
<b>Vacation</b>	80-160 hours per year <i>Cash-out option up to 60 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>
<b>Sick</b>	3.69 hours per pay period	See PTO
<b>Holiday</b>	14 + 1 floating per year <i>Max. carryover of 112 hours. (FAS ONLY Excess cap automatic cash out pay period 1)</i>	14 holidays per year for NOT regularly scheduled to work holidays classification  See PTO for regularly scheduled to work holidays classification
<b>Admin</b>	40 hours/year – FAS ONLY <i>Unused balance will automatically cash out pay period 26</i>	Same as TBO
<b>Annual</b>	40 hours/year – FAS ONLY <i>No Cash-out (use it or lose it)</i>	Same as TBO
<b>Bereavement</b>	Up to 5 days per occurrence <i>(1 additional day if traveling &gt; 600 miles)</i>	Same as TBO
<b>Perfect Attendance Leave (PAL)</b>	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

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

##### 0 through 10,400 Service Hours

Annual PTO Allowance: 180 hrs

Accrual: 6.93 hrs/pay period

Max. Unused Balance: 270 hrs

Max. PTO + VAC\*: 320 hrs

##### Over 10,400 Service Hours

Annual PTO Allowance: 216 hrs

Accrual: 8.31 hrs/pay period

Max. Unused Balance: 324 hrs

Max. PTO + VAC\*: 404 hrs

Receive 2x your base salary rate for hours worked on 10 holidays. No holiday shall accrue. See Compensation Plan.

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

##### 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

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

Annual PTO Allowance: 152 hrs

Accrual: 5.85 hrs/pay period

Max. Unused Balance: 229 hrs

Max. PTO + VAC\*: 272 hrs

##### Over 18,721 Service Hours

Annual PTO Allowance: 192 hrs

Accrual: 7.39 hrs/pay period

Max. Unused Balance: 289 hrs

Max. PTO + VAC\*: 343 hrs

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

# Employees are our most valuable resource.

## VOLUNTARY PARTICIPATION PROGRAMS

### COUNTY-PAID BENEFITS

#### TOOL ALLOWANCE

\$500 for Vehicle Services Supervisors

#### BASIC TERM LIFE INSURANCE

\$25,000 for All employees except FAS  
\$35,000 for FAS

#### 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-enrollment of 1% base salary upon hire.  
County matching contribution ½ times employee contribution, up to 0.5%.

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

##### **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

##### **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.

<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 \$3,200 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.
<b>DCAP</b>	Pre-tax account for qualified dependent care expenses up to \$5,000 annually.
<b>Annual Tuition Reimbursement</b>	First come first serve basis not to exceed \$1,650 per fiscal year.
<b>License Reimbursement</b>	Cost incurred to maintain the Hazmat Endorsement.
<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> 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> 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> 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> 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> Confidential expert support and resources available at any time, at no cost to you.

# EMPLOYEE OUT-OF-POCKET COSTS

(Effective on July 13, 2024)

Employee Only Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$0.00	\$70.05
Blue Shield Access + HMO	\$0.14	\$88.88
Blue Shield Signature HMO	\$46.46	\$135.20
Blue Shield PPO	\$349.05	\$437.79
Kaiser Virtual Complete HMO	\$0.00	\$76.83
Kaiser Choice HMO	\$14.09	\$102.83
Kaiser Permanente HMO	\$69.55	\$158.29
Employee + 1 Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$0.00	\$84.59
Blue Shield Access + HMO	\$15.09	\$122.23
Blue Shield Signature HMO	\$107.72	\$214.86
Blue Shield PPO	\$737.71	\$844.85
Kaiser Virtual Complete HMO	\$0.00	\$98.11
Kaiser Choice HMO	\$42.97	\$150.11
Kaiser Permanente HMO	\$153.89	\$261.03
Employee + 2 or more Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$0.00	\$119.72
Blue Shield Access + HMO	\$21.60	\$173.01
Blue Shield Signature HMO	\$152.64	\$304.05
Blue Shield PPO	\$1,226.60	\$1,378.01
Kaiser Virtual Complete HMO	\$0.00	\$138.84
Kaiser Choice HMO	\$61.01	\$212.42
Kaiser Permanente HMO	\$217.97	\$369.38