



## MODIFIED BENEFIT OPTION (MBO)

# GENERAL FIRE SUPPORT UNIT (GSU)

MOU Contract 2023-2026

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



### MEDICAL PREMIUM SUBSIDY July 13, 2024

|                | <b>TBO</b> | <b>MBO</b> |
|----------------|------------|------------|
| Emp-Only       | \$220.56   | \$156.60   |
| Emp +1         | \$443.57   | \$363.73   |
| Emp +2 or more | \$600.44   | \$492.36   |

### 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.



### 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<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 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   | 14 holidays per year  |
| <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 annual and sick leave.**

### Paid Time Off (PTO) for MBO

#### **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

\*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**

\$700/year for Mechanic and Lead Mechanic  
*Effective December 30, 2023*

**STATE DISABILITY INSURANCE**

Premium paid by Employer

**BASIC TERM LIFE INSURANCE**

\$20,000

**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 one year.

*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):

- 1 year less than 5 years = 1.0% of biweekly base salary
- 5 years less than 10 years = 1.5% of biweekly base salary
- 10 years less than 15 years = 2.0% of biweekly base salary
- 15+ years = 2.5% 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 \$3,200 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.

**DCAP** Pre-tax account for qualified dependent care expenses up to \$5,000 annually.

**529 Savings Plan** Invest for future educational expenses with tax-free earnings. Contact Voya to enroll.

**Combined Giving** [link.sbcounty.gov/CombinedGiving](https://link.sbcounty.gov/CombinedGiving)  
Give back to the community via one-time or ongoing payroll deductions.

**Commuter Services** [link.sbcounty.gov/rideshare](https://link.sbcounty.gov/rideshare)  
Help the environment, reduce traffic, save money and earn rewards with your commute.

**Employee Discounts** [link.sbcounty.gov/EmployeeDiscount](https://link.sbcounty.gov/EmployeeDiscount)  
Save big at hundreds of national and local merchants.

**Wellness Program** [link.sbcounty.gov/wellness](https://link.sbcounty.gov/wellness)  
Information, resources and rewards to support your healthy lifestyle.

**Employee Assistance Program (EAP)** [link.sbcounty.gov/eap](https://link.sbcounty.gov/eap)  
Confidential expert support and resources available at any time, at no cost to you.

**Annual Tuition Reimbursement** \$500/fiscal year

# 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     | \$66.76                            | \$130.72                           |
| Blue Shield Access + HMO      | \$85.59                            | \$149.55                           |
| Blue Shield Signature HMO     | \$131.91                           | \$195.87                           |
| Blue Shield PPO               | \$434.50                           | \$498.46                           |
| Kaiser Virtual Complete HMO   | \$73.54                            | \$137.50                           |
| Kaiser Choice HMO             | \$99.54                            | \$163.50                           |
| Kaiser Permanente HMO         | \$155.00                           | \$218.96                           |
| Employee + 1 Coverage         |                                    |                                    |
| Plan                          | TBO - Employee Cost Per Pay Period | MBO - Employee Cost Per Pay Period |
| Blue Shield Gold Trio HMO     | \$129.10                           | \$208.94                           |
| Blue Shield Access + HMO      | \$166.74                           | \$246.58                           |
| Blue Shield Signature HMO     | \$259.37                           | \$339.21                           |
| Blue Shield PPO               | \$889.36                           | \$969.20                           |
| Kaiser Virtual Complete HMO   | \$142.62                           | \$222.46                           |
| Kaiser Choice HMO             | \$194.62                           | \$274.46                           |
| Kaiser Permanente HMO         | \$305.54                           | \$385.38                           |
| Employee + 2 or more Coverage |                                    |                                    |
| Plan                          | TBO - Employee Cost Per Pay Period | MBO - Employee Cost Per Pay Period |
| Blue Shield Gold Trio HMO     | \$209.06                           | \$317.14                           |
| Blue Shield Access + HMO      | \$262.35                           | \$370.43                           |
| Blue Shield Signature HMO     | \$393.39                           | \$501.47                           |
| Blue Shield PPO               | \$1,467.35                         | \$1,575.43                         |
| Kaiser Virtual Complete HMO   | \$228.18                           | \$336.26                           |
| Kaiser Choice HMO             | \$301.76                           | \$409.84                           |
| Kaiser Permanente HMO         | \$458.72                           | \$566.80                           |