



# MODIFIED BENEFIT OPTION (MBO)

# NURSES

MOU Contract 2024-2028

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



NURSES (CNA)

**\$2.00** more per hour



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

- Overtime
- 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.

### 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 November 30, 2024

	<b>TBO</b>	<b>MBO</b>
Emp-Only	\$237.27	\$188.27
Emp +1	\$477.72	\$376.32
Emp +2 or more	\$650.10	\$527.49

## 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.

## 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
<b>Sick</b>	3.39 hours per pay period	See PTO
<b>Holiday</b>	14 + 1 floating per year <i>(8 hours/holiday)</i>	See PTO <i>No Holiday shall accrue*</i>
<b>Bereavement</b>	3 days per occurrence <i>- 4 if traveling &gt;600 miles - 1 additional day for death of parent, spouse, or child</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

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

Accrual: 6.92 hours/pay period Max.  
Unused Balance: 270 hours Max.  
PTO + VAC\*\*: 320 hours

#### **10,400 through 20,080 Service Hours**

Accrual: 7.85 hours/pay period Max.  
Unused Balance: 306 hours Max.  
PTO + VAC\*\*: 367 hours

#### **20,080 – 41,600 Service Hours**

Accrual: 8.77 hours/pay period Max.  
Unused Balance: 342 hours Max  
PTO + VAC\*\*: 410 hours

#### **Over 41,600 Service Hours**

Accrual: 9.69 hours/pay period Max.  
Unused Balance: 378 hours Max  
PTO + VAC\*\*: 446 hours

**\*Please note: MBO enrollee will not accrue Holiday leaves. Receive 2x your base salary rate for hours worked on 10 holidays. See MOU for list.**

\*\*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 one year.

**BASIC TERM LIFE INSURANCE**

\$25,000

**EDUCATION LEAVE AND TRAINING**

28 hours annually, may carry over up to 14 hours into next calendar year.  
*National specialty organization certificate holders provided an additional 10 hours, as long as the certification is maintained.*

**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 completion of 1 year of service at 1% contribution of base salary. County will match half of your contribution up to 0.5% of your base salary after two years of continuous service.

**Retirement Medical Trust (RMT)**

**County Contribution**

(Based on continuous years of service):

- 10-14 years = 1.25% of biweekly base salary
- 15-24 years = 1.75% of biweekly base salary
- 20+ years = 2.00% 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. If enrolled in Blue Shield Bronze PPO, MBO enrollees are eligible for a match up to \$20 per pay period.
<b>DCAP</b>	Pre-tax account for qualified dependent care expenses up to \$5,000 annually.
<b>Annual Tuition Reimbursement</b>	Get up to \$775 per fiscal year, with carryover balance up to \$2,000. Refer to MOU.
<b>Tuition Loan Repayment</b>	Receive up to \$10,000 for eligible loan repayment. 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="http://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="http://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="http://link.sbcounty.gov/EmployeeDiscount">link.sbcounty.gov/EmployeeDiscount</a> Save big at hundreds of national and local merchants.
<b>Wellness Program</b>	<a href="http://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="http://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 November 30, 2024)

Employee Only Coverage		
Plan	TBO Employee Cost Per Pay Period	MBO Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$66.33	\$99.05
Blue Shield Access + HMO	\$85.16	\$117.88
Blue Shield Signature HMO	\$131.48	\$164.20
Blue Shield PPO	\$434.07	\$466.79
Kaiser Virtual Complete HMO	\$73.11	\$105.83
Kaiser Choice HMO	\$99.11	\$131.83
Kaiser Permanente HMO	\$154.57	\$187.29
Employee + 1 Coverage		
Plan	TBO Employee Cost Per Pay Period	MBO Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$127.50	\$196.35
Blue Shield Access + HMO	\$165.14	\$233.99
Blue Shield Signature HMO	\$257.77	\$326.62
Blue Shield PPO	\$887.76	\$956.61
Kaiser Virtual Complete HMO	\$141.02	\$209.87
Kaiser Choice HMO	\$193.02	\$261.87
Kaiser Permanente HMO	\$303.94	\$372.79
Employee + 2 or more Coverage		
Plan	TBO Employee Cost Per Pay Period	MBO Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$205.46	\$282.01
Blue Shield Access + HMO	\$258.75	\$335.30
Blue Shield Signature HMO	\$389.79	\$466.34
Blue Shield PPO	\$1,463.75	\$1,540.30
Kaiser Virtual Complete HMO	\$224.58	\$301.13
Kaiser Choice HMO	\$298.16	\$374.71
Kaiser Permanente HMO	\$455.12	\$531.67