



Human Resources  
Employee Benefits & Services

## MODIFIED BENEFIT OPTION (MBO)

# EMERGENCY SERVICES

MOU Contract 2022-2025

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

*Effective July 13, 2024*

	<u>TBO</u>	<u>MBO</u>
Emp-Only	\$205.63	\$146.00
Emp +1	\$386.68	\$317.08
Emp +2 or more	\$563.43	\$462.01

### 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 <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 same as TBO</i>
<b>Sick</b>	3.69 hours per pay period	See PTO
<b>Holiday</b>	120 hours per year/ 4.62 per pay period	See PTO <i>No Holiday shall accrue*</i>
<b>Bereavement</b>	2 days per occurrence <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

#### 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

**\*Please note: MBO enrollee will not accrue Holiday leaves. Receive 2x base hourly rate of hours worked on 11 holidays. See MOU for list**

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

## Employees are our most valuable resource.

### COUNTY-PAID BENEFITS

#### UNIFORM ALLOWANCE

Up to \$250 per fiscal year

#### STATE DISABILITY INSURANCE

Premium paid by CONFIRE

#### 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.

##### **Retirement Medical Trust (RMT)**

###### **County Contribution**

(After 1 year of continuous service):

- 1-4 years = 0.5% of bi-weekly base salary
- 5-9 years = 1.0% of bi-weekly base salary
- 10-15 years = 1.5% of bi-weekly base salary
- 16+ years = 2.0% of bi-weekly 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.

## 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 \$3,200 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>529 Savings Plan</b>	Invest for future educational expenses with tax-free earnings. Contact ScholarShare 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 July 13, 2024)

Employee Only Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$107.24	\$166.87
Blue Shield Access + HMO	\$127.74	\$187.37
Blue Shield Signature HMO	\$178.19	\$237.82
Blue Shield PPO	\$507.87	\$567.50
Kaiser Virtual Complete HMO	\$110.86	\$170.49
Kaiser Choice HMO	\$138.86	\$198.49
Kaiser Permanente HMO	\$198.47	\$258.10
Employee + 1 Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$237.05	\$306.65
Blue Shield Access + HMO	\$278.08	\$347.68
Blue Shield Signature HMO	\$378.99	\$448.59
Blue Shield PPO	\$1,065.34	\$1,134.94
Kaiser Virtual Complete HMO	\$244.29	\$313.89
Kaiser Choice HMO	\$300.29	\$369.89
Kaiser Permanente HMO	\$419.51	\$489.11
Employee + 2 or more Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$318.34	\$419.76
Blue Shield Access + HMO	\$376.39	\$477.81
Blue Shield Signature HMO	\$519.15	\$620.57
Blue Shield PPO	\$1,689.23	\$1,790.65
Kaiser Virtual Complete HMO	\$328.56	\$429.98
Kaiser Choice HMO	\$407.80	\$509.22
Kaiser Permanente HMO	\$576.49	\$677.91