



Human Resources
Employee Benefits & Services

MODIFIED BENEFIT OPTION (MBO)

SPECIAL DISTRICTS/FIRE DISTRICT Non-Represented

Compensation Plan 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:

- 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 [Compensation Plan](#).

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 (EBSD) 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 or during Open Enrollment.

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 12, 2025

	<u>TBO</u>	<u>MBO</u>
Emp-Only	\$326.08	\$231.52
Emp +1	\$601.91	\$493.57
Emp +2 or more	\$856.07	\$701.98

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

	TBO	MBO
Vacation	80-160 hours per year <i>Cash-out option</i>	See PTO <i>Cash-out option same as TBO</i>
Sick	3.69 hours per pay period	See PTO
Holiday	14 + 1 floating per year <i>Max. carryover of 112 hours. Excess of cap automatically cash out pay period 1</i>	14 holidays per year
Admin	40 hours/year – SUP ONLY <i>Unused balance will automatically cash out pay period 26</i>	Same as TBO
Annual	40 hours/year – SUP ONLY <i>No Cash-out</i>	Same as TBO
Bereavement	2 days per occurrence <i>(3 if traveling >1,000 miles)</i>	Same as TBO
Perfect Attendance Leave (PAL)	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 11 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.

COUNTY-PAID BENEFITS

BASIC TERM LIFE INSURANCE

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

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

Eligible after one year of continuous service in a regular position County matching contribution ½ times employee contribution, up to 0.5%.

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

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 the ordinance.

VOLUNTARY PARTICIPATION PROGRAMS

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 \$3,300 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.
Annual Tuition Reimbursement	First come first serve basis not to exceed \$1,650 per fiscal year.
529 Savings Plan	Invest for future educational expenses with tax-free earnings. Contact ScholarShare to enroll.
Combined Giving	link.sbcounty.gov/CombinedGiving Give back to the community via one-time or ongoing payroll deductions.
Commuter Services	link.sbcounty.gov/rideshare Help the environment, reduce traffic, save money and earn rewards with your commute.
Employee Discounts	link.sbcounty.gov/EmployeeDiscount Save big at hundreds of national and local merchants
Wellness Program	link.sbcounty.gov/wellness Information, resources and rewards to support your healthy lifestyle.
Employee Assistance Programs	link.sbcounty.gov/eap Confidential expert support and resources available at any time, at no cost to you.

EMPLOYEE OUT-OF-POCKET COSTS

(Effective on July 12, 2025)

Employee Only Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$0.00	\$81.35
Blue Shield Access + HMO	\$7.29	\$101.85
Blue Shield Signature HMO	\$57.74	\$152.30
Blue Shield PPO	\$387.42	\$481.98
Kaiser Virtual Complete HMO	\$0.00	\$84.97
Kaiser Choice HMO	\$18.41	\$112.97
Kaiser Permanente HMO	\$78.02	\$172.58
Employee + 1 Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$21.82	\$130.16
Blue Shield Access + HMO	\$62.85	\$171.19
Blue Shield Signature HMO	\$163.76	\$272.10
Blue Shield PPO	\$850.11	\$958.45
Kaiser Virtual Complete HMO	\$29.06	\$137.40
Kaiser Choice HMO	\$85.06	\$193.40
Kaiser Permanente HMO	\$204.28	\$312.62
Employee + 2 or more Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$25.70	\$179.79
Blue Shield Access + HMO	\$83.75	\$237.84
Blue Shield Signature HMO	\$226.51	\$380.60
Blue Shield PPO	\$1,396.59	\$1,550.68
Kaiser Virtual Complete HMO	\$35.92	\$190.01
Kaiser Choice HMO	\$115.16	\$269.25
Kaiser Permanente HMO	\$283.85	\$437.94