



Human Resources  
Employee Benefits & Services

## MODIFIED BENEFIT OPTION (MBO)

# PROFESSIONAL

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.



**\$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 (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 FBO?

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 pays a large portion of your healthcare premiums. To determine your out-of-pocket costs, use our online [Benefits Calculator](#).



### MEDICAL PREMIUM SUBSIDY

*Effective July 12, 2025*

	<b>TBO</b>	<b>MBO</b>
Emp-Only	\$337.36	\$239.53
Emp +1	\$657.95	\$539.52
Emp +2 or more	\$929.94	\$762.55

### 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.

*See MOU for grandfathered waive and opt-out rates.*



### 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>	3.39 hours per pay period	See PTO
<b>Holiday</b>	14 + 1 floating per year	See HOLIDAY
<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

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

##### **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

**Receive 2x your base salary rate for hours worked on 11 holidays. No holiday shall accrue. See MOU.**

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

##### **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

**14 holidays per year. Not eligible for floating holiday or 2x base salary rate for hours worked on a holiday.**

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

# Employees are our most valuable resource.

## COUNTY-PAID BENEFITS

### SHORT-TERM DISABILITY

Receive 55% of pay, up to \$1,620/week for up to one year

### BASIC TERM LIFE INSURANCE

\$50,000 for employee

### 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. **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

**MBO enrollees are NOT eligible for County contribution if enrolled in Blue Shield Bronze PPO and receive FSA County match.**

##### **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

#### **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.

**If enrolled in Blue Shield Bronze PPO, MBO enrollees are eligible for a match up to \$25 per pay period.**

#### **DCAP**

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

#### **Tuition Loan Repayment**

Funds may be available based on your bargaining unit. See your MOU.

#### **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.

# 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	\$73.34
Blue Shield Access + HMO	\$0.00	\$93.84
Blue Shield Signature HMO	\$46.46	\$144.29
Blue Shield PPO	\$376.14	\$473.97
Kaiser Virtual Complete HMO	\$0.00	\$76.96
Kaiser Choice HMO	\$7.13	\$104.96
Kaiser Permanente HMO	\$66.74	\$164.57
Employee + 1 Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$0.00	\$84.21
Blue Shield Access + HMO	\$6.81	\$125.24
Blue Shield Signature HMO	\$107.72	\$226.15
Blue Shield PPO	\$794.04	\$912.50
Kaiser Virtual Complete HMO	\$0.00	\$91.45
Kaiser Choice HMO	\$29.02	\$147.45
Kaiser Permanente HMO	\$148.24	\$266.67
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	\$119.22
Blue Shield Access + HMO	\$9.88	\$177.27
Blue Shield Signature HMO	\$152.64	\$320.03
Blue Shield PPO	\$1,322.72	\$1,490.11
Kaiser Virtual Complete HMO	\$0.00	\$129.44
Kaiser Choice HMO	\$41.29	\$208.68
Kaiser Permanente HMO	\$209.98	\$377.37