



Human Resources  
Employee Benefits & Services

## MODIFIED BENEFIT OPTION (MBO)

# WATER & SANITATION

MOU Contract 2020-2024

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:

- 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 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

	<b>TBO</b>	<b>MBO</b>
Emp-Only	\$236.97	<b>\$168.25</b>
Emp +1	\$500.04	<b>\$355.03</b>
Emp +2 or more	\$689.31	<b>\$489.41</b>

#### 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 FBO</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 <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

##### **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.*

## COUNTY-PAID BENEFITS

### STATE DISABILITY INSURANCE

Employer Paid for Fiscal Assistant, Utility Services Associate, and Accounts Technician

Employee Paid for All other Employees

### BASIC TERM LIFE INSURANCE

\$35,000 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 District match of half of the employee contribution up to 1%.**

#### Retirement Medical Trust (RMT)

##### **County Contribution**

(Based on continuous years of service):

1-9 years = 0.5% of biweekly base salary

10-15 years = 1.5% of biweekly base salary

16+ years = 2.0% 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.**

## 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. Blue Shield Access+ or Kaiser Choice plan enrollees are eligible for a match up to \$10 per pay period.
<b>DCAP</b>	Pre-tax account for qualified dependent care expenses up to \$5,000 annually.
<b>Uniforms/Footwear</b>	\$200 every fiscal year for footwear
<b>529 Savings Plan</b>	Invest for future educational expenses with tax-free earnings. Contact ScholarShare 529 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 27, 2024)

Employee Only Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$75.90	\$144.62
Blue Shield Access + HMO	\$96.40	\$165.12
Blue Shield Signature HMO	\$146.85	\$215.57
Blue Shield PPO	\$476.53	\$545.25
Kaiser Virtual Complete HMO	\$79.52	\$14824
Kaiser Choice HMO	\$107.52	\$176.24
Kaiser Permanente HMO	\$167.13	\$235.85
Employee + 1 Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$123.69	\$269.70
Blue Shield Access + HMO	\$164.72	\$309.73
Blue Shield Signature HMO	\$265.63	\$410.64
Blue Shield PPO	\$951.98	\$1,096.99
Kaiser Virtual Complete HMO	\$130.93	\$275.94
Kaiser Choice HMO	\$186.93	\$331.94
Kaiser Permanente HMO	\$306.15	\$451.16
Employee + 2 or more Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$192.46	\$392.36
Blue Shield Access + HMO	\$250.51	\$450.41
Blue Shield Signature HMO	\$393.27	\$593.17
Blue Shield PPO	\$1,563.35	\$1,763.25
Kaiser Virtual Complete HMO	\$202.68	\$402.58
Kaiser Choice HMO	\$281.92	\$481.82
Kaiser Permanente HMO	\$450.61	\$650.51