

FIRE MANAGEMENT

Benefits Overview

MOU Contract 2025-2030

Healthcare Benefits

The Fire District pays for a large portion of your healthcare premiums.

MEDICAL PREMIUM SUBSIDY

Effective August 9, 2025



Employee Only	\$277.16
Employee +1	\$452.61
Employee +2 or more	\$619.77

MEDICAL OPT-OUT/WAIVE

If you have other employer-sponsored group coverage and do not enroll in a Fire District sponsored medical plan, you will receive an extra \$20 per pay period.



VISION

No cost for Employee and Dependent coverage.

The Benefit rates listed above apply to full-time employees (80-112 hours) per biweekly pay period unless noted otherwise.

To determine your out-of-pocket costs, use our online Benefits Calculator:

<https://hr.sbcounty.gov/benefits-calculator>.

Leave Provisions

Leave time listed for full-time employees (80-112 hours) per biweekly pay period unless otherwise noted.



Holiday

56-hour work week employees
167 hours/year.

40-hour work week employees
14 days + 1 Floating.



Vacation

56-hour work week employees
112 - 224 hours per year.

40-hour work week employees
80 - 160 hours/year.



Admin Leave

56-hour work week employees
96 hours/year.

40-hour work week employees
80 hours/year.



Bereavement

2 days per occurrence
(3 if traveling >1,000 miles)



Sick

56-hour work week employees 5.15 hours/pay period.

40-hour work week employees 3.69 hours/pay period.

Modified Benefit Option (MBO)

Certain eligible job classifications shall be provided the opportunity to convert from a regular position with traditional benefits to a regular position with modified benefits and wage differential. Refer to your Memorandum of Understanding (MOU).

MOU Website: <https://link.sbcounty.gov/MOU>

MBO Website: <https://link.sbcounty.gov/MBO>

Fire District-Paid Benefits



Uniform Voucher

Up to \$450 per fiscal year.
Refer to your MOU.



Short-Term Disability

Receive 55% of pay, up to \$2,516
per week for up to 6 months.



Basic Term Life Insurance

\$50,000



Retirement

SBCERA Retirement Formulas

Reciprocity provisions may apply

Tier I 3.0% at age 50
Hired PRIOR to Jan 1, 2013

Tier II 2.7% at age 57
Hired ON or AFTER Jan 1, 2013

457(b) Deferred Compensation

Auto-enrolled upon hire at a 1% contribution of base salary. The Fire District will match half of your contribution up to 0.50% of your base salary.

401(k) Defined Contribution

You shall be eligible to participate in the Fire District 401(k) plan, refer to your MOU for details.

Retirement Medical Trust (RMT)

Fire District Contribution

Tier I

7-9 years = 1.00% of biweekly base salary
10-15 years = 2.00% of biweekly base salary
16-19 years = 3.00% of biweekly base salary
20+ years = 4.0% of biweekly base salary

Tier II

7-9 years = 1.00% of biweekly base salary
10-15 years = 2.00% of biweekly base salary
16-19 years = 2.75% of biweekly base salary
20+ years = 3.00% of biweekly base salary

Sick Leave Conversion

Upon separation, eligible to convert a portion of your sick leave into the RMT upon attaining 5+ years of participation with SBCERA and/or other public retirement.

Voluntary Programs



Supplemental Term Life Insurance

Have financial security with extra term life coverage for yourself and your family with coverage up to \$700,000.

<https://link.sbcounty.gov/Life-Insurance>



AD&D Insurance

Additional insurance in the event of accidental death or serious injury, with coverage options up to \$250,000.

<https://link.sbcounty.gov/Life-Insurance>



Flexible Spending Account (FSA)

Pre-tax account for qualified health care expenses up to \$3,400 annually. Employees who select Fire District sponsored Blue Shield Access+ or Kaiser Choice are eligible for up to \$10 per pay period match. <https://link.sbcounty.gov/fsa>



Dependent Care Assistance Program (DCAP)

Pre-tax account for qualified dependent care expenses up to \$5,000 annually. <https://link.sbcounty.gov/DCAP>



529 Savings Plan

Invest for future educational expenses with tax-free earnings. Contact Scholar Share to enroll. <https://link.sbcounty.gov/529>



Combined Giving

Give back to the community via one time or ongoing payroll deductions. <https://link.sbcounty.gov/CombinedGiving>



Commuter Services

Help the environment, reduce traffic, save money and earn rewards with your commute. <https://link.sbcounty.gov/Commuter>



Employee Discounts

Save big at hundreds of national and local merchants. <https://link.sbcounty.gov/Employee-Discount-Program>



Wellness Program

Information, resources and rewards to support your healthy lifestyle. <https://link.sbcounty.gov/wellness>



Employee Assistance Program (EAP)

Confidential expert support and resources available at any time, at no cost to you. <https://link.sbcounty.gov/EAP>



Annual Tuition Reimbursement

Up to \$1,000 per fiscal year. Refer to your MOU. <https://link.sbcounty.gov/TuitionProgram>

Medical Premium Costs for Fire District Plans

Medical Premium Subsidy

August 9, 2025

The Fire District provides Premium Subsidies biweekly to help offset the cost of your medical and dental premiums.

Employee Only: **\$277.16 (TBO)** **\$196.79 (MBO)**
 Employee +1: **\$452.61 (TBO)** **\$371.14 (MBO)**
 Employee +2: **\$619.77 (TBO)** **\$508.21 (MBO)**

Employee Only Coverage		
Plan	Traditional Benefit Option (TBO) Employee Cost Per Pay Period	Modified Benefit Option (MBO) Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$63.40	\$143.77
Blue Shield Access + HMO	\$85.72	\$166.09
Blue Shield Signature HMO	\$140.69	\$221.06
Blue Shield PPO	\$499.73	\$580.10
Kaiser Virtual Complete HMO	\$51.91	\$132.28
Kaiser Choice HMO	\$81.03	\$161.40
Kaiser Permanente HMO	\$142.96	\$223.33

Employee +1 Coverage		
Plan	Traditional Benefit Option (TBO) Employee Cost Per Pay Period	Modified Benefit Option (MBO) Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$226.52	\$307.99
Blue Shield Access + HMO	\$271.20	\$352.67
Blue Shield Signature HMO	\$381.09	\$462.56
Blue Shield PPO	\$1,128.61	\$1,210.08
Kaiser Virtual Complete HMO	\$203.52	\$284.99
Kaiser Choice HMO	\$261.76	\$343.23
Kaiser Permanente HMO	\$385.62	\$467.09

Employee +2 or more Coverage		
Plan	Traditional Benefit Option (TBO) Employee Cost Per Pay Period	Modified Benefit Option (MBO) Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$340.39	\$451.95
Blue Shield Access + HMO	\$403.61	\$515.17
Blue Shield Signature HMO	\$559.09	\$670.65
Blue Shield PPO	\$1,833.42	\$1,944.98
Kaiser Virtual Complete HMO	\$307.82	\$419.38
Kaiser Choice HMO	\$390.23	\$501.79
Kaiser Permanente HMO	\$565.49	\$677.05