

GENERAL FIRE SUPPORT

Benefits Overview

MOU Contract 2026-2029

Healthcare Benefits

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

MEDICAL PREMIUM SUBSIDY

Effective July 25, 2026

Employee Only	\$262.99
Employee +1	\$524.80
Employee +2 or more	\$706.68



DENTAL PREMIUM SUBSIDY

\$9.46

Requires enrollment in a Fire District medical plan.

MEDICAL OPT-OUT/WAIVE

If you have other employer-sponsored group coverage and do not enroll in the Fire District's medical plans, you will receive an extra \$40 per pay period.



VISION

No cost for Employee and Dependent coverage.

The Benefit rates listed above apply to full-time employees (61-80 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 (61-80 hours) per biweekly pay period unless otherwise noted.



Vacation

80-160 hours per year
Cash-out option up to 60 hours per year if
80 hours of vacation used in previous year.



Sick

3.69 hours per pay period



Holiday

14 + 1 floating per year



Bereavement

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



Perfect Attendance

Up to 16 hours PAL or annual gym
membership reimbursement up to \$299.

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



Tool Allowance

\$700/year for Mechanic and Lead Mechanic.



State Disability Insurance

Premium paid by Fire District.
Refer to your MOU.



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. The Fire District will match half of your contribution up to 1% of your base salary after one year of continuous service.

Retirement Medical Trust (RMT)

County Contribution

Based on continuous years of service:

- 1-4 years = 1.00% of biweekly base salary
- 5-9 years = 1.50% of biweekly base salary
- 10-15 years = 2.00% of biweekly base salary
- 16+ 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.

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>

Medical Premium Costs for Fire District Plans

Medical Premium Subsidy

Effective July 25, 2026

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

Employee Only: **\$262.99 (TBO) \$186.72 (MBO)**
 Employee +1: **\$524.80 (TBO) \$430.34 (MBO)**
 Employee +2: **\$706.68 (TBO) \$579.48 (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	\$77.57	\$153.84
Blue Shield Access + HMO	\$99.89	\$176.16
Blue Shield Signature HMO	\$154.86	\$231.13
Blue Shield PPO	\$513.90	\$590.17
Kaiser Virtual Complete HMO	\$66.08	\$142.35
Kaiser Choice HMO	\$95.20	\$171.47
Kaiser Permanente HMO	\$157.13	\$233.40

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	\$154.33	\$248.79
Blue Shield Access + HMO	\$199.01	\$293.47
Blue Shield Signature HMO	\$308.90	\$403.36
Blue Shield PPO	\$1,056.42	\$1,150.88
Kaiser Virtual Complete HMO	\$131.33	\$225.79
Kaiser Choice HMO	\$189.57	\$284.03
Kaiser Permanente HMO	\$313.43	\$407.89

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	\$253.48	\$380.68
Blue Shield Access + HMO	\$316.70	\$443.90
Blue Shield Signature HMO	\$472.18	\$599.38
Blue Shield PPO	\$1,746.51	\$1,873.71
Kaiser Virtual Complete HMO	\$220.91	\$348.11
Kaiser Choice HMO	\$303.32	\$430.52
Kaiser Permanente HMO	\$478.58	\$605.78