

# SPECIAL DISTRICTS / FIRE DISTRICT EXEMPT

## Benefits Overview

### Healthcare Benefits

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

#### MEDICAL PREMIUM SUBSIDY

Effective July 11, 2026

|                     |          |
|---------------------|----------|
| Employee Only       | \$394.22 |
| Employee +1         | \$666.80 |
| Employee +2 or more | \$938.24 |

#### DENTAL PREMIUM SUBSIDY

\$9.46

Requires enrollment into a Special Districts/Fire District medical plan.

#### MEDICAL OPT-OUT/WAIVE

If you have other employer-sponsored group coverage and do not enroll in the Special Districts/Fire District 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  
Maximum carryover of 480 hours, with certain exceptions.  
Unused balance in excess of cap will cash out in pay period 1.



#### Perfect Attendance

Up to 16 hours of PAL.



#### Holiday

14 days + 1 Floating per year. Maximum carryover of 120 hours. Excess of cap will cash out in pay period 1.



#### Sick

3.69 hours per pay period.



#### Admin Leave

80 hours per year.  
Unused balance will cash out in pay period 26.



#### Bereavement

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

### 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>

## District Paid Benefits



### Life Insurance

**Basic Term Life Insurance:** \$50,000

**Group Universal Life Insurance:**

Group A - 100% of the premium paid by the District for 1x Annual Salary.

Group B - 50% of the premium paid by the District for 1x Annual Salary.

Group C & D - 25% of the premium paid by the District for 1x Annual Salary



### Disability

**Short Term:** Receive 55% of pay, up to \$2,516/week for up to 180 days.

**Long Term:** 60% of salary up to \$10,000/month.



### Automobile Allowance

Group B - Biweekly allowance of \$461.54\*.

\*Employees who enter in Group B after June 20, 2020, except Director of Special Districts and Communications Director, shall not have the option to receive the automobile allowance.



### Portable Communication Allowance

Biweekly allowance of \$92.31.



## Retirement

### SBCERA Retirement Formulas

*Reciprocity provisions may apply*

**Tier I** 3.0% at age 50 (Safety)

2.0% at age 55 (General)

Hired PRIOR to Jan 1, 2013

**Tier II** 2.7% at age 57 (Safety)

2.5% at age 67 (General)

Hired ON or AFTER Jan 1, 2013

### 457(b) Deferred Compensation

Groups B - District contribution 1x Employee contribution, up to 1%.

Groups C & D - District contribution 50% employee contribution, up to .50%.

### 401(k) Defined Compensation

Groups B & C - District contribution, 2x employee contribution up to 8%.

Group D - District contribution 2x employee contribution, up to 6%.

### Retirement Medical Trust (RMT) District Contribution

Based on continuous years of service:

5-9 years = 2.00% of biweekly base salary

10-15 years = 2.75% of biweekly base salary

16+ years = 3.75% 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 are eligible for a match up to \$40. Employees who select District sponsored Blue Shield Access+ or Kaiser Choice are eligible for a match up to \$50 per pay period. <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-Discout-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

Receive up to \$1,000 per fiscal year, refer to the Exempt Ordinance for additional information and eligibility.



### Tuition Loan Repayment

Receive up to \$10,000 for eligible loan repayment, refer to the Exempt Ordinance for eligibility details.

<https://link.sbcounty.gov/TuitionProgram>



### Healthy Lifestyle Program

Health Club Membership reimbursement, up to \$324/year.

# Medical Premium Costs for Special Districts/Fire District Plans

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

## Medical Premium Subsidy

Effective July 11, 2026

Employee Only: **\$394.22 (TBO)** **\$279.90 (MBO)**

Employee +1: **\$666.80 (TBO)** **\$546.78 (MBO)**

Employee +2: **\$938.24 (TBO)** **\$769.36 (MBO)**

| Employee Only Coverage      |                                                                  |                                                               |
|-----------------------------|------------------------------------------------------------------|---------------------------------------------------------------|
| Plan                        | Traditional Benefit Option (TBO)<br>Employee Cost Per Pay Period | Modified Benefit Option (MBO)<br>Employee Cost Per Pay Period |
| Blue Shield Gold Trio HMO   | \$0.00                                                           | \$60.66                                                       |
| Blue Shield Access + HMO    | \$0.00                                                           | \$82.98                                                       |
| Blue Shield Signature HMO   | \$23.63                                                          | \$137.95                                                      |
| Blue Shield PPO             | \$382.67                                                         | \$496.99                                                      |
| Kaiser Virtual Complete HMO | \$0.00                                                           | \$49.17                                                       |
| Kaiser Choice HMO           | \$0.00                                                           | \$78.29                                                       |
| Kaiser Permanente HMO       | \$25.90                                                          | \$140.22                                                      |

| Employee +1 Coverage        |                                                                  |                                                               |
|-----------------------------|------------------------------------------------------------------|---------------------------------------------------------------|
| Plan                        | Traditional Benefit Option (TBO)<br>Employee Cost Per Pay Period | Modified Benefit Option (MBO)<br>Employee Cost Per Pay Period |
| Blue Shield Gold Trio HMO   | \$12.33                                                          | \$132.35                                                      |
| Blue Shield Access + HMO    | \$57.01                                                          | \$177.03                                                      |
| Blue Shield Signature HMO   | \$166.90                                                         | \$286.92                                                      |
| Blue Shield PPO             | \$914.42                                                         | \$1,034.44                                                    |
| Kaiser Virtual Complete HMO | \$0.00                                                           | \$109.35                                                      |
| Kaiser Choice HMO           | \$47.57                                                          | \$167.59                                                      |
| Kaiser Permanente HMO       | \$171.43                                                         | \$291.45                                                      |

| Employee +2 or more Coverage |                                                                  |                                                               |
|------------------------------|------------------------------------------------------------------|---------------------------------------------------------------|
| Plan                         | Traditional Benefit Option (TBO)<br>Employee Cost Per Pay Period | Modified Benefit Option (MBO)<br>Employee Cost Per Pay Period |
| Blue Shield Gold Trio HMO    | \$21.92                                                          | \$190.80                                                      |
| Blue Shield Access + HMO     | \$85.14                                                          | \$254.02                                                      |
| Blue Shield Signature HMO    | \$240.62                                                         | \$409.50                                                      |
| Blue Shield PPO              | \$1,514.95                                                       | \$1,683.83                                                    |
| Kaiser Virtual Complete HMO  | \$0.00                                                           | \$158.23                                                      |
| Kaiser Choice HMO            | \$71.76                                                          | \$240.64                                                      |
| Kaiser Permanente HMO        | \$247.02                                                         | \$415.90                                                      |