



Human Resources
Employee Benefits & Services

MODIFIED BENEFIT OPTION (MBO)

EMERGENCY SERVICES

MOU Contract 2025-2028

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 (EBS) 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.

MBO – which benefits are different?

TRADITIONAL BENEFIT

MODIFIED BENEFIT

MEDICAL PREMIUM SUBSIDY

Employee Only	\$310.67
Employee + 1	\$571.04
Employee +2 or more	\$812.42

MEDICAL PREMIUM SUBSIDY

Employee Only	\$220.58
Employee + 1	\$468.25
Employee + 2 or more	\$666.18

VACATION

8,320 service hours or less
80 hours annually
Max carryover: 160 hours

8,321 through 18,720 service hours
120 hours annually
Max carryover: 240 hours

Over 18,720 service hours
160 hours annually
Max carryover: 320 hours

PTO

10,400 service hours or less
180 hours annually
Max carryover: 270 hours
Max Combined Vacation & PTO Balance: 320 hours

Over 18,720 service hours
216 hours annually
Max carryover: 324 hours
Max Combined Vacation & PTO Balance: 404 hours

SICK TIME

Accrue 3.69 hours per pay period

SICK TIME

Not Eligible

HOLIDAY

Accrue 4.62 hours per pay period

HOLIDAY

No Holiday Accrual instead employees will be paid twice their base hourly rate for all hours actually worked on certain holidays (as listed in the MOU).

PERFECT ATTENDANCE (PAL)

Up to 16 hour PAL or
Annual gym reimbursement up to \$299

PERFECT ATTENDANCE (PAL)

Not Eligible

MBO – which benefits don't change?

MEDICAL OPT-OUT/WAIVE

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

DENTAL PREMIUM SUBSIDY

(Requires Enrollment in a County Medical plan)
\$9.46

VISION PREMIUMS

No Cost for Employee and Dependent Coverage

BEREAVEMENT LEAVE

2 days per occurrence
Plus add'l day if traveling over 1,000 miles

**All other benefits not listed above will remain the same*

Employees are our most valuable resource.

COUNTY-PAID BENEFITS

UNIFORM ALLOWANCE

Up to \$400 per fiscal year

STATE DISABILITY INSURANCE

Premium paid by CONFIRE

BASIC TERM LIFE INSURANCE

\$35,000

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. County will match half of your contribution up to 0.5% of your base salary after one year of continuous service.

Retirement Medical Trust (RMT)

County Contribution

(After 1 year of continuous service):

- 1-4 years = 0.5% of bi-weekly base salary
- 5-9 years = 1.0% of bi-weekly base salary
- 10-15 years = 1.5% of bi-weekly base salary
- 16+ years = 2.0% of bi-weekly 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

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 \$3,200 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.
DCAP	Pre-tax account for qualified dependent care expenses up to \$5,000 annually.
529 Savings Plan	Invest for future educational expenses with tax-free earnings. Contact ScholarShare to enroll.
Combined Giving	link.sbcounty.gov/CombinedGiving Give back to the community via one-time or ongoing payroll deductions.
Commuter Services	link.sbcounty.gov/rideshare Help the environment, reduce traffic, save money and earn rewards with your commute.
Employee Discounts	link.sbcounty.gov/EmployeeDiscount Save big at hundreds of national and local merchants
Wellness Program	link.sbcounty.gov/wellness Information, resources and rewards to support your healthy lifestyle.
Employee Assistance Program (EAP)	link.sbcounty.gov/eap Confidential expert support and resources available at any time, at no cost to you.

Medical Premium Costs for County Plans

Medical Premium Subsidy

Effective July 11, 2026

Employee Only: **\$310.67 (TBO) \$220.58 (MBO)**
 Employee +1: **\$571.04 (TBO) \$468.25 (MBO)**
 Employee +2: **\$812.42 (TBO) \$666.18 (MBO)**

The County provides Premium Subsidies biweekly to help off- set the cost of your medical and dental premiums.

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	\$29.89	\$119.98
Blue Shield Access + HMO	\$52.21	\$142.30
Blue Shield Signature HMO	\$107.18	\$197.27
Blue Shield PPO	\$466.22	\$556.31
Kaiser Virtual Complete HMO	\$18.40	\$108.49
Kaiser Choice HMO	\$47.52	\$137.61
Kaiser Permanente HMO	\$109.45	\$199.54

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	\$108.09	\$210.88
Blue Shield Access + HMO	\$152.77	\$255.56
Blue Shield Signature HMO	\$262.66	\$365.45
Blue Shield PPO	\$1,010.18	\$1,112.97
Kaiser Virtual Complete HMO	\$85.09	\$187.88
Kaiser Choice HMO	\$143.33	\$246.12
Kaiser Permanente HMO	\$267.19	\$369.98

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	\$147.74	\$293.98
Blue Shield Access + HMO	\$210.96	\$357.20
Blue Shield Signature HMO	\$366.44	\$512.68
Blue Shield PPO	\$1,640.77	\$1,787.01
Kaiser Virtual Complete HMO	\$115.17	\$261.41
Kaiser Choice HMO	\$197.58	\$343.82
Kaiser Permanente HMO	\$372.84	\$519.08