



## MODIFIED BENEFIT OPTION (MBO)

# PROFESSIONAL

MOU Contract 2024-2028

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 (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 FBO?

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 pays a large portion of your healthcare premiums. To determine your out-of-pocket costs, use our online [Benefits Calculator](#).



### MEDICAL PREMIUM SUBSIDY

*Effective July 11, 2026*

	<b>TBO</b>	<b>MBO</b>
Emp-Only	\$371.39	\$263.69
Emp +1	\$725.98	\$595.30
Emp +2 or more	\$1,020.22	\$841.50

### BRONZE PLAN ENROLLMENT

MBO enrollees are eligible to enroll in the Blue Shield Bronze PPO, which has lower premiums, but higher deductibles and costs.

### 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.

*See MOU for grandfathered waive and opt-out rates.*



### 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 TBO</i>
<b>Sick</b>	3.39 hours per pay period	See PTO
<b>Holiday</b>	14 + 1 floating per year	See HOLIDAY
<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

#### Classifications that are Regularly Scheduled to Work Holidays

##### **10,400 Service Hours or Less**

Accrual: 6.93 hours/pay period  
Max. Unused Balance: 270 hours  
Max. PTO + VAC\*: 320 hours

##### **Over 10,400 Service Hours**

Accrual: 8.31 hours/pay period  
Max. Unused Balance: 324 hours  
Max. PTO + VAC\*: 404 hours

**Receive 2x your base salary rate for hours worked on 11 holidays. No holiday shall accrue. See MOU.**

#### Classifications that are NOT Regularly Scheduled to Work Holidays

##### **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

**14 holidays per year. Not eligible for floating holiday or 2x base salary rate for hours worked on a holiday.**

*\*Employees who switch from TBO to MBO and have unused vacation time.*

# Employees are our most valuable resource.

## COUNTY-PAID BENEFITS

### SHORT-TERM DISABILITY

Receive 55% of pay, up to \$1,765/week for up to one year

### BASIC TERM LIFE INSURANCE

\$50,000 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 County match of half of the employee contribution up to 0.5%.**

#### **Retirement Medical Trust (RMT)**

##### **County Contribution**

(Based on continuous years of service):

10-14 years = 1.50% of biweekly base salary  
15-19 years = 2.00% of biweekly base salary  
20+ years = 2.50% of biweekly base salary

**MBO enrollees are NOT eligible for County contribution if enrolled in Blue Shield Bronze PPO and receive FSA County match.**

##### **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 \$3,300 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.  <b>If enrolled in Blue Shield Bronze PPO, MBO enrollees are eligible for a match up to \$25 per pay period.</b>
<b>DCAP</b>	Pre-tax account for qualified dependent care expenses up to \$5,000 annually.
<b>Tuition Loan Repayment</b>	Funds may be available based on your bargaining unit. See your MOU.
<b>529 Savings Plan</b>	Invest for future educational expenses with tax-free earnings. Contact Voya 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.

# Medical Premium Costs for County Plans

## Medical Premium Subsidy

Effective July 11, 2026

Employee Only: **\$371.39 (TBO)** **\$263.69 (MBO)**

Employee +1: **\$725.98 (TBO)** **\$595.30 (MBO)**

Employee +2: **\$1,026.22 (TBO)** **\$841.50 (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	\$0.00	\$76.87
Blue Shield Access + HMO	\$0.00	\$99.19
Blue Shield Signature HMO	\$46.46	\$154.16
Blue Shield PPO	\$405.50	\$513.20
Kaiser Virtual Complete HMO	\$0.00	\$65.38
Kaiser Choice HMO	\$0.00	\$94.50
Kaiser Permanente HMO	\$48.73	\$156.43
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	\$0.00	\$83.83
Blue Shield Access + HMO	\$0.00	\$128.51
Blue Shield Signature HMO	\$107.72	\$238.40
Blue Shield PPO	\$855.24	\$985.92
Kaiser Virtual Complete HMO	\$0.00	\$60.83
Kaiser Choice HMO	\$0.00	\$119.07
Kaiser Permanente HMO	\$112.25	\$242.93
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	\$0.00	\$118.66
Blue Shield Access + HMO	\$0.00	\$181.88
Blue Shield Signature HMO	\$152.64	\$337.36
Blue Shield PPO	\$1,426.97	\$1,611.69
Kaiser Virtual Complete HMO	\$0.00	\$86.09
Kaiser Choice HMO	\$0.00	\$168.50
Kaiser Permanente HMO	\$159.04	\$343.76