



## MODIFIED BENEFIT OPTION (MBO)

# AMBULANCE OPERATORS (AO)

MOU Contract 2022-2025

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.



**How are MBO  
benefits different?**  
*Look for the orange text.*

## HEALTH BENEFITS

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



**MEDICAL  
PREMIUM SUBSIDY**  
*Effective July 16, 2022*

	<u>TBO</u>	<u>MBO</u>
Employee Only	\$221.45	\$155.02
Grandfathered EE Only	\$234.65	\$166.60
Employee + 1	\$390.86	\$312.66
Employee +2 or more	\$572.61	\$454.44

## 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.



**DENTAL  
PREMIUM SUBSIDY**

\$9.46 *(requires enrollment in a County medical plan)*



**VISION PREMIUMS**  
No Cost for Employee and Dependent Coverage

## LEAVE PROVISIONS

	TBO	MBO
<b>Annual</b>	200-280 hours per year <i>Cash-out option up to 60 hours per year if 80 hours of Annual Leave used in prior year</i>	See PTO <i>Cash-out option same as TBO</i>
<b>Sick</b>	3.69 hours per pay period	See PTO
<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 annual and sick leave.**

### Paid Time Off (PTO) for MBO

#### 104 Pay Periods or Less

Accrual: 8.54 hours/pay period  
Max. Unused Balance: 335 hours  
Max. PTO + Annual\*: 423 hours

#### Over 104 through 234 Pay Periods

Accrual: 10.08 hours/pay period  
Max. Unused Balance: 395 hours  
Max. PTO + Annual\*: 494 hours

#### Over 234 Pay Periods

Accrual: 11.62 hours/pay period  
Max. Unused Balance: 455 hours  
Max. PTO + Annual\*: 565 hours

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

# Employees are our most valuable resource

## VOLUNTARY PARTICIPATION PROGRAMS

### OTHER COUNTY BENEFITS

#### LONG- TERM DISABILITY INSURANCE

Eligible; covered under Local 935 policy

#### BASIC TERM LIFE INSURANCE

\$25,000

#### 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. **MBO enrollees will NOT receive the County match of half of the employee contribution up to 0.5%**

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

###### **County-paid 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

###### **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.**

<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 \$3,050 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>DCAP</b>	Pre-tax account for qualified dependent care expenses up to \$5,000 annually.
<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.

# EMPLOYEE OUT-OF-POCKET COSTS

(Effective on July 15, 2023)

Employee Only Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$51.15	\$117.58
Blue Shield Access + HMO	\$69.00	\$135.43
Blue Shield Signature HMO	\$112.93	\$179.36
Blue Shield PPO	\$399.91	\$466.34
Kaiser Virtual Complete HMO	\$51.04	\$117.47
Kaiser Choice HMO	\$75.11	\$141.54
Kaiser Permanent HMO	\$126.47	\$192.90
Employee + 1 Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$152.36	\$230.56
Blue Shield Access + HMO	\$188.07	\$266.27
Blue Shield Signature HMO	\$275.91	\$354.11
Blue Shield PPO	\$873.39	\$951.59
Kaiser Virtual Complete HMO	\$152.11	\$230.31
Kaiser Choice HMO	\$200.26	\$278.46
Kaiser Permanente HMO	\$302.98	\$381.18
Employee + 2 or more Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$195.23	\$313.40
Blue Shield Access + HMO	\$245.76	\$363.93
Blue Shield Signature HMO	\$370.04	\$488.21
Blue Shield PPO	\$1,388.58	\$1,506.75
Kaiser Virtual Complete HMO	\$194.86	\$313.03
Kaiser Choice HMO	\$263.01	\$381.18
Kaiser Permanente HMO	\$408.32	\$526.49