



## MODIFIED BENEFIT OPTION (MBO)

# FIRE MANAGEMENT

MOU Contract 2019 - 2025

**The Modified Benefit Option (MBO) is an alternative benefit package that provides an increased base rate of pay with modified benefits.**



**4%** above the base rate of pay

The increase in pay is also included when calculating the following:



- County Contribution to RMT
- County Match to Employee's Contribution to 457(b)
- Qualified Differentials (paid on % basis)
- Sick Leave Cash-Outs to RMT
- Leave Cash-Outs

*Benefit rates listed for 56-hour work week schedule*

### Frequently Asked Questions

#### Can I enroll in the Modified Benefit Option (MBO)?

All full-time employees in regular position and commit to work a minimum of 1,560 hours per calendar year can enroll in the MBO.

#### 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?

You can elect MBO upon hire, during Open Enrollment, or if you experience certain qualifying mid-year events.

#### Can part-time employees enroll in MBO?

No, only full-time employees.



## How are MBO benefits different?

Look for the orange text.

### HEALTH BENEFITS

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



#### MEDICAL PREMIUM SUBSIDY

Effective July 16, 2022

	<u>TBO</u>	<u>MBO</u>
Emp-Only	\$237.50	\$168.63
Emp +1	\$387.84	\$318.03
Emp +2 or more	\$531.08	\$435.49

#### 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 \$20 per pay period.



#### VISION PREMIUMS

No Cost for Employee and Dependent Coverage.

### LEAVE PROVISIONS

	<b>TBO</b>	<b>MBO</b>
<b>Vacation</b>	112-224 hours per year, <i>Cash-out option up to 112 hours per year</i>	See PTO <i>Cash-out option up to 112 hours per year</i>
<b>Sick</b>	5.15 hours per pay period.	See PTO
<b>Holiday</b>	167 hours per year. <i>Cash-out option up to 167 hours per year</i>	154 hours per year <i>Cash-out option up to 142 hours per year</i>
<b>Admin</b>	96 hours per year, <i>Unused balance will automatically cash out in pay period 26</i>	Same as TBO
<b>Bereavement</b>	2 days per occurrence <i>(3 if traveling &gt;1,000 miles)</i>	Same as TBO

**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**

##### **0 through 11.648 Service Hours**

Annual PTO Allowance: 180 hours  
Accrual: 6.92 hours/pay period  
Max. Unused Balance: 270 hours  
Max. PTO + VAC\*: 286 hours

##### **Over 11.648 through 26.208 Service Hours**

Annual PTO Allowance: 236 hours  
Accrual: 9.08 hours/pay period  
Max. Unused Balance: 356 hours  
Max. PTO + VAC\*: 381 hours

##### **Over 26.208 Service Hours**

Annual PTO Allowance: 292 hours  
Accrual: 11.23 hours/pay period  
Max. Unused Balance: 440 hours  
Max. PTO + VAC\*: 595 hours

*\*Employees who switch from TBO to MBO and have unused vacation, holiday, or sick time may utilize their existing accrued time provided they do not continue to accrue vacation leave and sick leave.*

# Employees are our most valuable resource.

## COUNTY-PAID BENEFITS

### SHORT-TERM DISABILITY

Receive 55% of pay, up to \$2,309 per week for up to 6 mos.

### BASIC TERM LIFE INSURANCE

\$50,000

### RETIREMENT

#### **SBCERA Retirement Formulas**

*Reciprocity provisions may apply*

**Tier I** 3.0% AT AGE 50  
*Hired PRIOR to Jan 1, 2013*

**Tier II** 2.7% at age 57  
*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.

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

##### **County Contribution**

(Based on continuous years of service):

##### **Tier I**

7-9 years = 1.00% of biweekly base salary  
10-15 years = 2.00% of biweekly base salary  
16-19 years = 3.00% of biweekly base salary  
20+ years = 4.00% of biweekly base salary

##### **Tier II**

7-9 years = 1.00% of biweekly base salary  
10-15 years = 2.00% of biweekly base salary  
16-19 years = 2.75% of biweekly base salary  
20+ years = 3.00% 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.

**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 \$3,050 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>Annual Tuition Reimbursement</b>	\$1,000 per fiscal year.
<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 July 15, 2023)

Employee Only Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$35.10	\$103.97
Blue Shield Access + HMO	\$52.95	\$121.82
Blue Shield Signature HMO	\$96.88	\$165.75
Blue Shield PPO	\$383.86	\$452.73
Kaiser Virtual Complete HMO	\$34.99	\$103.86
Kaiser Choice HMO	\$59.06	\$127.93
Kaiser Permanente HMO	\$110.42	\$179.29
Employee + 1 Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$155.38	\$225.19
Blue Shield Access + HMO	\$191.09	\$260.90
Blue Shield Signature HMO	\$278.93	\$348.74
Blue Shield PPO	\$876.41	\$946.22
Kaiser Virtual Complete HMO	\$155.13	\$224.94
Kaiser Choice HMO	\$203.28	\$273.09
Kaiser Permanente HMO	\$306.00	\$375.81
Employee + 2 or more Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield Gold Trio HMO	\$236.76	\$332.35
Blue Shield Access + HMO	\$287.29	\$382.88
Blue Shield Signature HMO	\$411.57	\$507.16
Blue Shield PPO	\$1,430.11	\$1,525.70
Kaiser Virtual Complete HMO	\$236.39	\$331.98
Kaiser Choice HMO	\$304.54	\$400.13
Kaiser Permanente HMO	\$449.85	\$545.44