



MODIFIED BENEFIT OPTION (MBO)

FIREFIGHTERS

Firefighter EMT, Firefighter Paramedic, Engineer, and Captain

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
- 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>
Emp-Only	\$183.66	\$130.40
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-Only Coverage.

Purchase dependent coverage for a low biweekly cost:

Emp +1	\$3.16
Emp +2 or more	\$8.81

LEAVE PROVISIONS

	<u>TBO</u>	<u>MBO</u>
Vacation	112-224 hours per year <i>Cash-out option up to 112 hours per year if 112 hours of Vacation used in prior year</i>	See PTO <i>Cash-out option up to 112 hours per year if 112 hours of PTO used in prior year</i>
Sick	5.15 hours per pay period	See PTO
Holiday	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>
Bereavement	Up to 72 hours per occurrence	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

After 13 & through 104 Pay Periods

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

Over 104 & through 234 Pay Periods

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

Over 234 Pay Periods

Accrual: 11.23 hours/pay period
Max. Unused Balance: 440 hours
Max. PTO + VAC*: 493 hours

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

Employees are our most valuable resource.

COUNTY-PAID BENEFITS

SHORT-TERM DISABILITY

Eligible; covered under Local 935 policy

BASIC TERM LIFE INSURANCE

Not Eligible

UNIFORM ALLOWANCE

\$450 per year

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.

Retirement Medical Trust (RMT)

County Contribution

(Based on continuous years of service):

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 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	Not Eligible
FSA	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 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 Voya 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.

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	\$88.94	\$142.20
Blue Shield Access + HMO	\$106.79	\$160.05
Blue Shield Signature HMO	\$150.72	\$203.98
Blue Shield PPO	\$437.70	\$490.96
Kaiser Virtual Complete HMO	\$88.83	\$142.09
Kaiser Choice HMO	\$112.90	\$166.16
Kaiser Permanente HMO	\$164.26	\$217.52
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