



# Comparison of Traditional and Modified Benefit Options San Bernardino County Public Attorneys Association (SBCPAA)

**ALL BENEFITS ARE PER PAY PERIOD UNLESS OTHERWISE NOTED**

Refer to your MOU for classifications eligible to elect the Modified Benefit Option (MBO)																																																												
<b>Representation</b>	SBCPAA																																																											
<b>Contract Date</b>	2016-2021																																																											
<b>Modified Benefit Option (MBO) Wage Differential</b>	<p>The MBO provides the below additional wage per hour above base rate of pay for all paid hours</p> <p style="text-align: center;"><b>\$2.00</b> per hour (Attorney I, II and III) <b>\$3.50</b> per hour (Attorney IV)</p> <p style="text-align: center;"><i><b>This is the equivalent of up to an additional \$160 per pay period or \$4,160 per year for an 80 hour employee (Attorney I, II, III) or \$280 per pay period or \$7,280 per year for an 80 hour employee (Attorney IV).</b></i></p> <p>Additionally, the \$2.00 or \$3.50 per hour will be considered as part of the base hourly rate when calculating:</p> <ul style="list-style-type: none"> <li>• Overtime</li> <li>• Retirement Benefit Amount</li> <li>• County contribution to the Retirement Medical Trust (RMT)</li> <li>• Sick leave cash-outs pursuant to RMT Article, and</li> <li>• Leave cash-outs</li> </ul> <p>Employees who select the MBO must commit to work a minimum of 1,560 hours per calendar year.</p>																																																											
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<b>Benefit Level</b>	Full Time (61 - 80 hours)	Full Time (60 – 80 hours)																																																										
<b>County Contribution towards the cost of Medical Insurance</b> <i>Also known as Medical Premium Subsidy or MPS</i>	<table style="width: 100%; border: none;"> <tr><td style="padding-right: 20px;">Employee Only</td><td style="text-align: right;">\$194.90</td></tr> <tr><td>Employee + 1</td><td style="text-align: right;">\$350.16</td></tr> <tr><td>Employee + 2</td><td style="text-align: right;">\$486.11</td></tr> </table>	Employee Only	\$194.90	Employee + 1	\$350.16	Employee + 2	\$486.11	<table style="width: 100%; border: none;"> <tr><td style="padding-right: 20px;">Employee Only</td><td style="text-align: right;">\$138.38</td></tr> <tr><td>Employee +1</td><td style="text-align: right;">\$287.13</td></tr> <tr><td>Employee +2</td><td style="text-align: right;">\$398.61</td></tr> </table>	Employee Only	\$138.38	Employee +1	\$287.13	Employee +2	\$398.61																																														
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<b>Medical Plan Options</b> <i>Employee cost for medical insurance depends on the plan you choose and how many dependents you cover.</i>  Rates effective July 21, 2018	<table style="width: 100%; border: none;"> <thead> <tr> <th style="text-align: left;">Plan</th> <th style="text-align: right;">Employee Cost Per Pay Period</th> </tr> </thead> <tbody> <tr><td colspan="2"><b>Employee Only</b></td></tr> <tr><td>Blue Shield HMO</td><td style="text-align: right;">\$58.73</td></tr> <tr><td>Blue Shield PPO</td><td style="text-align: right;">\$276.00</td></tr> <tr><td>Kaiser Permanente HMO</td><td style="text-align: right;">\$98.75</td></tr> <tr><td colspan="2"><b>Employee + 1</b></td></tr> <tr><td>Blue Shield HMO</td><td style="text-align: right;">\$155.11</td></tr> <tr><td>Blue Shield PPO</td><td style="text-align: right;">\$607.45</td></tr> <tr><td>Kaiser Permanente HMO</td><td style="text-align: right;">\$235.14</td></tr> <tr><td colspan="2"><b>Employee +2</b></td></tr> <tr><td>Blue Shield HMO</td><td style="text-align: right;">\$228.02</td></tr> <tr><td>Blue Shield PPO</td><td style="text-align: right;">\$999.11</td></tr> <tr><td>Kaiser Permanente HMO</td><td style="text-align: right;">\$341.25</td></tr> </tbody> </table>	Plan	Employee Cost Per Pay Period	<b>Employee Only</b>		Blue Shield HMO	\$58.73	Blue Shield PPO	\$276.00	Kaiser Permanente HMO	\$98.75	<b>Employee + 1</b>		Blue Shield HMO	\$155.11	Blue Shield PPO	\$607.45	Kaiser Permanente HMO	\$235.14	<b>Employee +2</b>		Blue Shield HMO	\$228.02	Blue Shield PPO	\$999.11	Kaiser Permanente HMO	\$341.25	<table style="width: 100%; border: none;"> <thead> <tr> <th style="text-align: left;">Plan</th> <th style="text-align: right;">Employee Cost Per Pay Period</th> </tr> </thead> <tbody> <tr><td colspan="2"><b>Employee Only</b></td></tr> <tr><td>Blue Shield Bronze PPO</td><td style="text-align: right;">\$9.13</td></tr> <tr><td>Blue Shield HMO</td><td style="text-align: right;">\$115.25</td></tr> <tr><td>Blue Shield PPO</td><td style="text-align: right;">\$332.52</td></tr> <tr><td>Kaiser Permanente HMO</td><td style="text-align: right;">\$155.27</td></tr> <tr><td colspan="2"><b>Employee + 1</b></td></tr> <tr><td>Blue Shield Bronze PPO</td><td style="text-align: right;">\$5.88</td></tr> <tr><td>Blue Shield HMO</td><td style="text-align: right;">\$218.14</td></tr> <tr><td>Blue Shield PPO</td><td style="text-align: right;">\$670.48</td></tr> <tr><td>Kaiser Permanente HMO</td><td style="text-align: right;">\$298.17</td></tr> <tr><td colspan="2"><b>Employee +2</b></td></tr> <tr><td>Blue Shield Bronze PPO</td><td style="text-align: right;">\$15.16</td></tr> <tr><td>Blue Shield HMO</td><td style="text-align: right;">\$315.52</td></tr> <tr><td>Blue Shield PPO</td><td style="text-align: right;">\$1,086.61</td></tr> <tr><td>Kaiser Permanente HMO</td><td style="text-align: right;">\$428.75</td></tr> </tbody> </table>	Plan	Employee Cost Per Pay Period	<b>Employee Only</b>		Blue Shield Bronze PPO	\$9.13	Blue Shield HMO	\$115.25	Blue Shield PPO	\$332.52	Kaiser Permanente HMO	\$155.27	<b>Employee + 1</b>		Blue Shield Bronze PPO	\$5.88	Blue Shield HMO	\$218.14	Blue Shield PPO	\$670.48	Kaiser Permanente HMO	\$298.17	<b>Employee +2</b>		Blue Shield Bronze PPO	\$15.16	Blue Shield HMO	\$315.52	Blue Shield PPO	\$1,086.61	Kaiser Permanente HMO	\$428.75
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<b>Medical Opt-Out</b>	\$40.00	
<b>Medical Waive</b>	\$40.00	
<b>Vision</b>	Employer Paid for Employee Only Coverage	
<b>Life Insurance – Employer Paid</b>	\$50,000	
<b>Voluntary Term Life</b>	Employee: \$10,000 - \$700,000 Spouse/Domestic Partner: \$10,000 - \$250,000 Child(ren): \$5,000 - \$20,000	
<b>Voluntary AD&amp;D</b>	Employee: \$10,000 - \$250,000 Spouse/Domestic Partner: \$5,000 - \$125,000 Child(ren): \$3,125 - \$25,000	
<b>Leave Provisions</b>		
** <b>Note:</b> Leave time shall accrue on a pro-rata basis based on hours coded. Accrual hours listed below are based on <b>80 hours</b> worked in a pay period.		
	<b>If TBO elected</b>	<b>If MBO elected</b>
<b>Paid Time Off (PTO)**</b>	<b>Not Eligible</b>	<u>8,320 Service Hours or Less</u> Accrual: 4.31 hours/pay period Max Unused PTO Balance: 169 hours Max Unused Vacation and PTO: 201 hours  <u>8,321 through 18,720 Service Hours</u> Accrual: 5.85 hours/pay period Max Unused PTO Balance: 229 hours Max Unused Vacation and PTO: 272 hours  <u>Over 18,720 Service Hours</u> Accrual: 7.39 hours/pay period Max Unused PTO Balance: 289 hours Max Unused Vacation and PTO: 343 hours
<b>Vacation**</b>	<u>8,320 Service Hours or Less</u> Accrual: 3.07 hours/pay period Max Unused Vacation Balance: 160 hours  <u>8,321 through 18,720 Service Hours</u> Accrual: 4.61 hours/pay period Max Unused Vacation Balance: 240 hours  <u>More than 18,720 Service Hours</u> Accrual: 6.15 hours/pay period Max Unused Vacation Balance: 320 hours  Cash-out option up to 60 hours/year if 80 hours of vacation used in previous year	<b>Refer to PTO Benefit</b>
<b>Sick**</b>	3.39 hours/pay period	<b>Refer to PTO Benefit</b>
<b>Bereavement</b>	2 days per occurrence	
<b>Holiday</b>	13 + 1 Floating/year	13 per year Not eligible for floating holiday.
<b>Perfect Attendance Leave</b>	Annual Gym Membership Reimbursement up to \$299 -OR- 16 hours Perfect Attendance Leave	<b>Not Eligible</b>

<b>Attorney</b>	<b>80 hours per year</b>	
<b>Retirement</b>		
	<b>If TBO elected</b>	<b>If MBO elected</b>
<b>Tier 1</b> (Hired prior to 1/1/2013, reciprocity provision may apply)	2.0% at age 55	
<b>Tier 2</b> (Hired on or after 1/1/2013, reciprocity provision may apply)	2.5% at age 67	
<b>Retirement - Other</b>		
	<b>If TBO elected</b>	<b>If MBO elected</b>
<b>457(b)</b> Eligible to enroll at any time	<p>Employees shall be eligible to participate upon hire.</p> <p>County Match based on continuous years of service:  1 Year = ½ for 1 Match up to 0.50% of Salary  15+ Years = ½ for 1 Match up to 1.00% of Salary</p>	<p><i>Not eligible for County contribution if enrolled in BlueShield Bronze PPO and receiving FSA County match.</i></p> <p>All other employees who select the MBO shall remain eligible for the County match as follows:  1 Year = ½ for 1 Match up to 0.50% of Salary  15+ Years = ½ for 1 Match up to 1.00% of Salary</p>
<b>Retirement Medical Trust Fund - Sick Leave Conversion</b>	<p>Upon separation from the County, employees who have 10 or more years of participation with SBCERA and/or other public retirement system(s) will have their unused sick leave converted to the Retirement Medical Trust based on the conversion table in the applicable Memoranda of Understanding.</p>	<p>Upon separation from the County, employees who have 10 or more years of participation with SBCERA and/or other public retirement system(s) will have their unused sick leave converted to the Retirement Medical Trust based on the conversion table in the applicable Memoranda of Understanding.</p> <p><b>Note (MBO Only):</b> Upon separation from County employment any unused PTO balance shall <i>not</i> be eligible to convert to the Retirement Medical Trust. The employee shall be compensated for such unused PTO hours pursuant to the MOU.</p>
<b>Retirement Medical Trust Fund – County Contribution</b>	<u>County Contribution, based on continuous years of service:</u> 10-14 years = 1.00% of bi-weekly base salary 15+ years = 1.50% of bi-weekly base salary	
<b>Other</b>		
	<b>If TBO elected</b>	<b>If MBO elected</b>
<b>529 Education Savings Plan</b>	Eligible	
<b>Bar Dues</b>	Up to \$400/year	
<b>Dependent Care Assistance Plan (DCAP)</b>	Eligible	

<b>Flexible Spending Account (FSA)</b>	Annual Maximum: \$2,650 or \$101.92 per pay period for 26 pay periods	Annual Maximum: \$2,650 or \$101.92 per pay period for 26 pay periods Plus, employee will receive up to <b>\$25/pay period County match or \$650 annually</b> , if Blue Shield Bronze PPO plan is elected. County match will be credited on a quarterly basis.
<b>Qualified Transportation Plan</b>	Pre-tax deductions of up to \$265/month for qualified transportation (commuter) expenses.	
<b>Short Term Disability</b>	55% up to \$1,252/week	