



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)																																																													
Representation	SBCPAA																																																												
Contract Date	2016-2021																																																												
Modified Benefit Option (MBO) Wage Differential	<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;">\$2.00 per hour (Attorney I, II and III) \$3.50 per hour (Attorney IV)</p> <p style="text-align: center;"><i>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).</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"> • Retirement Benefit Amount • County contribution to the Retirement Medical Trust (RMT) • Sick leave cash-outs pursuant to RMT Article, and • Leave cash-outs <p>Employees who select the MBO must commit to work a minimum of 1,560 hours per calendar year.</p>																																																												
Health and Welfare																																																													
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Benefit Level	Full Time (61 - 80 hours)	Full Time (60 – 80 hours)																																																											
County Contribution towards the cost of Medical Insurance <i>Also known as Medical Premium Subsidy or MPS</i>	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 30%;">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-collapse: collapse;"> <tr><td style="width: 30%;">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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Medical Plan Options <i>Employee cost for medical insurance depends on the plan you choose and how many dependents you cover.</i>	<table style="width: 100%; border-collapse: collapse;"> <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">Employee Only</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">Employee + 1</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">Employee +2</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	Employee Only		Blue Shield HMO	\$58.73	Blue Shield PPO	\$276.00	Kaiser Permanente HMO	\$98.75	Employee + 1		Blue Shield HMO	\$155.11	Blue Shield PPO	\$607.45	Kaiser Permanente HMO	\$235.14	Employee +2		Blue Shield HMO	\$228.02	Blue Shield PPO	\$999.11	Kaiser Permanente HMO	\$341.25	<table style="width: 100%; border-collapse: collapse;"> <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">Employee Only</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">Employee + 1</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">Employee +2</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	Employee Only		Blue Shield Bronze PPO	\$9.13	Blue Shield HMO	\$115.25	Blue Shield PPO	\$332.52	Kaiser Permanente HMO	\$155.27	Employee + 1		Blue Shield Bronze PPO	\$5.88	Blue Shield HMO	\$218.14	Blue Shield PPO	\$670.48	Kaiser Permanente HMO	\$298.17	Employee +2		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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Dental Premium Subsidy (DPS)	\$9.46																																																												
Medical Opt-Out	\$40.00																																																												

Medical Waive	\$40.00	
Vision	Employer Paid for Employee Only Coverage	
Life Insurance – Employer Paid	\$50,000	
Voluntary Term Life	Employee: \$10,000 - \$700,000 Spouse/Domestic Partner: \$10,000 - \$250,000 Child(ren): \$5,000 - \$20,000	
Voluntary AD&D	Employee: \$10,000 - \$250,000 Spouse/Domestic Partner: \$5,000 - \$125,000 Child(ren): \$3,125 - \$25,000	
Leave Provisions		
** Note: Leave time shall accrue on a pro-rata basis based on hours coded. Accrual hours listed below are based on 80 hours worked in a pay period.		
	If TBO elected	If MBO elected
Paid Time Off (PTO)**	Not Eligible	<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
Vacation**	<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	Refer to PTO Benefit
Sick**	3.39 hours/pay period	Refer to PTO Benefit
Bereavement	2 days per occurrence	
Holiday	13 + 1 Floating/year	13 per year Not eligible for floating holiday.
Perfect Attendance Leave	Annual Gym Membership Reimbursement up to \$299 -OR- 16 hours Perfect Attendance Leave	Not Eligible

Attorney	80 hours per year	
Retirement		
	If TBO elected	If MBO elected
Tier 1 (Hired prior to 1/1/2013, reciprocity provision may apply)	2.0% at age 55	
Tier 2 (Hired on or after 1/1/2013, reciprocity provision may apply)	2.5% at age 67	
Retirement - Other		
	If TBO elected	If MBO elected
457(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>
Retirement Medical Trust Fund - Sick Leave Conversion	<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>Note (MBO Only): Upon separation from County employment any unused PTO balance shall not be eligible to convert to the Retirement Medical Trust. The employee shall be compensated for such unused PTO hours pursuant to the MOU.</p>
Retirement Medical Trust Fund – County Contribution	<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	
Other		
	If TBO elected	If MBO elected
529 Education Savings Plan	Eligible	
Bar Dues	Up to \$400/year	
Dependent Care Assistance Plan (DCAP)	Eligible	

Flexible Spending Account (FSA)	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 \$25/pay period County match or \$650 annually , if Blue Shield Bronze PPO plan is elected. County match will be credited on a quarterly basis.
Qualified Transportation Plan	Pre-tax deductions of up to \$260/month for qualified transportation (commuter) expenses.	
Short Term Disability	55% up to \$1,216/week	