



Comparison of Traditional and Modified Benefit Options Nurses

ALL BENEFITS ARE PER PAY PERIOD UNLESS OTHERWISE NOTED

Representation	California Nurses Association																																															
Contract Date	2018-2021																																															
Modified Benefit Option (MBO) Wage Differential	<p style="text-align: center;">The MBO provides an additional \$2.00 per hour above the base rate of pay for all paid hours.</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.</i></p> <p>Additionally, the \$2.00 per hour will be considered as part of the base hourly rate when calculating:</p> <ul style="list-style-type: none"> • Overtime • Retirement Benefit Amount • County contribution to the Retirement Medical Trust (RMT) • Sick leave cash-outs pursuant to RMT Article, and • Leave cash-outs 																																															
Health and Welfare																																																
	If Traditional Benefit Option (TBO) elected	If Modified Benefit Option (MBO) elected																																														
Benefit Level	61-80 hours	72 – 80 hours																																														
County Contribution towards the cost of Medical Insurance <i>Also known as Medical Premium Subsidy or MPS</i>	Employee Only \$170.23 Employee + 1 \$343.61 Employee + 2 \$460.32	Employee Only \$137.51 Employee + 1 \$274.76 Employee + 2 \$383.77																																														
Medical Plan Options <i>Employee cost for medical insurance depends on the plan you choose and how many dependents you cover.</i>	<table border="0"> <thead> <tr> <th style="text-align: left;"><u>Plan</u></th> <th style="text-align: right;"><u>Employee Cost per Pay Period</u></th> </tr> </thead> <tbody> <tr> <td colspan="2">Employee Only</td> </tr> <tr> <td>Blue Shield HMO</td> <td style="text-align: right;">\$83.40</td> </tr> <tr> <td>Kaiser Permanente HMO</td> <td style="text-align: right;">\$123.42</td> </tr> <tr> <td colspan="2">Employee + 1</td> </tr> <tr> <td>Blue Shield HMO</td> <td style="text-align: right;">\$161.66</td> </tr> <tr> <td>Kaiser Permanente HMO</td> <td style="text-align: right;">\$241.69</td> </tr> <tr> <td colspan="2">Employee + 2</td> </tr> <tr> <td>Blue Shield HMO</td> <td style="text-align: right;">\$253.81</td> </tr> <tr> <td>Kaiser Permanente HMO</td> <td style="text-align: right;">\$367.04</td> </tr> </tbody> </table>	<u>Plan</u>	<u>Employee Cost per Pay Period</u>	Employee Only		Blue Shield HMO	\$83.40	Kaiser Permanente HMO	\$123.42	Employee + 1		Blue Shield HMO	\$161.66	Kaiser Permanente HMO	\$241.69	Employee + 2		Blue Shield HMO	\$253.81	Kaiser Permanente HMO	\$367.04	<table border="0"> <thead> <tr> <th style="text-align: left;"><u>Plan</u></th> <th style="text-align: right;"><u>Employee Cost per Pay Period</u></th> </tr> </thead> <tbody> <tr> <td colspan="2">Employee Only</td> </tr> <tr> <td>Blue Shield HMO</td> <td style="text-align: right;">\$116.12</td> </tr> <tr> <td>Kaiser Permanente HMO</td> <td style="text-align: right;">\$156.14</td> </tr> <tr> <td>Blue Shield Bronze PPO</td> <td style="text-align: right;">\$10.00</td> </tr> <tr> <td colspan="2">Employee + 1</td> </tr> <tr> <td>Blue Shield HMO</td> <td style="text-align: right;">\$230.51</td> </tr> <tr> <td>Kaiser Permanente HMO</td> <td style="text-align: right;">\$310.54</td> </tr> <tr> <td>Blue Shield Bronze PPO</td> <td style="text-align: right;">\$18.25</td> </tr> <tr> <td colspan="2">Employee + 2</td> </tr> <tr> <td>Blue Shield HMO</td> <td style="text-align: right;">\$330.36</td> </tr> <tr> <td>Kaiser Permanente HMO</td> <td style="text-align: right;">\$443.59</td> </tr> <tr> <td>Blue Shield Bronze PPO</td> <td style="text-align: right;">\$30.00</td> </tr> </tbody> </table>	<u>Plan</u>	<u>Employee Cost per Pay Period</u>	Employee Only		Blue Shield HMO	\$116.12	Kaiser Permanente HMO	\$156.14	Blue Shield Bronze PPO	\$10.00	Employee + 1		Blue Shield HMO	\$230.51	Kaiser Permanente HMO	\$310.54	Blue Shield Bronze PPO	\$18.25	Employee + 2		Blue Shield HMO	\$330.36	Kaiser Permanente HMO	\$443.59	Blue Shield Bronze PPO	\$30.00
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Medical Opt-Out/Waive	<p><i>If you have group sponsored medical coverage elsewhere, you may opt-out/waive the County coverage.</i></p> <p>You receive \$40.00 per pay period, cash payable to you in your pay check.</p>																								
<p>Leave Provisions</p> <p>**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.</p>																									
	If TBO Elected	If MBO Elected																							
<p>Paid Time Off (PTO)** <i>PTO may be used for vacation, employee or family member illness, or for any other personal use.</i></p>	<p>Not Eligible</p>	<p style="text-align: center;"><u>0 - 5 Years of Service*</u> Accrual: 6.92 hours/pay period 180 hours/year</p> <p style="text-align: center;"><u>6 - 10 Years of Service*</u> Accrual: 7.85 hours/pay period 204 hours/year</p> <p style="text-align: center;"><u>11 - 20 Years of Service*</u> Accrual: 8.77 hours/pay period 228 hours/year</p> <p style="text-align: center;"><u>21 or more years of Service*</u> Accrual: 9.69 hours/pay period 252 hours/year</p> <p style="text-align: center;">*1 year = 2,080 hrs.</p>																							
Vacation**	<p style="text-align: center;"><u>0 – 4 Years of Service*</u> Accrual: 3.08 hours/pay period 80 hours/year</p> <p style="text-align: center;"><u>5 – 9 Years of Service*</u> Accrual: 4.62 hours/pay period 120 hours/year</p> <p style="text-align: center;"><u>10 or More Years of Service*</u> Accrual: 6.15 hours/pay period 160 hours/year</p> <p style="text-align: center;">*1 year=2,080 hrs.</p>	Refer to PTO Benefit																							
Vacation and PTO Maximums	<p style="text-align: center;">Maximum accruals are determined by years of service:</p> <table border="1" data-bbox="440 1430 930 1646"> <thead> <tr> <th style="text-align: center;">Years of Service</th> <th style="text-align: center;">Max Vacation</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">0-4 Years</td> <td style="text-align: center;">160</td> </tr> <tr> <td style="text-align: center;">5-9 Years</td> <td style="text-align: center;">240</td> </tr> <tr> <td style="text-align: center;">10 Years or more</td> <td style="text-align: center;">320</td> </tr> </tbody> </table> <p style="text-align: center;">With cash-out option up to 60 hours/year if 80 hours of vacation used in previous year.</p>	Years of Service	Max Vacation	0-4 Years	160	5-9 Years	240	10 Years or more	320	<p style="text-align: center;">Maximum accruals are determined by years of service:</p> <p>Those who have existing vacation, sick, or holiday leave balances can maintain and utilize those balances while enrolled in the MBO.</p> <table border="1" data-bbox="940 1413 1523 1728"> <thead> <tr> <th style="text-align: center;">Years of Service</th> <th style="text-align: center;">Max PTO Balance</th> <th style="text-align: center;">Max Vac/PTO combined balance</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">0-5 Years</td> <td style="text-align: center;">270 Hours</td> <td style="text-align: center;">320 Hours</td> </tr> <tr> <td style="text-align: center;">6-10 Years</td> <td style="text-align: center;">306 Hours</td> <td style="text-align: center;">367 Hours</td> </tr> <tr> <td style="text-align: center;">11-20 Years</td> <td style="text-align: center;">342 Hours</td> <td style="text-align: center;">410 Hours</td> </tr> <tr> <td style="text-align: center;">21 Years or more</td> <td style="text-align: center;">378 Hours</td> <td style="text-align: center;">446 Hours</td> </tr> </tbody> </table>	Years of Service	Max PTO Balance	Max Vac/PTO combined balance	0-5 Years	270 Hours	320 Hours	6-10 Years	306 Hours	367 Hours	11-20 Years	342 Hours	410 Hours	21 Years or more	378 Hours	446 Hours
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Sick Leave**	3.39 hours/pay period 88 hours/year	Refer to PTO Benefit																							
Holiday	13+ 1 Floating Holiday (8 hours/holiday)	10 Holidays																							

Holiday Pay for Hours Worked on a Holiday	Straight Time for All Hours Worked on 13 recognized Holidays. Example: A 12 hour nurse who works 12 hours on a fixed holiday will be paid <u>12 hours straight time and accrue 8 hours holiday leave or receive 8 hours straight time in lieu of accrual for a total of 20 hours at base hourly rate of pay.</u>	Double Time for All Hours Worked on 10 recognized Holidays. Example: A 12 hour nurse who works 12 hours on a fixed holiday is paid for <u>24 hours at the higher hourly rate of pay.</u> (i.e., base hourly rate of pay + \$2.00 MBO Differential)						
Perfect Attendance	Gym Reimbursement for Employee Annual Gym Membership up to \$299 Or 16 Hours of Perfect Attendance Leave	Not Eligible						
Bereavement	2 days per occurrence (3 if traveling > 1,000 miles one-way)							
Education Leave and Training <i>Applicable to regular full-time nurses with one (1) or more years of service</i>	24 hours provided annually, may carry over up to 8 hours into next calendar year Those holding a certification from a national specialty organization shall be provided an additional four (4) hours of Education Leave each year, and thereafter, as long as the certification is maintained.							
	If TBO is Elected	If MBO is Elected						
Flexible Spending Account								
Flexible Spending Account (FSA) <i>Used to reimburse you for eligible medical expenses including Bronze Plan PPO deductible amounts, if applicable</i>	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 \$20/pay period County match , if Blue Shield Bronze PPO plan is elected. County match will be credited on a quarterly basis.						
Vision and Life Insurance								
Vision	Employee Only coverage paid for by the County Employee may purchase dependent coverage: <table border="0"> <tr> <td><u>Coverage Level</u></td> <td><u>Employee Cost Per Pay Period</u></td> </tr> <tr> <td>Employee +1</td> <td>\$3.16</td> </tr> <tr> <td>Employee +2 or more</td> <td>\$8.81</td> </tr> </table>		<u>Coverage Level</u>	<u>Employee Cost Per Pay Period</u>	Employee +1	\$3.16	Employee +2 or more	\$8.81
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Employee +2 or more	\$8.81							
Life Insurance Employer Paid	\$25,000							
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							

Retirement		
Retirement Formulas <i>Reciprocity provisions may apply</i>	<u>Tier I</u> 2.0% at age 55 Hired PRIOR TO January 1, 2013	<u>Tier II</u> 2.5% at age 67 Hired ON or AFTER January 1, 2013
Retirement – Other		
457(b)	Eligible to enroll at any time	
Retirement Medical Trust Fund - Sick Leave Conversion	Employees become eligible to convert a portion of their sick leave upon separation from the County, for reasons other than disability or death, to the Retirement Medical Trust upon attaining 10 or more years of participation with SBCERA and/or other public retirement system(s).	Employees who converted to the MBO and carried over a sick leave balance will become eligible to convert a portion of their sick leave upon separation from the County, for reasons other than disability or death, to the Retirement Medical Trust upon attaining 10 or more years of participation with SBCERA and/or other public retirement system(s).
Retirement Medical Trust Fund -County Contribution	<u>County Contribution, based on years of continuous service:</u> 10-14 years = 1.00% of bi-weekly base salary 15+ years = 1.5% of bi-weekly base salary	<u>County Contribution, based on years of continuous service:</u> 10-14 years = 1.00% of bi-weekly base salary 15+ years = 1.5% of bi-weekly base salary <i>With the MBO, your County contribution is higher as it is calculated to include the additional \$2.00 more per hour</i>
Other		
529 Education Savings Plan	Eligible	
Annual Tuition Reimbursement	\$700 per year, w/carryover from previous year not to exceed a balance of \$1,400/year	
Dependent Care Assistance Plan	Eligible	
Employee Discount Program	Available to all employees	
Qualified Transportation Plan	Pre-tax deductions of up to \$265/month for qualified transportation (commuter) expenses	
Short Term Disability	55% up to \$1,252/week	
Tuition Loan Repayment Program	<u>Available beginning in July 2019</u> Payment of tuition loan costs only, for a qualifying bachelor's degree (or a higher degree), up to a guaranteed total amount of \$7,500 per employee	

The additional \$2.00 per hour will **increase your retirement benefit amount for life** as it is included as earnable compensation/pensionable for Tier 1 and Tier 2 employees

Examples of potential increase in pension* when MBO is elected:

Retire at 55 Rate 60%	Retire at 59 Rate 74.19%	Retire at 62 Rate 90.39%
<ul style="list-style-type: none">• Annual Pension Increase = \$2,496• Monthly Pension Increase = \$208	<ul style="list-style-type: none">• Annual Pension Increase = \$3,086• Monthly Pension Increase = \$257	<ul style="list-style-type: none">• Annual Pension Increase = \$3,760• Monthly Pension Increase = \$313

*Assumes a Tier 1 80-hr Specialty Care RN –Critical Care at top longevity step (30-year) upon retirement. Highest Annual Salaries:
Traditional Benefit Package = \$112,590 and MBO = \$116,750