



# Comparison of Traditional and Modified Benefit Options

## ADM, CLK, CLT, MGMT, SUP, TI

**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>	Teamsters Local 1932	
<b>Contract Date</b>	2015-2019	
<b>Modified Benefit Option (MBO) Wage Differential</b>	<p>The MBO provides an additional <b>\$1.75</b> per hour above the base rate of pay for all paid hours.</p> <p><b><i>This is the equivalent of up to an additional \$140 per pay period or \$3,640 per year for an 80 hour employee.</i></b></p> <p>Additionally, the \$1.75 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><i>Employees who select the MBO must commit to work a minimum of 1,560 hours per calendar year.</i></p>	
	<b>Health and Welfare</b>	
	<b>If Traditional Benefit Option (TBO) elected</b>	<b>If Modified Benefit Option (MBO) elected</b>
<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>	Employee Only    \$198.82 Employee +1       \$341.30 Employee +2       \$482.94	Employee Only    \$141.16 Employee +1       \$279.87 Employee +2       \$396.01
<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	<b>Plan</b>  <b>Employee Only</b> Blue Shield HMO                      \$54.81 Blue Shield PPO                        \$272.08 Kaiser Permanente HMO              \$94.83  <b>Employee + 1</b> Blue Shield HMO                       \$163.97 Blue Shield PPO                        \$616.31 Kaiser Permanente HMO              \$244.00  <b>Employee +2</b> Blue Shield HMO                       \$231.19 Blue Shield PPO                        \$1,002.28 Kaiser Permanente HMO              \$344.42	<b>Plan</b>  <b>Employee Only</b> Blue Shield Bronze PPO                \$6.35 Blue Shield HMO                        \$112.47 Blue Shield PPO                        \$329.74 Kaiser Permanente HMO              \$152.49  <b>Employee + 1</b> Blue Shield Bronze PPO                \$13.14 Blue Shield HMO                        \$225.40 Blue Shield PPO                        \$677.74 Kaiser Permanente HMO              \$305.43  <b>Employee +2</b> Blue Shield Bronze PPO                \$17.76 Blue Shield HMO                        \$318.12 Blue Shield PPO                        \$1,089.21 Kaiser Permanente HMO              \$431.35

<b>Grandfathered County Contribution towards the cost of Medical Insurance</b>	Employee Only \$230.25	Employee Only \$163.87																
<b>Grandfathered Out of Pocket Costs</b> <i>For employees who were hired or entered unit prior to June 24, 2014, and elected and maintained Employee only coverage in these plans</i>	<table border="1"> <thead> <tr> <th><u>Plan</u></th> <th><u>Employee Cost Per Pay Period</u></th> </tr> </thead> <tbody> <tr> <td><b>Employee Only</b></td> <td></td> </tr> <tr> <td>Blue Shield PPO</td> <td>\$272.08</td> </tr> <tr> <td>Kaiser Permanente HMO</td> <td>\$94.83</td> </tr> </tbody> </table>	<u>Plan</u>	<u>Employee Cost Per Pay Period</u>	<b>Employee Only</b>		Blue Shield PPO	\$272.08	Kaiser Permanente HMO	\$94.83	<table border="1"> <thead> <tr> <th><u>Plan</u></th> <th><u>Employee Cost Per Pay Period</u></th> </tr> </thead> <tbody> <tr> <td><b>Employee Only</b></td> <td></td> </tr> <tr> <td>Blue Shield PPO</td> <td>\$307.03</td> </tr> <tr> <td>Kaiser Permanente HMO</td> <td>\$129.78</td> </tr> </tbody> </table>	<u>Plan</u>	<u>Employee Cost Per Pay Period</u>	<b>Employee Only</b>		Blue Shield PPO	\$307.03	Kaiser Permanente HMO	\$129.78
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<b>Dental Premium Subsidy (DPS)</b>	\$9.46																	
<b>Medical Opt-Out</b>	Before 07/23/05- \$133.85 On or After 07/23/05- \$40.00																	
<b>Medical Waive</b>	Before 07/23/05- \$190.00 On or After 07/23/05- \$40.00																	
<b>Vision</b>	Employer Paid for Employee Only Coverage																	
<b>Life Insurance – Employer Paid</b>	ADM, MGMT: \$50,000; SUP, TI: \$35,000 CLK, CLT: \$20,000																	
<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>																		
** <u>Note</u> : 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>  <i>For employees in classifications that are Regularly Scheduled to Work Holidays</i>	<b>Not Eligible</b>	<u>10,400 Service Hours or Less</u> Accrual: 6.93 hours/pay period Max Unused PTO Balance: 270 hours Max Unused Vacation and PTO: 320 hours  <u>More than 10,400 Service Hours</u> Accrual: 8.31 hours/pay period Max Unused PTO Balance: 324 hours Max Unused Vacation and PTO: 404 hours																
<b>Paid Time Off (PTO)**</b>  <i>For employees in classifications that are Not Regularly Scheduled to Work Holidays</i>	<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>	8,320 Service Hours or Less Accrual: 3.07 hours/pay period Max Unused Vacation Balance: 160 hours	<b>Refer to PTO Benefit</b>
	8,321 through 18,720 Service Hours Accrual: 4.61 hours/pay period Max Unused Vacation Balance: 240 hours	
	More than 18,720 Service Hours 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>Sick**</b>	3.39 hours/pay period	<b>Refer to PTO Benefit</b>
<b>Bereavement</b>	2 days per occurrence (3 if traveling > 1,000 miles)	
<b>Holiday</b> <i>Employees in classifications that are Regularly Scheduled to Work Holidays</i>	13 + 1 Floating/year	Employee shall be paid two times their base salary rate for hours worked on 10 recognized holidays. No holiday leave shall accrue. <i>Refer to MOU for specific holidays.</i>
<b>Holiday</b> <i>Employees in Classifications that are Not Regularly Scheduled to Work Holidays</i>	13 + 1 Floating/year	13 per year Not eligible for floating holiday. Not eligible to be paid two times base salary rate for hours worked on holiday.
<b>Annual</b>	<b>SUP ONLY</b> - 40 hours/per year, no cash-out option (use it or lose it)	
<b>Administrative</b>	<b>MGMT ONLY</b> – 80 hours/year, w/cash-out option <b>SUP ONLY</b> – 40 hours/year, w/cash-out option	
<b>Perfect Attendance Leave</b>	Annual Gym Membership Reimbursement up to \$299 -OR- 16 hours Perfect Attendance Leave	<b>Not Eligible</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	Employees shall be eligible to participate upon hire. After one year of continuous service in a regular position, County will match half the employee contribution up to .5%.	Employees shall be eligible to participate, but shall <b>not</b> receive a County match.
<b>Retirement Medical Trust Fund - Sick Leave Conversion</b>	Upon separation from the County, employees who have 10 or more years 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.	

	<b>Note (MBO Only):</b> Upon separation from County employment any unused PTO balance shall <b>not</b> be eligible to convert to the Retirement Medical Trust. The employee shall be compensated for such unused PTO hours pursuant to the MOU.	
<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 15-19 years = 1.25% of bi-weekly base salary 20+ years = 1.50% of bi-weekly base salary	<u>County Contribution, based on continuous years of service:</u> 10-14 years = 1.00% of bi-weekly base salary 15-19 years = 1.25% of bi-weekly base salary 20+ years = 1.50% of bi-weekly base salary  <i>Not eligible for County contribution if enrolled in BlueShield Bronze PPO and receiving FSA County match.</i>
<b>Other</b>		
	<b>If TBO elected</b>	<b>If MBO elected</b>
<b>529 Education Savings Plan</b>	Eligible	
<b>Annual Tuition Reimbursement</b>	Funds/Amounts depend on bargaining unit.	
<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	