



Message from Brian Marvel, President, PORAC and Richard Buss, Insurance and Benefits Trust Chairman, PORAC

You have a choice when it comes to quality, affordable health care coverage.

For the past 36 years, PORAC has provided our members access to exclusive benefits and programs at competitive rates. The Police & Fire Health Plan, offered by the Insurance and Benefits Trust of PORAC in partnership with Anthem Blue Cross, is proud to offer you a comprehensive health plan.

We encourage you to join more than 25,000 police officers, firefighters, and their families who are already part of the PORAC Police & Fire Health Plan.

Compare our plan against other CalPERS-provided medical options. You'll see that, when you need care, you will pay less out of your own pocket, have access to one of the finest and largest networks of doctors and hospitals in your area, and receive more comprehensive coverage in your time of need.

Open enrollment runs from September 19 through October 14, 2022. Now is the time for you to consider switching to the PORAC Police & Fire Health Plan. Watch for your enrollment materials in the mail.



Insurance and Benefits Trust of PORAC
2960 Advantage Way
Sacramento, CA 95834

DON'T MISS THE DEADLINE!

Enroll for your 2023 health care benefits by **October 14, 2022**, and consider switching to the PORAC Police & Fire Health Plan.



It's Open Enrollment for Health Benefits

Take a close look at the Police & Fire Health Plan for 2023 offered by PORAC



Designed by our members, managed by our members, for you and your family





Why Choose the PORAC Police & Fire Health Plan?

Compare your options today, and if you're not in the PORAC plan, please consider making the switch to the PORAC Police & Fire Health Plan.

1. Access to the doctors and hospitals you want to visit. Designed by PORAC exclusively for PORAC members, the Police & Fire Health Plan from Anthem gives you access to a broader Anthem PPO physician network, including several key medical groups and hospitals:

- Stanford Medical Group (Previously contracted and currently in negotiations)
- UC Health & Benioff Children's Hospital
- Sutter Health Medical Groups
- John Muir Medical Group
- Mercy Medical Group
- Palo Alto Medical Foundation
- Dignity Health
- Hill Physicians Medical Group
- Sierra Nevada Medical Associates
- UC Davis

2. Your share of the costs may be lower. Premium is not the only thing to consider! For example, the PORAC plan has the lowest deductible, lowest out-of-pocket maximum cost, and you only pay a \$10 copay for primary care visits when you visit a network provider. And, with its broader provider network including the premier hospitals above, it could make all the difference if you're faced with an unexpected situation or a chronic health condition.

3. Affordable premiums. For 2023, the rates for the PORAC plan are more affordable than you might imagine when compared with other HMO and PPO plans.

Plan	Single	2-Party	Family
PORAC PPO Plan	\$825.00	\$1,875.00	\$2,300.00
HMO Plans			
Anthem HMO Select	\$1,128.83	\$2,257.66	\$2,934.96
Anthem HMO Traditional	\$1,210.71	\$2,421.42	\$3,147.85
Blue Shield Access+	\$1,035.21	\$2,070.42	\$2,691.55
Blue Shield Trio	\$888.94	\$1,777.88	\$2,311.24
Health Net SmartCare	\$1,174.50	\$2,349.00	\$3,053.70
Kaiser	\$913.74	\$1,827.48	\$2,375.72
UnitedHealthcare	\$1,044.07	\$2,088.14	\$2,714.58
PPO Plans			
Anthem EPO Del Norte	\$1,083.89	\$2,167.78	\$2,818.11
PERS Gold	\$825.61	\$1,651.22	\$2,146.59
PERS Platinum	\$1,200.12	\$2,400.24	\$3,120.31

GOT QUESTIONS?

Contact PORAC (Insurance and Benefits Trust) at **800-655-6397**, or visit ibtforporac.org/benefits-offered/health-plans.

There's more! Consider these additional PORAC Police & Fire Health Plan benefits.

- ✓ No charge for COVID-19 testing and treatment
- ✓ Low deductible and out-of-pocket maximum
- ✓ Lowest premium compared to other HMO and PPO plans offered
- ✓ No charge for preventive care services
- ✓ Low \$10 office-visit copay
- ✓ No referrals needed for specialist doctors and only a \$35 copay
- ✓ Special programs for members with chronic health conditions
- ✓ Nonemergency coverage when you are traveling or on vacation
- ✓ Access to doctors 24/7 from the comfort of your own home through LiveHealth Online for only a \$10 copay
- ✓ Exclusive customer service line dedicated to PORAC members



**SOUND GOOD?
MAKE THE SWITCH**

Choose the **PORAC Prudent Buyer PPO Plan** when you make your open enrollment election.

Also remember: If you're currently enrolled in a CalPERS medical plan, there's a good chance your current provider is in the PORAC plan's network. Call PORAC (Insurance and Benefits Trust) at **800-655-6397** to confirm.