

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

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

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.

PERS has made some major changes to what members can select. You may want to take a closer look at the PORAC plan.

If you're currently enrolled in the PERS Select or Choice plan, action is needed to avoid costly increases and enrollment in a plan with a potentially narrower network of providers. It's true. The Select plan is changing to the Gold plan, and if you're currently enrolled in the Choice plan, you will be enrolled in the Platinum plan unless you make a change.

The PORAC plan is not the least expensive in all areas; however, when compared to other statewide plans, our plan provides access to one of the largest networks of doctors and hospitals in your area. What's more, you'll see that when you need care, you will pay less out of your own pocket and receive more comprehensive coverage in your time of need.

Consider enrolling in the PORAC PPO plan during this year's open enrollment.

	Single	2-Party	Family
PORAC PPO Plan	\$775.00	\$1,525.00	\$2,000.00
HMO Plans			
Health Net SmartCare	\$993.39	\$1,986.78	\$2,582.81
Kaiser	\$852.68	\$1,705.36	\$2,216.97
UnitedHealthcare Signature Alliance	\$841.72	\$1,683.44	\$2,188.47
Anthem Blue Cross Traditional	\$1,116.65	\$2,233.30	\$2,903.29
PPO Plans			
Anthem EPO Del Norte	\$1,083.89	\$2,167.78	\$2,818.11
Blue Shield Access+ EPO	\$842.61	\$1,685.22	\$2,190.79
PERS Gold	\$766.11	\$1,532.22	\$1,991.89
PERS Platinum	\$1,083.89	\$2,167.78	\$2,818.11

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

- No charge for COVID-19 testing and treatment
- Lowest deductible and out-of-pocket maximum
- Low 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

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.



GOT QUESTIONS?

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

