

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

MESSAGE FROM BRIAN MARVEL, PRESIDENT, PORAC

AND ROGER GARCIA, CHAIRMAN, INSURANCE & BENEFITS TRUST OF PORAC

For the past 39 years, PORAC has provided our members access to exclusive benefits and programs at competitive rates. The Police & Fire Health Plan, offered by the Insurance & Benefits Trust 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 Police & Fire Health Plan.

PORAC PPO Plan sponsored by the Insurance and Benefits Trust

Are you looking for a medical health plan that not only takes care of your well-being but also provides you with peace of mind? Not only does our medical health plan provide exceptional care and personalized services, but we also offer top competitive premium rates that set us apart from other plans in the market. We understand the financial burden that healthcare costs can impose on individuals and families, which is why we have worked tirelessly to negotiate the best possible rates for our members. Our team has collaborated closely with healthcare providers to establish cost effective agreements, allowing us to pass on the savings directly to you. By joining our plan, you can enjoy the peace of mind that comes with knowing you are receiving top-quality care at an affordable price.

Don't settle for exorbitant premiums elsewhere – choose our medical health plan and experience the benefits of both exceptional care and cost savings.

PLAN	SINGLE	2 PARTY	FAMILY
PORAC PPO Plan	\$974.00	\$1,950.00	\$2,534.00

HMO PLANS

Blue Shield Access+ HMO	\$1,088.52	\$2,177.04	\$2,830.15
Kaiser	\$1,097.94	\$2,195.88	\$2,854.64
UnitedHealthcare Signature Alliance	\$1,048.16	\$2,096.32	\$2,725.22
Anthem Blue Cross Traditional	\$1,372.93	\$2,745.86	\$3,569.62

PPO PLANS

PERS Gold	\$1,043.37	\$2,086.74	\$2,712.76
PERS Platinum	\$1,512.13	\$3,024.26	\$3,931.54

THERE'S MORE! CONSIDER THESE ADDITIONAL PORAC POLICE & FIRE HEALTH PLAN BENEFITS.

- Lowest deductible and out-of-pocket maximum
- Low premium compared to other HMO and PPO plans offered
- No charge for preventative 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
- 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 2026 health care benefits by **October 10, 2025**, and consider switching to the Police & Fire Health Plan.

GOT QUESTIONS?

Contact the Insurance & Benefits Trust.
P: (800) 655-6397, Option 1, Option 1
W: www.ibtofporac.org

