MESSAGE FROM BRIAN MARVEL, PRESIDENT OF PORAC, AND STEVE LATHAM, CHAIRMAIN OF THE INSURANCE & BENEFITS OF PORAC

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

For the past 40 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 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 14 through October 9, 2026. Now is the time for you to consider switching to the Police & Fire Health Plan. Watch for your enrollment materials in the mail.

Insurance & Benefits Trust of PORAC
2960 Advantage Way
Sacramento, CA 95835

DON'T MISS THE DEADLINE!

Enroll for your 2027 health care benefits by **October 9, 2026**, and consider switching to the Police & Fire Health Plan.

GOT QUESTIONS?

P: (800) 655-6397, Option 1
W: www.ibtofporac.org

IT'S OPEN ENROLLMENT FOR HEALTH BENEFITS

TAKE A CLOSE LOOK AT THE POLICE & FIRE HEALTH PLAN FOR 2027 OFFERED BY PORAC

Anthem BlueCross

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 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 gives you access to a broader Anthem PPO physician network, including several key medical groups and hospitals:
    - Stanford Medical Group/Affinity Medical Group
    - 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 Police & Fire Health 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. 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 2027, the rates for the Police & Fire Health Plan are more affordable than you might imagine when compared with other HMO and PPO plans.

PLAN	SINGLE	2 PARTY	FAMILY
PORAC PPO Plan	$1,095.00	$2,395.00	$3,115.00
HMO PLANS			
Anthem HMO Select	$1,486.44	$2,972.88	$3,864.74
Anthem HMO Traditional	$1,732.52	$3,465.04	$4,504.55
Blue Shield Access+	$1,479.12	$2,958.24	$3,845.71
Blue Shield Trio	$1,202.57	$2,405.14	$3,126.68
Kaiser	$1,187.63	$2,375.26	$3,087.84
Sutter Health	$1,130.67	$2,261.34	$2,939.74
PPO PLANS			
PERS Gold	$1,215.17	$2,430.34	$3,159.44
PERS Platinum	$1,778.62	$3,557.24	$4,624.41

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

- 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 within the United States
- 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. 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 the Insurance & Benefits Trust of PORAC at (800) 655-6397, Option 1 to confirm.