

# You have options when it comes to health care coverage!

Message from Brian Marvel, President, PORAC  
and Franco Vado, Insurance and Benefits Trust Chairman, PORAC

PORAC is very proud to have been able to provide our members access to exclusive benefits and programs for over 35 years. The Police & Fire Health Plan, offered by PORAC in partnership with Anthem Blue Cross, offers you a comprehensive health plan.

We encourage you to join more than 27,000 police officers, firefighters, and their families who are already part of the PORAC Police & Fire Health Plan.

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

Compare our plan against other statewide PPO plans. You'll see that, when you need care, you will pay less money 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.

For 2021, the rates for the PORAC plan are more affordable than you might imagine when compared with other statewide PPO plans.

	Single	2-Party	Family
<b>PORAC PPO Plan</b>	<b>\$750.00</b>	<b>\$1,449.00</b>	<b>\$1,927.00</b>
<b>HMO Plans</b>			
<b>Health Net SmartCare</b>	\$924.36	\$1,848.72	\$2,403.34
<b>Kaiser</b>	\$761.62	\$1,523.24	\$1,980.21
<b>UnitedHealthcare</b>	\$755.61	\$1,511.22	\$1,964.59
<b>Western Health Advantage</b>	\$757.47	\$1,514.94	\$1,969.42
<b>PPO Plans</b>			
<b>Anthem EPO Del Norte</b>	\$849.23	\$1,698.46	\$2,208.00
<b>PERS Choice</b>	\$849.23	\$1,698.46	\$2,208.00
<b>PERSCare</b>	\$1,111.87	\$2,223.74	\$2,890.86

## 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

### DON'T MISS THE DEADLINE!

Enroll for your 2021 health care benefits by **October 16, 2020**, 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](http://ibtoforac.org/benefits-offered/health-plans). Contact Anthem at 800-288-6928.

