



# Peace Officers Research Association *of California* Insurance & Benefits Trust

## Participation Policy

(Revised October 1, 2017)

No benefits shall be offered or provided to any person or entity that is not an approved member of PORAC.

All PORAC members are members of the Trust, but not all Trust members are eligible to participate in all Trust benefits and access can be restricted by the Trust's Board of Trustees in its sole discretion.

The Trust is sensitive to the needs of all of its members while at the same time guarding against enrollment conditions or any other condition that may diminish the overall effectiveness of any given Plan benefit. Furthermore, because federal law requires the Board of Trustees to act solely in the interest of all plan participants and beneficiaries, the Board of Trustees is committed to identifying any potential issues and taking appropriate action to contain or eliminate any potential adverse impact on the Trust participant population as a whole.

### **Application for Participation**

#### **Application**

Any Association seeking membership in PORAC must complete an application for benefits under the Trust and identify each benefit in which the Association requests participation.

The Trust shall timely review and consider the application and render a decision approving or denying the benefits in which the Association has requested participation.

If the Trust intends to restrict participation in any Trust benefits, the Association shall be notified of such restriction as soon as possible. The Trust's decision is final and binding on all parties.

If, in subsequent years, the Association decides to participate in a benefit that was not previously requested, the request to participate will be subject to Trust approval.

An Association requesting coverage will be approved by a simple majority vote of the Trustees. If an Association drops coverage of any product and then applies to participate for coverage again, approval will require a vote of eight (8) or more Trustees.

#### **Individual Sponsored**

Any individual requesting participation for coverage who is not part of a recognized dues-paying Association must be sponsored by a member Association and the individual's benefits, if approved, are contingent upon that Association's continued membership in PORAC.

#### **Eligibility to Participate**

Individual benefits are dependent upon the PORAC membership status of the individual's Association. The Association must remain a member of PORAC in good standing for an individual to remain eligible to participate in the Trust's benefit programs. If an Association does not remain in good standing with PORAC, then the benefits the individual(s) enjoys under the Trust will be terminated. Part-time employees working less than 30 hours a week, seasonal employees and volunteer employees are generally not eligible to participate for benefits.

#### **Short/Long Term Disability**

The Trust shall offer coverage to its members based on their job classification and retirement benefits.

Safety members as identified to be eligible to receive California Labor Code Section 4850 time shall be allowed to participate in the "Safety STD/LTD Plans"

All other members not eligible to receive Labor Code Section 4850 time will be considered "Non-Safety" and can only be covered under the Trust's Non-Safety Plan.

This means that if an Association has both Safety and Non-Safety members, the Association must submit separate billings to the Trust – one billing for Safety members and a separate billing for Non-Safety members, so that the Trust can ensure that each member is covered under the appropriate plan.

If the Trust identifies an Association that has both Safety and Non-safety mixed into one billing, the Trust will immediately notify the Association to separate the two groups for the purpose of billing. Any over- or under- payment shall be corrected at the same time.

Part-time employees working less than 30 hours a week, seasonal employees and volunteer employees are generally not eligible to participate for benefits. If an employee in any of these classifications becomes a member of PORAC, his eligibility for benefits will be determined on case-by-case basis and is not guaranteed.

#### **Health Benefits - CalPERS Anthem Blue Cross**

This program is generally restricted to Safety members (and dependents) who are eligible to receive California Labor Code Section 4850 time.

Associations comprised of 100% Safety members will not be denied participation in the medical plan.

All members of Associations with blended membership (Safety and Non-Safety), may participate in the medical plan if the percentage of Non-Safety members does not exceed 20% of the Association's overall membership. If participation in the Association by Non-Safety members exceeds 20%, the Non-Safety members will be excluded from coverage and only the Safety members will be permitted to participate.

Associations exclusively comprised of Non-Safety members are not eligible to participate in the medical plan.

Coverage for members who can work for either the Police or Fire Department - Where only one Association is a member of PORAC and prior to coverage being approved by the Trust, the member must submit a letter to the Trust from the appointing authority that the member will be assigned and working for the Department whose Association is a member of PORAC.

A Retired Associate Member (RAM) is only eligible to participate if he or she was a Safety member, spouse of a Safety member or dependent of a Safety member at the time of his/her retirement and the Association from which he or she retired remains a member of PORAC. Non-Safety retired members are only eligible to participate for continued coverage in retirement if they were enrolled in the Plan prior to their retirement.

Any member who has a PORAC individual membership must also be sponsored by a member PORAC Association to participate in the PORAC medical Plan and must remain a member in good standing with PORAC. An individual who is not a member of a PORAC Association must obtain a letter of sponsorship from a member Association, approving his/her enrollment before the Trust can approve his/her enrollment. Such individual's continued coverage will be conditioned on his/her sponsoring Association's continued PORAC membership.

Coverage for retired Non-Sworn members – Non-Sworn may only be eligible to participate for coverage in retirement if they were covered by the IBT Plan immediately prior to their retirement and they are approved for RAM membership.

Military leave-Member(s) and Dependent(s) coverage shall not be cancelled regardless of membership status as long as the member remains an employee and the premium is being paid by the member or member's employer during the duration of the member's military leave.

Part-time employees working less than 30 hours a week, seasonal employees and volunteer employees are generally not eligible to participate for benefits. If employees in these classifications do become members of PORAC, eligibility for participation will be determined on a case-by-case basis and is not guaranteed.

## **Remaining Trust Programs**

All remaining Trust programs and benefits have no restriction beyond the members' Association remaining in good standing with PORAC.

Any member who has a PORAC individual membership must also be sponsored by a member PORAC Association to enroll in the PORAC medical Plan and must remain a member in good standing with PORAC. An individual who is not a member of a PORAC Association must obtain a letter of sponsorship from a member Association, approving his/her enrollment before the Trust can approve his/her enrollment. Such individual's continued coverage will be conditioned on his/her sponsoring Association's continued PORAC membership

Part-time employees working less than 30 hours a week, seasonal employees and volunteer employees are generally not eligible to participate for benefits. If employees in these classifications do become members of PORAC, eligibility for participation will be determined on case-by-case basis and is not guaranteed.