



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

**PERS has made some major changes to what members can select. You may want to take a closer look at the PORAC plan at this year's enrollment.**

PORAC is very proud to have provided members like you 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 with access to one of the finest and largest networks of doctors and hospitals in your area.

If you're currently enrolled in the PERS Select plan, it will become the new Gold plan with higher premiums and the continued narrow network of providers. If you're currently enrolled in the PERS Choice plan, you will be automatically moved into the PERS Platinum plan with higher premiums. This can be resolved by enrolling in the PORAC plan. PORAC's single rate is only \$100 more than the Gold plan single rate. The PERS Platinum plan for a family costs over \$500 more than the PORAC family plan. Make the switch!

There are cheaper plans than the PORAC plan, but when compared to other HMO and PPO plans, including the new PERS Gold plan, 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.

The PORAC PPO plan has you covered at a price that will keep you and your loved ones well!



Insurance and Benefits Trust of PORAC  
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**DON'T MISS THE DEADLINE!**

Enroll for your 2022 health care benefits by **October 15, 2021**, and consider switching to the PORAC Police & Fire Health Plan.

# It's Open Enrollment for Health Benefits

This may be the year to take a closer look at the PORAC Police & Fire Health Plan.



Designed by our members, managed by our members, for you and your family





# 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 PORAC 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 from Anthem gives you access to a broader Anthem PPO physician network, including several key medical groups and hospitals:

- Stanford Medical Group
- UC Health and 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

Go to the IBT of PORAC's website at [ibtoforac.org/benefits-offered/health-plans](http://ibtoforac.org/benefits-offered/health-plans) to see the number of providers by county. You can also contact Anthem at **800-288-6928**.

**2. Your share of the costs may be lower.** Premium is not the only thing to consider! For example, the PORAC 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. And, 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.** You can maintain affordable premiums by enrolling in the PORAC plan. PERS Select members—soon-to-be PERS Gold members—will have a narrower network of providers, and costs will increase substantially.

Plan	Single	2-Party	Family
<b>PORAC PPO Plan</b>	<b>\$799.00</b>	<b>\$1,725.00</b>	<b>\$2,219.00</b>
HMO Plans			
<b>Anthem HMO Select</b>	\$1,015.81	\$2,031.62	\$2,641.11
<b>Anthem HMO Traditional</b>	\$1,304.00	\$2,608.00	\$3,390.40
<b>Blue Shield Access+</b>	\$1,116.01	\$2,232.02	\$2,901.63
<b>Blue Shield Trio</b>	\$898.54	\$1,797.08	\$2,336.20
<b>Health Net SmartCare</b>	\$1,153.00	\$2,306.00	\$2,997.80
<b>Kaiser</b>	\$857.06	\$1,714.12	\$2,228.36
<b>UnitedHealthcare</b>	\$1,020.28	\$2,040.56	\$2,652.73
PPO Plans			
<b>PERS Platinum</b>	\$1,057.11	\$2,114.22	\$2,748.23
<b>PERS Gold</b>	\$701.23	\$1,402.46	\$1,823.20

**Beginning January 1, 2022, the IBT staff will process PORAC health enrollments, pay health benefit claims, respond to inquiries, and continue to provide excellent customer service to PORAC members. Make the switch now!**

## 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



**SOUND GOOD?  
MAKE THE SWITCH**

Choose the **PORAC Prudent Buyer PPO Plan** when you make your open enrollment election.

**Also remember:** 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 Anthem at **800-288-6928** to confirm.