

# PORAC



## Retired Associate Membership

PORAC protects members of the law enforcement community even into retirement. RAM allows retired members to retain their PORAC membership to continue accessing PORAC's benefits including insurance products and legal defense coverage. Retired Associate Membership (RAM) also provides an avenue by which retired law enforcement and public safety officers can continue to influence legislation and social policy related to the profession.

### Benefits & Pricing

- Open to any honorably retired peace officer throughout the U.S.
- PORAC-sponsored benefit programs including IBT & LDF
- Annual Conference Of Members & Annual Issues Symposium
- RAM LDF firearms coverage
- Dedicated hotline for RAM plan inquiries

**\$30** per member per year for RAM membership only

**\$72** per member per year for RAM LDF firearms

## Legal Defense Fund



- Civil & criminal coverage
- No cap on benefits
- PORAC LDF is the oldest and largest legal plan in the Nation for public safety officers
- Coverage for out-of-state possession of a firearm
- Legal coverage for the use of a personal firearm for self defense or defense of others



PORAC LDF has a dedicated hotline for RAM Plan V inquiries.

HOTLINE  
1.877.RAM.PLN5  
(1.877.726.7565)

## Insurance & Benefits Trust



- Preferred provider health insurance plan\*
- Cancer & hospital care
- Vision insurance plan
- Dental insurance plan
- Auto & home insurance
- Accidental death insurance
- Individual term life insurance
- Group life insurance

\*Coverage eligibility based on your associations membership status with PORAC



For more information:

Call LDF at 888-556-5631 or visit [poracldf.org](http://poracldf.org)

Call IBT at 800-655-6397 or visit [ibtofporac.org](http://ibtofporac.org)