



Insurance & Benefits Trust and Committee of PORAC

- Self-Funded Short-Term Disability
- Fully Insured Long-Term Disability
- Major Medical Health Plan CalPERS PPO
- Accidental Death & Dismemberment (AD&D) Insurance for Member & Family
- Association Group Life Insurance
- Voluntary (Individual) Plan Options
- Supplemental Insurance for Cancer, Accident and Hospitalization
- Delta Dental & VSP Vision
- Auto & Home Insurance

Peace Officers Research Association of California

Non-profit organization by Peace Officers
for Peace Officers, established in 1953

PORAC is a professional federation of
local, state and federal public safety
associations. We are the largest
statewide public safety association in the
Nation

PORAC is *The* leader in fighting to
enhance public safety, uphold
professional training standards and to
protect the rights of peace officers

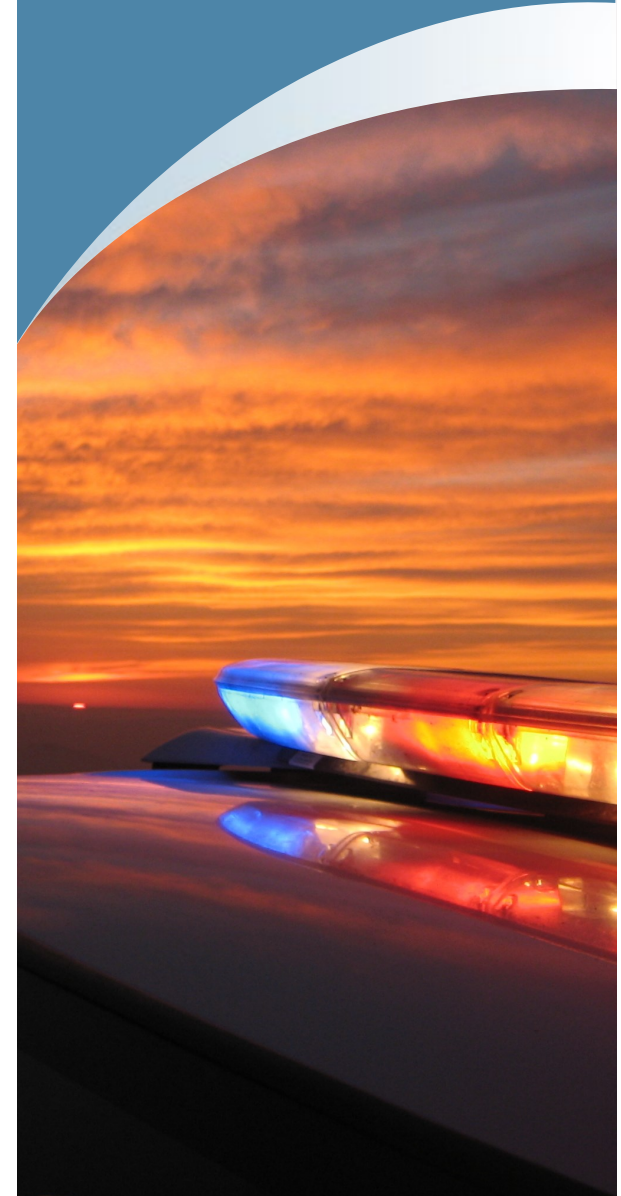


4010 Truxel Road
Sacramento, CA 95834

Phone: 800-655-6397
website: www.ibtofporac.org



Insurance & Benefits Trust





"Proudly serving PORAC members for over 50 years"

Group Disability

These plans protect your paycheck if you are sick or injured.

Safety – Short & Long Term Disability*

- Protects up to 70% of your monthly salary to a Max. \$9K
- 24 hour coverage
- 0 day benefit eligibility waiting period
- Maximum benefit period to age 65
- \$70,000 Accidental Death benefit**
- \$50,000 Natural Death benefit

Non-Safety – Long Term Disability*

- Protects up to 70% of your monthly salary to a max. \$9K
- 24 hour coverage
- 30 day waiting period for non-work related disabilities;
- 0 day waiting period for work related disabilities
- Maximum benefit period 3 years
- \$70,000 Accidental Death benefit**; \$50,000 Natural Death benefit

**Benefits may vary based upon the group disability plan elected and job classification.*

***Benefit includes \$5,000 On-duty / \$1,000 Off-duty Accidental Death benefit through PORAC membership.*

Accidental Death & Dismemberment (AD&D) Insurance

This program provides additional financial assistance in the event of a sudden unexpected accident.

- Members may elect up to \$500,000 on themselves
- You may also insure your spouse and children under the plan

Group Life Insurance

100% Association Plan Options

- Benefit amounts up to \$150,000
- Life and Accidental Death & Dismemberment coverage
- No Medical Underwriting (Guarantee Issue)

Voluntary (Individual) Plan Options

- Members eligible for up to \$1,000,000 in coverage
- Spouse eligible for up to 50% of member's benefit
- Dependent family coverage \$10,000
- Matching Accidental Death benefit up to \$500,000
- Plan option: 10 & 20 Year Level Term and 5 Year Term (age band)

<http://poracinsurance.org/index.php>



PORAC Police and Fire Health Plan 90/10 Major Medical PPO Plan

One of the largest Networks of Medical Providers in the U.S.

Covering over 35,000 PORAC Members and Dependents. Paid over \$150 million dollars in benefits last year.

- \$300/\$900 Deductible
- \$20 Office Co-payment
- \$10/\$25/\$45 Prescription Drug Plan
- \$4,500/\$9,000 out of pocket limit

Coverage available in most States for both Active and Retired members where the employer has contracted with CalPERS.



- Nationwide coverage (64 million members)
- Offers discounts for Lasik surgery thru VSP Laser Vision Centers (contract centers)
- More than 300 facilities nationwide
- Reasonable premiums
- Easy and convenient



- Nationwide coverage (25 million members)
- Largest Network in the Country (168,000 dentists and 292,000 office locations)
- Affordable Delta Dental PPO coverage
- Reasonable premiums
- Affordable DeltaCare USA coverage



AFLAC has been part of PORAC for over 40 Years

Aflac provides supplemental insurance that helps pay benefits your major medical insurance doesn't cover like:

- Cancer
- Hospitalization & Intensive Care
- Family Accident Plans



Auto & Home Insurance Exclusively for PORAC Members

- \$500 Personal Property Coverage
- Deductible Waiver for Vehicle Vandalism and Collision
- Fallen Officer Survivor Benefit
- Special Rates / Generous Discounts
- Rates Locked in for 12 Months
- Free ID Defense
- 24/365 Emergency Claims Service
- EZ Pay with Holiday Skip
- Online Account Management

For a quick coverage comparison,
Call 1-866-680-5142 or visit calcas.com

Coverage benefit descriptions are an overview only. Complete descriptions are outlined in the actual policy