



Insurance & Benefits Trust

For more than 50 years, PORAC has been providing our members and your families with a wide variety of insurance plans through the Insurance & Benefits Trust (IBT). We offer the most comprehensive insurance coverage at the most affordable rates while helping members to understand how these products can best protect you and your loved ones. Members who participate in any of PORAC's insurance programs receive the added advantage of having the trustees act on your behalf in any insurance dispute.

PORAC's IBT Benefits Include:

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

Group Disability: These plans protect your paycheck if you are sick or injured. Plans covered over 20,000 families and paid over \$2 million in benefits in 2024.

Safety – Short- & Long-Term Disability*

- Protects up to 70% of your monthly salary to a maximum monthly benefit of \$10,000
- 24-hour coverage
- Benefit Eligibility Waiting Period:
 - Work-related disabilities – 0 days
 - Non-work-related disabilities – 0 days, if you have been unable to work for 15 days
- Maximum benefit period to your normal retirement age as defined by Social Security (SSNRA)
- Up to \$70,000 Accidental Death benefit** / \$50,000 Natural Death benefit

Non-Safety – Short-Term Disability*

- Protects up to 70% of your monthly salary to a maximum monthly benefit of \$10,000
- 24-hour coverage
- Benefit Eligibility Waiting Period:
 - Work-related disabilities – 0 days
 - Non-work-related disabilities – 0 days, if you have been unable to work for 15 days
- Maximum benefit period up to 3 years
- Up to \$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 AD&D 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 of \$10,000
- Matching Accidental Death benefit up to \$500,000
 - *Plan option:* 10- & 20-Year Level Term and 5-Year Term (age band)



**PORAC Police and Fire Health Plan
80/20 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 \$168 million dollars in benefits last year.

- \$300/\$900 In-Network Deductible
- \$10/\$35 Office Visit Co-Payment
- \$10/\$25/\$45 Prescription Drug Plan
- \$2,000/\$4,000 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 through VSP Laser Vision Centers (contract centers)
- More than 300 facilities nationwide
- Reasonable premiums
- Easy & 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

Coverage/benefit descriptions are an overview only. Full details outlined in policy documents.



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
- Specific Critical Health Events



Trusted & endorsed by PORAC for Member Auto & Home/Renters Insurance needs since 1969

See how California Casualty can make a difference for you with coverage and benefits exclusively designed to meet the needs of the Law Enforcement community.

- PORAC Member-Exclusive Rate Discounts
- Personal Firearm Coverage
- Reduced Deductible for Vandalism or Collision
- Free ID Theft Protection
- 24/7 Roadside Assistance
- Flexible Payment Options
- Fallen Officer Survivor Benefit & More

To learn more or get started with your free quote, visit calcas.com/porac or call (866) 680-5142.



About the Peace Officers Research Association of California (PORAC)

The Peace Officers Research Association of California was incorporated in 1953 as a professional federation of local, state, and federal law enforcement agencies. PORAC represents over 87,000 public safety members and over 960 associations, making it the largest law enforcement organization in California and the largest statewide association in the nation.



**Insurance & Benefits Trust
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