

Your PORF Benefit Q & A:

Be Sure to Update Your Beneficiaries



In January 1990, as a part of negotiations for a new Salary MOU for Units 611 & 612, ALADS and PPOA established the Peace Officers' Relief Fund (PORF). The purpose of PORF is to provide peace of mind by knowing that income will continue in the event of an injury or illness, while on- or off-duty. PORF is a benefit that you receive at no cost to you. PORF is entirely funded by the County as a result of salary negotiations with your Bargaining Team.

Specifically, PORF Provides These Two Important Benefits:

Long-Term Disability (LTD):

This benefit pays up to 60% of your pre-disability base salary. The monthly benefit amount may be reduced by any other income you receive for the disabling condition.

Benefits begin after 90 consecutive days of disability, and are payable for the duration of your approved disability up to Social Security retirement age. Benefits are payable for both on and off the job disabilities.

Group Term Life Insurance (GTL):

This benefit pays a \$125,000 death benefit.

Is your beneficiary of record up to date? To make a change, simply call the number below and a beneficiary designation form will be mailed to you.

- ALADS members may call (800) 842-6635

Who is eligible for PORF?

All active full-time, sworn peace officers belonging to Bargaining Units 611 and 612: Deputies, Sergeants, Lieutenants and District Attorney Investigators.

What are the provisions of the LTD Benefit?

- Waiting Period = 90 consecutive days of Total Disability
- Approved benefit begins on the 91st day
- Covers injury/illness on- or off-duty
- Maximum monthly benefit = up to 60% of gross monthly salary (at time of disability) to a maximum of \$10,000

Will the LTD benefit be offset by other income?

Yes. Eligible and ineligible offsets are listed below:

■ Eligible Offsets:

- Workers Comp (a.k.a. 4850 time or IOD)
- Retirement income

■ Ineligible Non-Offsets:

- Vacation time
- Overtime
- Holidays
- Sick Pay

The PORF Administrator will request your current payroll information from the respective department and provide that information to the insurance carrier.

How do I file a claim?

A claim packet will be sent to you via email or U.S. postal service mail, your choice. For a claim packet:

- ALADS members may call (800) 842-6635

What will be my monthly LTD benefit?

The insurance carrier will review the claim along with payroll information and if approved, they will determine the monthly benefit.

Is the LTD benefit taxable income?

Yes.

When does the LTD benefit terminate?

When claimant returns to work (no longer disabled) or Social Security retirement age.

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Your PORF Benefit Q & A:

Did You Forget About Your **\$125,000** PORF Life Insurance?

Will the LTD benefit be deducted from my paycheck?

No. The PORF disability benefit is not a part of your regular salary/income.

Will the LTD benefit affect my retirement or workers compensation settlement with the County?

No.

Is there a waiting period for the GTL benefit?

No.

Does the GTL have an Accelerated Benefit Option?

Yes. If an insured is Certified as Terminally Ill, the Living Benefit will be an amount equal to 75% of the Death Benefit applicable to the Insured under the Policy on the date of the Certification of Terminal Illness, subject to a maximum benefit of \$93,750. The Living Benefit is payable one time only for any insured.

Can I continue the GTL benefit during an absence?

Yes. The policyholder may continue the life insurance benefit during the following absences:

1. Injury/Sickness: 30 months following date active work ceased.
2. Temp Layoff/Approved Leave of Absence: 12 months following date active work ceased.
3. Labor Dispute: For the absence up to the earliest of the following:
 - The expiration of 6 months from the date you ceased active work because of a Labor Dispute with your employer; or

DO YOU KNOW WHO YOUR BENEFICIARIES ARE?

- The date you accept active employment with another employer; or
- The date timely payments of premium are not made; or
- The date the Labor Dispute ends.

To obtain the PORF benefit information booklet, go to the following website: www.mybenefitchoices.com/PORF and click on the Resources link to view the PORF Evidence of Coverage (EOC) Booklet and other information.

PORF Trust

9500 Topanga Canyon Blvd.
Chatsworth, CA 91311
Phone: (800) 842-6635
Fax: (818) 477-1474

Be Sure to Update Your Beneficiaries!

Deputies and district attorney investigators that have recently been married, divorced or have had a child, should call the Benefit Service Center at (800) 842-6635 to confirm that their beneficiaries are up to date.

ALADS does not share information with the county, so you must call the Benefits Service Center to update your beneficiary list. If you haven't updated your beneficiary list, it is more than likely your current beneficiary is whoever you listed when you were in the Academy. Haven't things changed since then?

Should something happen to you, don't leave your family to legally battle it out with someone you knew 20 years ago. It's a legal battle they will lose.

**Call Benefit Service Center at
(800) 842-6635 today!**