



# Peace Officers Relief Fund (PORF) Long Term Disability (LTD) Plan

## Plan Design Overview and Comparison

Please be advised that there have been several plan design changes to PORF's LTD plan over the past several years, which may entitle future claimants to varied benefit levels. Specifically, claimants with dates of disability that occur on or after January 1, 2026, will only be eligible for benefits if that disability occurred off duty and supporting documentation may be required. We encourage all disabled PORF members to file a claim with Reliance Standard as soon as possible so their team can determine eligibility for benefits.

Below please find a comparison chart of the current and prior plan designs that are applicable based on your reported date of disability:

LTD Benefits	Prior Period 2 PORF LTD Plan July 1, 2020	Prior Period 1 PORF LTD Plan January 1, 2025	Current PORF LTD Plan January 1, 2026
Applies to	Disabilities on/after July 1, 2020 through December 31, 2024	Disabilities on/after January 1, 2025 through December 31, 2025	Disabilities on/after January 1, 2026
Coverage Available	On Duty and Off Duty	On Duty and Off Duty	Off Duty Only
Benefit %	60% of base salary	60% of base salary	60% of base salary
Monthly Maximum	\$10,000	\$7,000	\$7,000
Monthly Minimum	\$0	\$0	\$0
Benefit Duration	Social Security Normal Retirement Age (SSNRA)	Social Security Normal Retirement Age (SSNRA)	Social Security Normal Retirement Age (SSNRA)
Own Occupation Duration	60 months	60 months	60 months
Elimination Period	90 days	90 days	60 days

*Please note, this is a brief summary of benefits only, refer to your certificate of coverage for complete details.*

Eligibility for benefits is based on your date of disability, not the date you file a claim for benefits. For example, if a member is disabled on duty on December 29, 2025, but does not file a claim until February 1, 2026, they will continue to be eligible for benefits under the Prior Period 1 plan design described above. Please also note, this is not a complete history of PORF LTD plan designs and changes. Current PORF LTD claimants may be receiving benefits under prior plan designs before July 1, 2020.

Should you have any questions, please contact the PORF Benefit Service Center by calling **(800) 842-6635**, visiting [www.mybenefitchoices.com/porf](http://www.mybenefitchoices.com/porf), or emailing [porf@mybenefitchoices.com](mailto:porf@mybenefitchoices.com).