

PORAC Claim Filing for Short-Term Pregnancy

Your PORAC Coverage is for On-duty and Off-duty injuries, so you should contact the PORAC administrator, Myers-Stevens & Toohey, as soon as you find out you're pregnant to discuss your options and how best to utilize the coverage with existing benefits. We understand that pregnancy is not an exact science yet, but getting the information early can greatly increase your ability to handle the unknown.

You can contact the Myers-Stevens & Toohey representative for San Luis Obispo DSA, Eric Swartz, at the office at (800) 827-4695, or on his cell at (949) 678-3082. Eric will discuss your pregnancy and will have his office email claim forms and instructions for filing and who to return the claim forms to. Eric will also discuss the affects of taking time off during your pregnancy, how sick leave usage can possible affect your benefit percentage, and how best to plan for your time off.

The claim form will have three parts; one for yourself to complete, one for your doctor, and one for your department. Your Employee Statement will have some basic information and some medical releases to sign, and your Doctor Statement portion will ask for information on your pregnancy and expected dates. Your Department Statement should be given to a Human Resources department since it will be asking for information on rate of pay, sick leave/personal leave time usage, worker's compensation carrier, etc.

These forms should always be collected and sent to Myers-Stevens & Toohey as a complete packet. The filing instructions, that will be emailed, will also request some other information; a copy of two paystubs prior to the injury, a copy of your driver's license, and a job description (which can most likely be obtained of the agency website). The filing instructions that will be emailed will have information on how to scan and email your claim packet or fax them back to Myers-Stevens & Toohey.

Once the completed claim packet is received by Myers-Stevens & Toohey, they will forward the claim to PORAC for adjudication. You will receive a letter from PORAC stating they have received the claim with the name of your adjuster via US Mail. This usually takes about 10 business days. It is always recommended that once this letter is received, you should reach out to your claim adjuster to see if there is anything additional they need. Remember, they will always use US Mail, so if there is something you can get for them faster, you could save yourself a lot of time in adjudication on mail turnaround time alone. It's also a good time to update your adjuster on expected due dates and any time taken off during your pregnancy.

At this point, PORAC will have full control of the claim and any disability payments. You will be working with one adjuster at PORAC, so keep this person's information on file for any questions regarding your claim. The number for the Insurance & Benefits Trust of PORAC is (800) 655-6397.