



# FOP LEGAL DEFENSE PLAN

## FREQUENTLY ASKED QUESTIONS

### Q: What is the FOP Legal Defense Plan?

A self-funded ERISA plan that is available to eligible FOP groups and individual members. The Plan offers coverage for attorney fees and expenses to defend civil and criminal lawsuits and (if you opt for full coverage) Administrative disciplinary proceedings that may arise from your law enforcement employment.

### Q: Who owns the FOP Legal Defense Plan and how long has the plan been in operation?

The Legal Defense Plan was created and is sponsored by the Grand Lodge FOP. All decisions are made by a Board of FOP members. The Plan started on May 1, 1995 and is currently operating in its 22<sup>nd</sup> year.

### Q: Can I choose my own legal representative to defend me?

Yes. You may retain the attorney of your choice. The Plan does NOT assign you an attorney or other representative.

### Q: What are the coverage options and the costs to enroll?

There are 2 coverage options available. Group members pay \$264 annually for Administrative, Civil and Criminal or \$64 annually for Civil and Criminal coverage. Individual members pay \$282 annually for Administrative, Civil and Criminal Coverage or \$68 annually for Civil and Criminal coverage.

### Q: How does my lodge qualify for the group rate?

The lodge must enroll 50% of its active law enforcement members or 50 members, whichever is less. For example, if your lodge has 80 active law enforcement members, 40 need to enroll in the Plan. If your lodge has 300 active law enforcement members, only 50 active members would need to join to receive the group rate.

### Q: What are the payment options?

Lodges may elect to pay annually, semi-annually or quarterly. Individuals may pay either annually or semi-annually. The method of payment can be check, money order or PayPal. Lodges may also have their payment automatically deducted from their checking account.

### Q: How do I enroll in the FOP Legal Defense Plan and when will coverage be effective?

You can enroll by contacting the Hylant Group at 800-341-6038 or by visiting the website at [www.foplegal.com](http://www.foplegal.com). The effective date of Plan coverage for any participant will be the following day after approval of your completed application and participation fees.

### Q: Who is the Claims Administrator?

Sedgwick Claims Management Services serves as the Plan's Benefit (Claims) Administrator. Their responsibilities include contracting with Plan attorneys, responding to participants' questions, determining coverage eligibility, processing claims for legal defense benefits, and paying attorneys.

### Q: How do I file a claim?

Two options: Report it electronically at [www.foplegal.com](http://www.foplegal.com) by clicking on "Plan Attorney & Claims" tab and selecting "Claim Reporting Form" or report it by phone at 866-857-3276. Sedgwick will review the claim, make a coverage determination and communicate with you and your chosen attorney.

### Q: Are there limits on legal fees?

Not if your attorney is a Plan Attorney.



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**Q: How do I find an approved Plan attorney if I don't know one in my area?**

Contact your local or state lodge for a recommendation; you can also call Sedgwick for at 866-857-3276 or the website at [www.foplegal.com](http://www.foplegal.com) and click on the link for Plan Attorney search.

**Q: If my attorney is not an approved Plan Attorney, can I get him/her approved to become a Plan attorney?**

Yes, if your attorney meets certain requirements. Have your attorney go to [www.foplegal.com](http://www.foplegal.com) and click on the "Plan Attorney & Claims" tab to send an email request to Sedgwick OR they can contact Sedgwick by phone at 866-857-3276 for an attorney enrollment packet.

**Q: What if I want to use an attorney who is not a Plan attorney?**

You have the choice of using a Non-Plan Attorney, subject to a \$250 deductible and limitations on the amount of the attorney fees the Plan will pay, as provided by the Plan Description.

**Q: What if I am disciplined administratively by my employer for something that occurred off-duty and not within the scope of employment?**

The Legal Defense Plan full-coverage option automatically includes off-duty/out of scope coverage for these situations at no additional expense.

**Q: What is the Salary Reimbursement Option?**

In lieu of all other benefits, participants whose claims involve suspension or other discipline resulting in salary loss may elect to receive reimbursement of up to 3 days actual salary loss or \$500, whichever is less, instead of legal fees.

**Q: Is coverage available to FOP members who work for a law enforcement entity at a private college/university, private railroad or Native American tribal government?**

Yes, if you meet certain firearm qualification requirements. Coverage is available at the same rates, but does not extend to civil lawsuits

**Q: Is HR-218 LEOSA coverage available?**

HR-218 is a Federal Law that authorizes police with current firearms certification to carry a concealed weapon. Plan coverage protects concealed-carry and use of a firearm. Coverage is automatically included in The Legal Defense Plan.

**Q: Is separate FOP HR-218 LEOSA coverage available without purchasing other Legal Plan coverage?**

Yes, coverage is available under a separate LEOSA-only Plan. The annual cost is \$50 with an annual coverage limit of \$25,000.