



★ ★ ★ ★ FOP LEGAL DEFENSE PLAN

ADMINISTRATIVE ★ CIVIL ★ CRIMINAL



Overview & Capabilities

Protecting Your Future, Today.

FOP Legal Defense Plan Team

Legal Defense Plan Board

Steve James, President (CA)

Pete Fogarty, Vice President (KS)

Robert Martin, Treasurer (CT)

Dave Mutchler, Secretary (KY)

Jerry Wright (SC)

Hylant

Michael Yon, Melissa Watson Carpenter

Maureen Jagos, Lynn Young

Sedgwick Claims Management Services:

Denise Wimbiscus

Mimi Sewell

TyRhonda Byrd

Legal Counsel

Christopher Carlsen

Accounting and Audit

Sassetti



Our Strong History



Legal Plan History

- ERISA plan
- Owned & Operated by the FOP since 1995 – FOP Board of Trustees
- Currently over 58,000 active participating FOP members
- The Plan has serviced over 25,000 claims and paid out over **\$65 million** in legal fees defending participants (as of August 2017)
- Reinsured (Catastrophic Insurance up to \$5M)



"IT'S BETTER TO HAVE IT AND NOT NEED IT, THAN TO NEED IT AND NOT HAVE IT."

What Makes this Plan Strong!

- Owned and Operated by The FOP – This is your Plan! (Largest Organization in the country)
- Must be an active FOP member to participate
- An FOP Board of Trustees whose sole purpose is to:
 - Provide management and fiduciary oversight
 - Address coverage appeals on behalf of fellow officers
 - Monitor the performance of the Plan
 - Respond to the changing needs of Plan participant's and Plan Solvency
- Choice of your own attorney with legal fees paid on your behalf – unique
- Financially Strong



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Additional Strengths

- One price Nationwide—not experience rated
- Protects personal assets & professional reputations
- Sends a message that you have a strong defense partner
- Prevents frivolous administrative actions
- Protects your organization from crippling legal defense fees
- Designed to address the legal defense needs of police professionals



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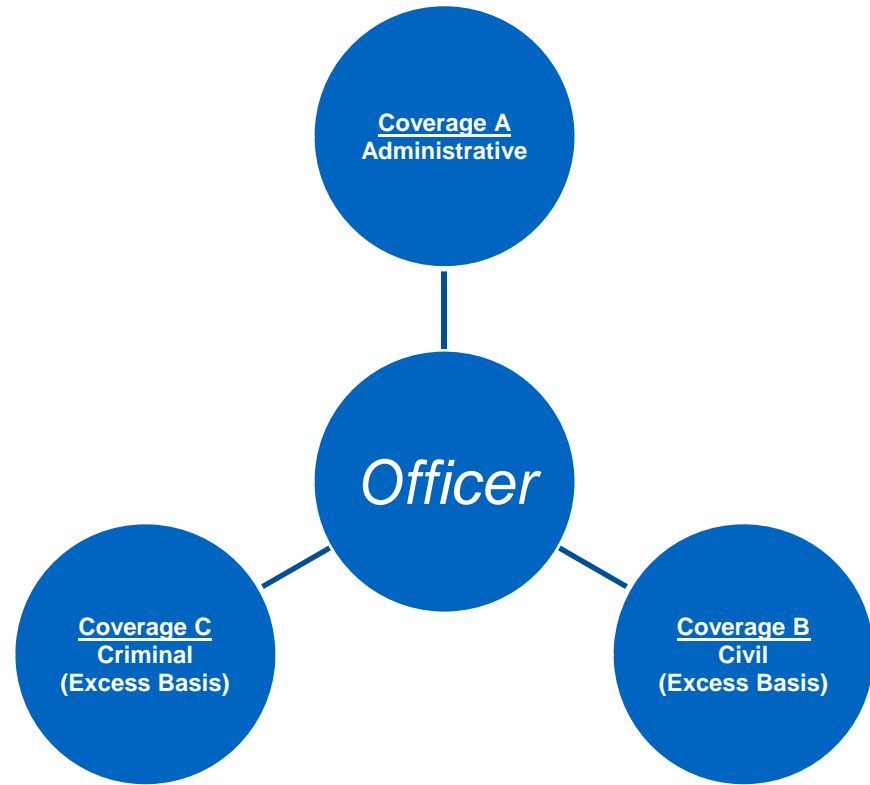
Coverages



Legal Plan Unlimited Coverages (Plan Attorney)

The Plan pays legal defense costs on your behalf arising out of the following actions and procedures:

- Administrative (on-duty and off-duty)
- Civil
- Criminal



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Administrative Coverage

Coverage for administrative discipline, sanction or proceeding:

- Involving salary, dismissal, change of assignment, demotion, leave of absence, resignation or other professional rights, duties or responsibilities, as determined by the Plan Board of Trustees, where such discipline, sanction or proceeding arises directly out of the Participant's Activities in the scope of law enforcement employment; or
- Involving the issuance, suspension, cancellation or revocation of any credential, certification or license issued by federal, state or local authorities, which credential the participant is required to have in the scope of law enforcement employment.



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Additional Administrative Coverage

Off Duty Out of Scope Coverage

- Coverage for incidents that occur off-duty and not within the scope of employment which result in administrative discipline or sanction. (DUI, Domestic, etc.)
- Will defend the administrative discipline or sanction only, **not** the criminal charge.
- No Cap on Defense Costs when using a Plan attorney



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Eligibility

- Must be an active FOP member in good standing
- Employment with federal, state or local governmental law enforcement agencies
- Associate FOP members (jailors, dispatchers, etc.) who are not eligible for active membership and are in employment with the above may be deemed eligible to participate as **part of a group**, at the Board's discretion.
- Individuals
- Groups – at least 50 FOP Active members in the lodge, or lesser number of FOP active members equal to at least 50% of the active members



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Enrollment & Fees

Group Rates

Full Coverage – Administrative, Civil & Criminal	\$264.00
Two Coverages – Civil and Criminal together	\$ 64.00

Individual Rates

Full Coverage – Administrative, Civil & Criminal	\$282.00
Two Coverages – Civil and Criminal together	\$ 68.00

Payment Options

Group – Annual, Semi-Annual, and Quarterly
Individual – Annual and Semi-Annual

HR-218 (\$25,000 Limit)

\$ 50.00



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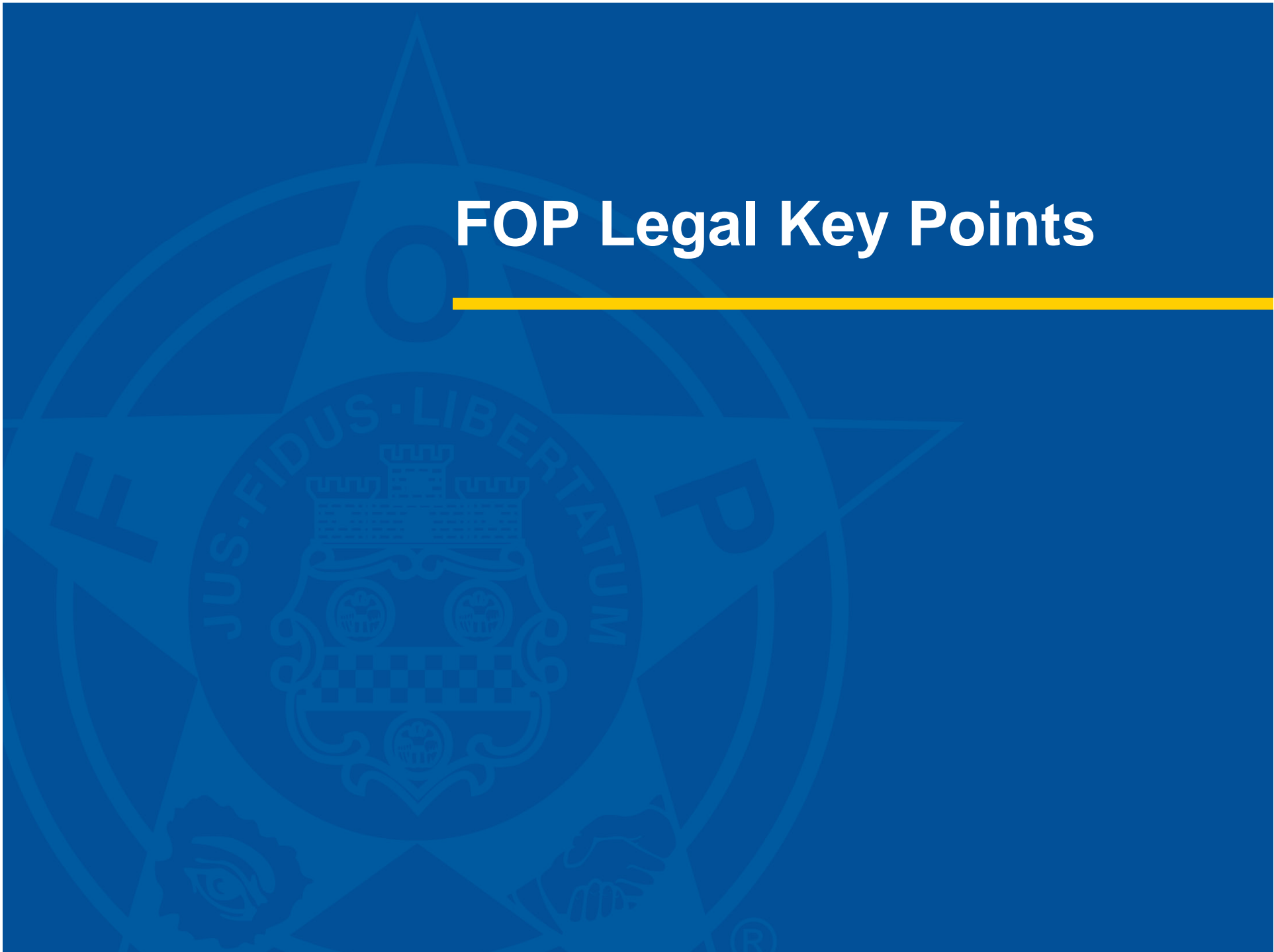
Enhanced Coverages

- Salary Reimbursement Option
 - In lieu of Legal Defense costs, 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. May be utilized once per year.
- Civil Monitoring
 - There may be situations in which a defensive attorney is being provided through “another plan, your employer, or insurance,” but the obligation to provide such services is limited in scope. Under those circumstances the Plan will now provide monitoring coverage when you select a Plan attorney only.
- Prior Acts Coverage – Unknown
 - If coverage is terminated from other plans and group is moving to FOP LDP, unknown/unreported claims will be covered for additional Premium and Underwriting.
- Fire Department Fire Investigators
 - If Certified peace officer, FOP associate member, and the claim would arise out of the duties of an arson investigator.



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FOP Legal Key Points



Key Points

- FOP Owned and Operated
- Participants can choose their Attorney
- Unlimited Defense Benefit when using a Plan Attorney
- No Experience Rating
- Fixed Annual Costs
- Excess/Catastrophic Insurance Coverage
- Financial Strength



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Differentiators

1. Ability to use non plan attorney
2. Off Duty administrative coverage at no extra charge
3. Rates are not based off of utilization
4. Letters of Reprimand are covered
5. You have coverage for the period of time you paid for coverage even after you leave coverage



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Enrollment & Marketing Administrator – Hylant

Responsibilities include:

- Marketing and growing Plan membership
- Enrollment administration – process applications & fee distributions, invoicing, adding & deleting, cancellations & changes
- Communications with active and potential new members – responding to questions and concerns
- Consultant and advisor to the Board – Tracking and Reporting
- 1-800-341-6038



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Claims Administration – Sedgwick

Responsibilities include:

- Providing dedicated claims services for the FOP Legal Plan
- Interpreting the Plan Description as guided by Board
- Approving Plan attorneys of **your choice**
- Negotiating attorney fees & paying bills on your behalf
- Experience & expertise with law enforcement cases
- 1-866-857-3276



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Who To Call For:

Enrollment & Marketing Information*:

Hylant

1-800-341-6038

www.foplegal.com

* *Contact for ACH Payment Options*

Claims Service & Attorney Qualification:

Sedgwick Claims Mgmt Services

1-866-857-3276

foplegal@sedgwickcms.com



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FOP Legal Plan Website - www.foplegal.com

- 24/7 Access to Individual and Group Applications
- Access to Claim Reporting Forms and the Plan attorney panel
- PayPal
- Latest FOP Legal Defense Plan News and Updates
- Client Portal access for Groups/Lodges



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Benefits of Group/Lodge Participation

- Client Portal Access – Groups/Lodges
 - Add, Delete and Edit group's participation roster
 - View Account Statement
 - Update Contact Information for Group/Lodge
- ACH Payment Option
 - No cost to enroll
 - Ease of use for payments
 - Avoid unintentional lapse in coverage

Group/Lodge Officer/Primary Representative - Call 1-800-341-6038 for more information about enrolling in these benefits



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Questions?

