

# FOP LEGAL DEFENSE PLAN



DATE: October 1, 2014

TO: Legal Defense Plan Membership

FROM: FOP Legal Defense Plan Board of Directors

RE: Coverage Changes and Upcoming Price Increase

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At the recent FOP Legal Defense Plan Board meeting the following changes were adopted.

## **New and Enhanced Coverages Effective October 1, 2014:**

- **Civil Monitoring – Effective October 1, 2014**, monitoring of civil lawsuits will be available. If you are sued for money damages not covered by your employer (such as punitive damages) and your employer provides you a defense, Legal Plan will pay for an attorney of your choice to monitor the case, as provided in the Board's Standards for Attorney Monitoring.
- **Off-Duty Administrative Coverage – Effective October 1, 2014**, the \$5,000 cap on Administrative off-duty coverage has been eliminated. If using a Plan Attorney, there is no limit on any administrative coverage.

These enhanced coverages apply only to claims first reported to the Plan on or after October 1, 2014.

## **New Annual Pricing**

Below is the new pricing that will go into effect on your lodge or individual renewal date after **May 1, 2015**.

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|--|--------------|
| • <b>Group Full Coverage (ABC)</b>               | <b>\$264</b> |
| • <b>Individual Full Coverage (ABC)</b>          | <b>\$282</b> |
| • <b>Group Civil/Criminal Coverage (BC)</b>      | <b>\$64</b>  |
| • <b>Individual Civil/Criminal Coverage (BC)</b> | <b>\$68</b>  |

Careful consideration was taken by the board to implement these changes. Based on the most recent actuarial analysis, claim activity, and with the best interest of the plan in mind, these changes were implemented to continue to bring you the best plan and member benefits available.

The Legal Plan values your business and thanks you for your continued support. If there are questions pertaining to these changes or the plan in general please contact Hylant at 800-341-6038.

