

## Choosing a Legal Defense Plan



| Plan Features to Compare                                                                    | FOP Legal Defense Plan | Other Legal Plans |
|---------------------------------------------------------------------------------------------|------------------------|-------------------|
| Members can choose their own attorney.                                                      | ✓                      |                   |
| Unlimited coverage when using a plan attorney.                                              | ✓                      |                   |
| Coverage continues for incidents that occurred while enrolled, even after leaving the plan. | ✓                      |                   |
| Attorney representation for letters of reprimand.                                           | ✓                      |                   |
| Certification hearings are included at no additional charge.*                               | ✓                      |                   |
| Off-duty administrative claims are included in the premium.*                                | ✓                      |                   |
| One nationwide rate, regardless of claims history.                                          | ✓                      |                   |
| Salary reimbursement option available.*                                                     | ✓                      |                   |
| Financial strength and reserves for serious, long-term legal battles.                       | ✓                      |                   |
|                                                                                             |                        |                   |

\*Requires administrative coverage.