



FREQUENTLY ASKED QUESTIONS

FAQ'S



Q *What is the FOP Legal Defense Plan?*

A A self-funded ERISA plan that is available to eligible FOP groups and individual members. The Plan provides defense coverage for Administrative, Civil, and Criminal actions that arise out of your law enforcement duties.

Q *Who owns the Legal Defense Plan and how long has the Plan been in operation?*

A The Legal Defense Plan is solely owned and operated by the Grand Lodge FOP. All decisions are made by a Board of FOP Trustees. The Plan started on May 1, 1995.

Q *How does my lodge qualify for the group rate?*

A The lodge must enroll 50% of its active law enforcement members or 50, 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 *Can I join the FOP Legal Plan as an individual and what is the cost?*

A Yes, an individual can join the FOP Legal Plan. The annual cost for Individual participants is \$239.00. The annual cost for participants in a Lodge or Group is \$221.00.

Q *What are the payment options?*

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

Q *Who is the Hylant Group and what are their responsibilities?*

A Hylant Group is the Enrollment Marketing Administrator. They are responsible for publicizing, promoting, and marketing the Plan on a national basis. They determine participant eligibility, enroll eligible persons, issue member identification cards, invoice Plan members, collect and disburse participation fees as the Board directs, and respond to participants' and prospective participants' questions concerning eligibility and enrollment. For further information visit the website at www.foplegal.com.

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

A You can enroll by calling Hylant Group at 800-341-6038 or by visiting www.foplegal.com. The effective date of Plan coverage for any participant will be the first day after application is approved and payment received by Hylant Group.



Q *Who is the Claims Administrator?*

A Keenan and Associates serves as the Plan's Benefit (Claims) Administrator. Their responsibilities include approving and contracting with Plan attorneys, responding to participants' questions, determining coverage eligibility and processing claims for legal defense benefits. They also pay attorney defense costs on behalf of the Plan and its participating members.

Q *How do I file a Claim?*

A Contact Keenan and Associates 866-920-6600. All potential claims must be reported to Keenan and accompanied by a completed Claim Reporting Form. Keenan can forward this form to you or you can download one from the Legal Plan website at (www.foplegal.com). Keenan will review the claim, make a coverage determination and communicate with you and your chosen attorney.

Q *What happens if my claim is denied?*

A You have 60 days from notification that your claim has been denied in whole or in part to submit a written appeal to the Board. The Board will notify you within 60 days regarding its decision unless special circumstances require an extension. This decision is final and will not be subject to further appeal or review.

Q *Can I use any attorney I want?*

A Yes, as long as the attorney agrees to the Plan's requirements and is approved by the LPI Board of Directors.

Q *Are there limits on legal fees?*

A Not if your attorney is approved by the Plan.

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

A Contact your local or state lodge for a recommendation or you can call Keenan & Associates for assistance 866-920-6600, or access the Legal Plan website at www.foplegal.com and click on the link for approved Plan attorneys.

Q *What if I want to use an attorney who is not an approved Plan attorney or on the website?*

A You have the choice of using a Non-Plan attorney subject to a \$250 deductible and limitations on the amount of attorney fees the Plan will pay. Refer to the Plan Description booklet for specific limitations when using a Non-Plan attorney. The Plan Description is available from Hylant Group.

Q *If my attorney is not an approved Plan attorney, can I get them approved to be a Plan attorney?*

A Yes, have your attorney contact Keenan & Associates 866-920-6600 at the time of enrollment or when a claim is first reported.

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

A The Legal Plan offers Administrative Off-Duty coverage as part of the Administrative coverage. In these situations there is a benefit limit of \$2,500 per occurrence.

Q *What is the Salary Reimbursement Option?*

A Participants whose claims involve suspension or other discipline resulting in salary loss may elect to receive reimbursement of up to three days' actual salary loss or \$500, whichever is less. The salary loss must result directly from the matters at issue in the claim. This option is in lieu of all other benefits.

Q *Does the FOP Legal Defense Plan offer HR-218 coverage for FOP active and retired law enforcement officers?*

A Yes, coverage is provided for civil and criminal claims associated with the HR-218. The annual coverage limit is \$15,000 at a cost of \$50 per participant.

Q *If I am currently an FOP Legal Defense Plan member, will I need to purchase HR-218 coverage?*

A No, coverage for HR-218 is automatically included if you are an active officer covered by the legal plan and you are purchasing both Civil and Criminal coverage parts. Retired officers are not eligible for participation in the Legal Plan, and therefore, would need to purchase this coverage separately.