

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

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

New and Enhanced Coverages Effective October 1, 2014:

- **Civil Monitoring** – the plan now allows for civil monitoring. There may be situations in which an 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 as provided in the Board’s Standards for Attorney Monitoring, as amended from time to time.
- **Off-Duty Administrative Coverage** – the cap on benefits has been **eliminated**

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

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 benefit 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.

