



FOP Legal Defense Plan Frequently Asked Questions

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 might arise out of your law enforcement duties.

Q Who owns the Legal Defense Plan and how long as 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 National Trustees. The Plan started on May 1, 1995 and is currently operating in its 10th year.

Q How does my lodge qualify for the group rate for the Legal Plan?

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 would need to join to receive the group rate.

Q Can I join the FOP Legal Plan as an Individual? If so, what are the costs to join the FOP Legal Defense Plan?

A Yes, an individual can join the FOP Legal Plan. The annual cost for Individual participants is \$215.00 (\$18 per month). The annual cost for participants in a Lodge or Group is \$197.00 (\$16 per month).

Q What are the payment options?

A Lodges can set up payment schedules for annual, semi-annual, or quarterly installments. Individuals can pay on either an annual or semi-annual basis. 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?

Hylant Group is the Enrollment 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 their website at www.fophylant.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 their website at www.fophylant.com. The effective date of Plan coverage for any participant will be the 1st of the month following the month in which your application and participation fees have been received. For example, if a payment is received on June 30th coverage will go into effect on July 1st. If payment is received on July 1st coverage will not go into effect until August 1st.

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 Cara Webb at 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.fophylant.com). Keenan will review the claim, make a coverage determination and communicate with you and your chosen attorney.

Q What happens if Keenan and Associates denies my claim?

A You have 30 days from the notification of your denial to submit a written request for reconsideration. If Keenan continues to deny your claim after reconsideration, you have 30 days to submit a written appeal to the Board of Trustees. The Board will notify you within 90 days regarding its decision. 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 you use an approved Plan attorney.

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 Cara Webb at Keenan & Associates for assistance (866-920-6600), or access the Hylant FOP website at www.fophylant.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?

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 Cara Webb at Keenan & Associates (866)-920-6600 at the time of enrollment or when a claim is first reported.

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.