

**Legal Defense Plan Comparison: Plans Offered in MN (last updated Sept. 2010)**

	<u>FOP</u> <u>State</u>	<u>FOP</u> <u>National</u>	<u>Team</u> <u>Legal</u>	<u>MPPOA</u>
Cost per year- individual	\$150.00	\$239.00	\$86.88 <sup>a</sup>	\$96.00
On Duty Coverage- Criminal	YES	YES	YES	YES
On Duty Coverage- Civil Defense	YES	YES	YES	YES
Full On Duty Coverage- Disciplinary/administrative	YES	YES	NO <sup>1</sup>	NO <sup>1b</sup>
Full On Duty Coverage- Traffic citations	YES	NO	NO	NO
Full Off Duty Coverage- Criminal	YES	NO <sup>1c</sup>	NO <sup>2</sup>	NO
Off Duty Coverage- Administrative/Disciplinary	YES	NO	NO	NO
Off Duty Coverage- Traffic citations	YES	NO	NO	NO
Full Criminal Defense coverage for Spouse	YES	NO	NO	NO
Discounts on personal Legal matters- whole family	YES	NO	NO	NO
Free consultation on any personal legal matter	YES	NO	NO	NO
Uses "attorney lists"	NO <sup>2b</sup>	YES	YES	YES
Attorney you call must take your case	YES	NO	NO	NO
Uses 1 number for DIRECT 24-7 attorney consultation	YES	NO	NO <sup>3</sup>	NO <sup>3</sup>
Coverage limits for attorney fees	NO	YES	YES	NO
Distinguishes between management positions	NO	NO	YES	YES
Covers DUTY RELATED incidents outside MN	NO <sup>4</sup>	YES	YES	YES
Covers NON DUTY RELATED incidents outside MN	NO <sup>4</sup>	NO <sup>5</sup>	NO <sup>5</sup>	NO
Coverage determined by a "plan administrator Co."	NO	YES	NO <sup>6</sup>	NO
Administrated locally	YES	NO	NO <sup>6</sup>	YES

- a. This price may be outdated. This was the price of the former Team Legal Plan over 1 year ago, Teamsters has changed their plan, see footnote 6 below
1. Disciplinary and labor matters are covered by membership in Teamsters.
  - 1b. Does cover POST licensure issues
  - 1c. FOP National has an off duty supplement but is limited to a maximum of \$2,500 in legal fees.
  2. Does cover off duty situations related to employment status as police officer, for example ordinary DWI is NOT covered.
  - 2b. State FOP plan does have 5 attorneys servicing the plan.
  3. Uses one central number, 24/7, but the person answering is NOT an attorney.
  4. MN FOP now covers all criminal on & off duty related criminal incidents occurring in Wisconsin, but officer must be employed in MN.
  5. Retirees are eligible for HR 218 coverage nationwide, Teamster plan costs extra.
  6. Teamsters within last year has changed how this plan is administered- it is no longer Team Legal, it is now Teamsters Legal Defense Fund administered by Teamsters nationally, according to the information I reviewed.

"Full coverage" means NO LIMIT on attorneys fees. State FOP plan has NO LIMITS on attorney fees. The State FOP plan does have a limit on out of pocket expenses (such as expert witnesses) of \$5,000.

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