

Legal Defense Plan Comparison: Plans Offered in MN

(last updated January 19, 2015)

Only Sworn Law Enforcement officers are eligible for LDP by FOP, Teamsters, and MPPOA

	<u>FOP State</u>	<u>FOP National</u>	<u>Team Legal</u>	<u>MPPOA</u>
Cost per year- individual	\$150.00	\$258.00	\$86.00 ^a	\$96.00
On Duty Coverage- Criminal	YES	YES	YES	YES
On Duty Coverage- Civil	YES	YES	YES	YES
On Duty Coverage- Disciplinary/administrative	YES	YES	NO ¹	NO ^{1b}
On Duty Coverage- Traffic citations	YES	NO	NO	NO
Off Duty Coverage- Criminal	YES	NO ^{1c}	NO ²	NO
Off Duty Coverage- Administrative/Disciplinary	YES	NO	NO	NO
Off Duty Coverage- Traffic citations	YES	NO	NO	NO
Criminal Defense coverage for Spouse	YES	NO	NO	NO
Discounts on other personal Legal matters- whole family	YES	NO	NO	NO
Free consultation on any personal legal matter	YES	NO	NO	NO
Uses "attorney lists"	NO ^{2b}	YES	YES	YES
Attorney you call must take your case	YES	NO	NO	NO
Level of Fees covered depend on use of "Plan attorney"	NO	YES	YES	YES
Uses 1 number for DIRECT 24-7 attorney consultation	YES	NO	NO ³	NO ³
Coverage limits for attorney fees	NO	NO	YES	NO
Distinguishes between management positions	NO	NO	YES	YES
Must be a union member	NO	NO	YES	YES
Retirees eligible	YES	YES	NO ⁴	NO
Covers DUTY RELATED incidents outside MN	NO ⁵	YES	YES	YES
Covers NON DUTY RELATED incidents outside MN	NO ⁵	NO	NO	NO
Coverage determined by a plan administrator company	NO	YES	YES ⁶	NO
Administered locally	YES	NO	NO ⁶	YES
Discount on Wills	YES	NO	NO	NO

a. This price is believed to be accurate. This was the price of the former Team Legal Plan, 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 for discipline only.

2. Does cover off duty situations related to employment status as police officer, but for example ordinary DWI is NOT covered.

2b. State FOP plan has 5 law firms servicing the plan. State FOP uses Fowler Law Firm as primary contact.

3. Uses one central number, 24/7, but the person answering is NOT an attorney.

4. Retirees are eligible for HR 218 coverage nationwide, Teamster plan costs extra.

5. MN FOP now covers all criminal on & off duty related criminal incidents occurring in Wisconsin, but officer must be employed in MN.

6. Teamsters recently has changed how this plan is administered- it is no longer Team Legal, it is now Teamsters Legal Defense Fund administered by Teamsters nationally. They will not share information with FOP.

"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 paid for by the MN FOP (such as expert witnesses) of \$5,000.