

Legal Defense Plan Comparison: Plans Offered in MN

(last updated Aug. 2011)

	<u>FOP State</u>	<u>FOP National</u>	<u>Team Legal</u>	<u>MPPOA</u>	<u>MNPEA</u>
Cost per year- individual	\$150.00	\$215.00	86 ^a	\$96.00	\$120
On Duty Coverage- Criminal	YES	YES	YES	YES	YES
On Duty Coverage- Civil	YES	YES	YES	YES	YES
On Duty Coverage- Disciplinary/administrative	YES	YES	NO ¹	NO ^{1b}	YES
On Duty Coverage- Traffic citations	YES	NO	NO	NO	YES
Off Duty Coverage- Criminal	YES	NO ^{1c}	NO ²	NO	YES
Off Duty Coverage- Administrative/Disciplinary	YES	NO	NO	NO	YES
Off Duty Coverage- Traffic citations	YES	NO	NO	NO	YES
Criminal Defense coverage for Spouse	YES	NO	NO	NO	YES
Discounts on other personal Legal matters- whole family	YES	NO	NO	NO	YES
Free consultation on any personal legal matter	YES	NO	NO	NO	YES
Uses "attorney lists"	NO ^{2b}	YES	YES	YES	NO ^{2b}
Attorney you call must take your case	YES	NO	NO	NO	YES
Level of Fees covered depend on use of "Plan attorney"	NO	YES	YES	YES	NO
Uses 1 number for DIRECT 24-7 attorney consultation	YES	NO	NO ³	NO ³	YES
Coverage limits for attorney fees	NO	NO	YES	NO	NO
Distinguishes between management positions	NO	NO	YES	YES	YES
Must be a union member	NO	NO	YES	YES	YES
Retirees eligible	YES	YES	NO ⁴	NO	NO
Covers DUTY RELATED incidents outside MN	NO ⁵	YES	YES	YES	NO ^{5b}
Covers NON DUTY RELATED incidents outside MN	NO ⁵	NO	NO	NO	NO ^{5b}
Coverage determined by a plan administrator company	NO	YES	YES	NO	NO
Administrated locally	YES	NO	YES	NO ⁶	YES
Discount on Wills	YES	NO	NO	NO ⁶	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- a. This price may be outdated.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 and MNPEA does have 5 attorneys servicing the plan.
- 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.
- 5b. MNPEA legal plan only covers incidents in Minnesota, duty related or not.
- 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.

"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.