



COLORADO STATE LODGE **FRATERNAL ORDER OF POLICE**

2701 West 84th Avenue Suite #211 Westminster, CO 80031-3800

Phone (303) 426-1733 • Fax (303) 426-1567



Stephen Schulz
President

David Acunto
Secretary

August 25, 2016

Greetings Brothers and Sisters!

I hope this letter finds you all safe and in good health! I'm writing to you as the new administrator of our Non-Duty Legal Plan. I took over administration of the plan in July at the request of President Schulz and have been working diligently on processing some backlog of applications while providing timely responses to new member applications and inquiries.

At the last State Board of Trustees meeting on August 6th, we passed on some changes in the terms and conditions of the Non-Duty Legal Plan to your State Trustee. These changes will go into effect September 15, 2016. This letter accompanies the new terms and conditions and will summarize the changes within:

- Dues for this plan will increase from \$10 per month to \$15 per month for individual members. Members of the Non-Duty Legal Plan who belong to lodges that are "all in" on the plan will continue to be assessed at \$10 per month. If you are an individual member, you will see this increase in your September ACH dues payment.
- The Real Estate planning and law benefit will now mirror the Family Law benefit. There is a maximum cap of \$2500 which can be used after the member has paid the first \$2500 in expenses or retainer. After the \$2500 benefit has been maxed, the member will still receive the FOP hourly rate for the attorney.
- A member must remain in the plan for one full calendar year before they can terminate membership without penalty. If the member terminates participation prior to one year, the member is responsible for all attorney costs for any claims, unless approved by the board for extenuating circumstances.
- There will now be a 6 month waiting period from the date of application approval before the plan can be used. After 6 months, the plan can be used with a reduced cap of \$7500 if used after 6 months, but before 1 year. The maximum benefit for the first year of the plan is \$7500. After the first year and thereafter, the maximum benefit per year is \$15,000.

These changes are necessary to maintain the viability of the plan while still providing an outstanding and very affordable benefit to our members. Although a little more restrictive than it has been, we believe our Non-Duty Legal plan is still second to none of other plans on the

-- BUILDING ON A PROUD TRADITION --





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market and continues to be a draw for new members who do not have legal coverage or those represented by other organizations.

Logistically, there will also be another change effective September 15, 2016. With the exception of extenuating or other special circumstances, I will no longer be accepting paper applications for the plan. A member wishing to sign up for the plan will need to do so thru the State Lodge website www.coloradofop.org. The application form is under the Non-Duty Legal Plan tab on the member's only side of the site. If a member has not previously registered to obtain a user name and password on the website, they will need to do so before they can apply. The ACH form may still be printed and emailed or mailed to me for processing.

This process is necessary for several reasons. First, a member signing up is presumably giving their updated contact information, which the State Lodge desperately needs for our communication with members. Secondly, it is an automated process which auto populates into a database and notifies me when there are new applications. In short, it saves me a tremendous amount of time as the plan administrator and gives me the information I need to communicate with members of the plan.

As always, we are available to address any questions and concerns at any time. On behalf of the Non-Duty Plan Board and your Colorado State FOP, we thank you and look forward to the continued growth of this great plan in service to our now 5800 members here in Colorado!

Fraternally yours,

Rob Pride
National Trustee
NDLP Administrator
Colorado State Lodge
Fraternal Order of Police

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