

MN Legal Defense Plan Comparison

Member Benefits	MPPOA	MN FOP	Teamsters	MNPEA
Cost per year*	\$152/\$200* \$52 Associate	\$175	\$86.88	Included in \$39/ month dues
Plan attorneys*	✓	✓	✓	✓
Critical incident coverage	✓	✓	✓	✓
Unlimited attorney fee coverage	✓	✓	✓	✓
Unlimited case expense coverage*	✓	✗	✗	✗
24/7 attorney access	✓	✓	✓	✓
Coverage for sworn members	✓	✓	✓	✓
Coverage for essential service members*	✓	✗	✓	✗
Criminal and Civil defense coverage- on duty	✓	✓	✓	✓
Criminal and Civil defense coverage- off duty*	✓	✓	✓	✓
P.O.S.T. board coverage- job related or not	✓	✗	✗	✗
Local LDF plan administrator	✓	✓	✗	✓
Covers duty related incidents outside of MN	✓	✓	✓	✓
In the line of duty death benefit recovery	✓	✗	✗	✗
Files "Friend of the Court" briefs before the MN Supreme Court in cases of general importance to law enforcement	✓	✗	✗	✗
Departmental disciplinary coverage other than P.O.S.T.*	✗	✓	✓	✓

* See attached notes for detailed information. MPPOA rates effective 01/01/2020

MN Legal Defense Plan Comparison Notes

- All of the organizations legal defense plans requires membership in association.
- MPPOA Cost per year are \$152.00 for groups, \$200.00 for individuals and \$52.00 for associate members.
- MPPOA LDF offers members 24 hour access to the top criminal defense attorneys in the state of Minnesota.
- MN FOP LDF exclusively uses Fowler Ditsch law firm.
- MN FOP, MNPEA and Teamsters limits case expenses to a maximum of \$5,000. Teamsters limits investigative fees to \$5,000 and expert witness fees to \$5,000. Case expenses include expert witness fees, transcript fees, appellate fees, private investigator fees, filing fees and miscellaneous costs associated with trial preparation and trial proceedings. A mid level case averages \$70,000 and a high profile case with felony charges can exceed \$375,000.
- MPPOA provides coverage for Essential Services Members (Associate) including dispatchers, corrections officers and firefighters.
- Teamsters provides coverage to Essential Service Members based on contract.
- MPPOA and Teamsters provide coverage for off duty incidents if participant is acting within the scope of their employment.
- Departmental disciplinary coverage is not covered by MPPOA because 98% of our members are represented in these matters by their unions for which they pay dues.
- This information is as of September 2019.