

JANUARY 2020 EDITION

MICHIGAN FRATERNAL ORDER OF POLICE



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2020 BENEFITS GUIDE | MIFOP.COM



FRATERNAL ORDER OF POLICE

STATE LODGE OF MICHIGAN



Greetings Brothers & Sisters,

The National Fraternal Order of Police was founded on May 15, 1915 in Pittsburgh and is the Nation's largest law enforcement organization with nearly 350,000 members. The Michigan FOP was founded in 1939 and has been representing Michigan's Police Officers for over 80 years. Today, the Michigan FOP has over 10,000 members.

Legal Defense Plan – For only \$68 per year, FOP members can be protected by the Nation's Largest and Strongest Legal Defense Plan, providing police officers with civil and criminal coverage.

Free College Program – You can earn an associate's degree with no cost at all. No application fee. No cost for books. This program is also open to your family as well. Visit www.fopfreecollege.org for more details or to sign up. Already have your degree? The National Fraternal Order of Police University (NFOPU) is a consortium of colleges and universities that provides members of the National FOP with multi-varied learning programs, and scholarships are available to members.

National Police Credit Union – The National Police Credit Union has over 80 years of serving law enforcement personnel offering loans below average rates, competitive interest on accounts, and offering special features, such as killed in the line of duty loan protection.

Life Insurance – members of the FOP receive a \$3,000 insurance plan at no additional cost.

Looking for a mortgage, travel planning, auto or homeowners insurance, pension protection, or dental or vision insurance? You can go to www.fop-benefits.com to get rates, and discounts on these services and more. Many of these rates are lower than you can find locally as there is strength in numbers.

Looking for a Michigan Fraternal Order of Police License Plate? Our license plates are only available to FOP members. We do NOT charge a fee for the plate, however, the Secretary of State charges a \$25 for processing of each plate. To learn more, visit our website at www.mifop.com.

In addition to just some of the benefits listed, the Michigan FOP also plays a crucial role in legislative efforts in Lansing with seats on MCOLES, State 911 Commission and the Michigan Law Enforcement Officers Memorial. The Michigan FOP held two seats on the Governor's Task Force on Responsible Retirement Reform, and was instrumental on PA 195 of 1996, Police



Officer's and Firefighter's Survivor Tuition Act, which provides an educational benefit to the spouse and children of police officers who are killed in the line of duty.

The Michigan FOP was also the driving force behind several major bills that effected law enforcement officers including PA 322 of 2014 (retro activity for collective bargaining); Instrumental on getting PA 312 groups carved out of the RIGHT TO WORK legislation; PA 212 of 1999 which removed residency requirements for public employees; PA 167 of 2015, Blue Alert Law protecting police officers; and HB 6074 of 2016 which was a lame duck bill to change retiree health care effectively thwarted by an FOP led rally at the Capitol.

As part of the NFOP Foundation, the Fraternal Order of Police Disaster Relief fund (non-profit 501c3 organization) relies on the generosity of individuals, organizations and corporations and is always prepared to assist our members in distress i.e.; Hurricane Katrina/Sandy/Joplin/Isaac, Ferguson, Oklahoma City, and wildfires out west. Currently, disaster relief is working in Texas and Florida rendering aid to those brothers and sisters recovering from hurricane Harvey and hurricane Irma.

The Michigan FOP is also an outstanding leader in the community through partnerships with:

- Easter Seals- Helping children and Adults with disabilities live better lives
- MI Special Olympics- Providing both time and donations to 20,797 athletes
- Torch Run - FOP is 1 of 3 teams that participate
- MI Police Memorial- MI FOP is the Top donor for the memorial of over \$100,000.
- COPS & KIDS (formerly Shop With A Cop).

Again, I want to welcome each of you to the Michigan Fraternal Order of Police. If you have any questions or concerns, please feel free to contact us at our office, 517-367-8000, email us at info@mifop.com, or visit our website at www.mifop.com.

Fraternally,



Michael Sauger
State President



FOP LEGAL DEFENSE PLAN

ADMINISTRATIVE ★ CIVIL ★ CRIMINAL ★ OFF-DUTY ADMINISTRATIVE

foplegal.com





Legal defense coverage has become a necessity as the frequency and cost of allegations against peace officers continue to rise. The Fraternal Order of Police Legal Defense Plan, Inc. offers you and your lodge members a very affordable comprehensive plan.

The FOP Legal Defense Plan, created by the National FOP, is a self-funded plan that is available to eligible FOP groups and individual members to cover law enforcement exposures for legal defense of certain administrative, civil and criminal proceedings against plan participants.

Our experienced attorneys have defended thousands of cases and saved members tens of millions of dollars in legal fees.

The FOP Legal Defense Plan is financially secure and offers you and your lodge members very affordable and comprehensive coverage. The plan is sponsored by the National FOP, and is managed and administered by a board of trustees appointed by the National FOP President and Vice President. Enrollment is administered by Hylant on behalf of the FOP Legal Plan, Inc.



Protecting Your Future **TODAY.**

Featured Benefits Include:

- FOP sponsored and operated since 1995
- Administered and managed by the Legal Plan board of trustees
- Right to choose your own defense attorney
- Coverage for:
 - Administrative disciplinary proceedings (including on-duty and off-duty conduct)
 - Civil lawsuits (duty-related conduct)
 - Criminal investigations, grand jury proceedings and prosecutions (duty-related conduct)
- Job and financial protection
- Expert claim and enrollment administration dedicated to the plan
- HR-218 coverage
- Available to FOP groups and individuals



FOP Legal Defense Plan Pricing

Full Coverage Group Rate	Full Coverage Individual Rate	Two-Coverage Group Rate	Two-Coverage Individual Rate
\$264	\$282	\$64	\$68
Administrative	Administrative		
Criminal	Criminal	Criminal	Criminal
Civil	Civil	Civil	Civil



Payment Options

LODGES

May elect to pay annually, semi-annually or quarterly. Lodges may also have their payments automatically deducted from their checking account.

INDIVIDUALS

May pay either annually or semi-annually.

Payment may be made by check, money order or PayPal. **(Credit/debit are only accepted through PayPal.)** Please make checks payable to FOP Legal Plan, Inc.



For enrollment and marketing information, please contact Hylant at **1.800.341.6038** or **www.foplegal.com**.



FRATERNAL ORDER OF POLICE

FREE COLLEGE BENEFIT

**Worried about the cost of college?
Free college for FOP members and their families!**

The Fraternal Order of Police has partnered with Eastern Gateway Community College so FOP Members and their families can earn an Associate degree from a regionally accredited school with no out-of-pocket expense and no need for loans!

A college degree is your pathway to more opportunity and greater security!



The FOP Free College Benefit covers the cost of tuition, fees and books for participating degree programs at EGCC. This is possible through a combination of grants, employer reimbursements and scholarships.

Even if you are not eligible for financial aid, the FOP Free College Benefit has you covered. A scholarship will be applied to your outstanding balance for tuition, fees and books.

Eastern Gateway Community College is a public college, regionally accredited by the Higher Learning Commission, and governed by the Ohio Board of Higher Education as part of the University System of Ohio. Credits earned at EGCC are transferable to most other colleges and universities.

Peace Officer Training counts for up to 33 credits - over half of the Criminal Justice Degree!

This benefit for members of the FOP can save you and your family members thousands of dollars. There is no age limit and family members do not have to live in your house.



In Partnership With

EASTERN GATEWAY COMMUNITY COLLEGE

Part of the University System of Ohio

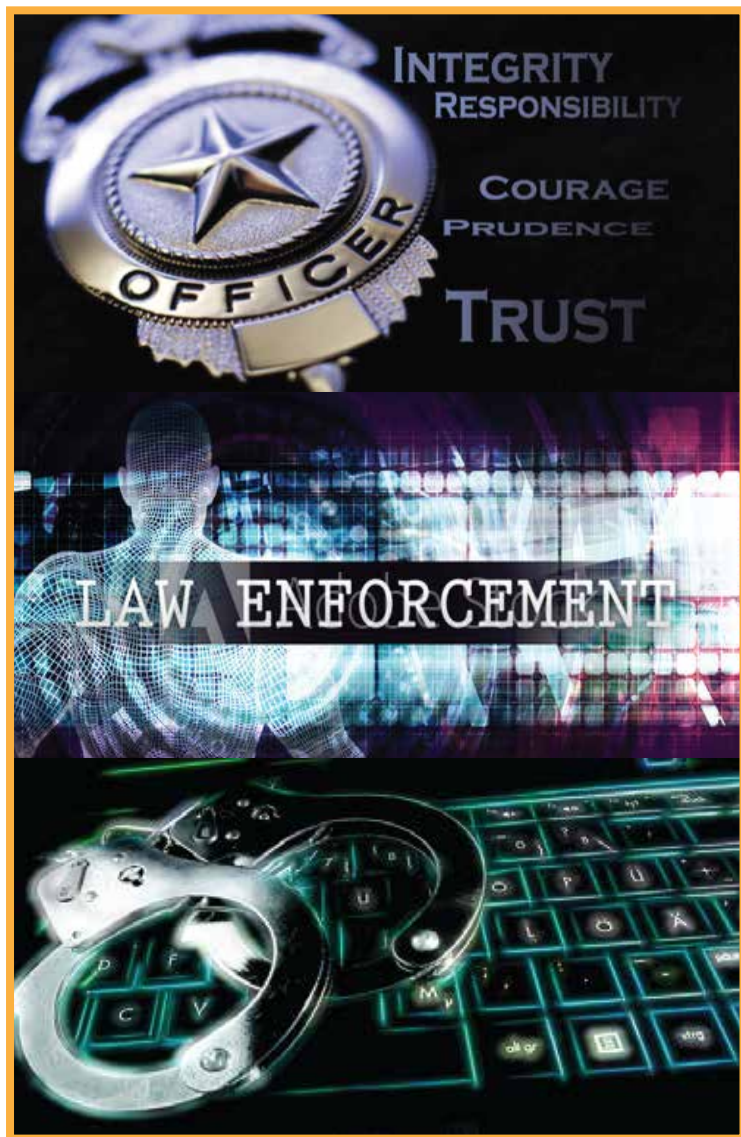
For more information, call 888-590-9009 or visit www.FOPFreeCollege.org

FREE COLLEGE BENEFIT

For More Information Call: 888-590-9009 or Visit www.FOPFreeCollege.org



Enroll In Just 5 Easy Steps - It's FREE!



- 1) Complete FOP Verification Form At FOPFreeCollege.org
- 2) Apply To Eastern Gateway Community College
- 3) Complete Free Application For Federal Student Aid
Grants Will Be Applied To Your Tuition
- 4) Submit A High School Transcript or
GED equivalent
- 5) Talk To An Enrollment Specialist at 888-590-9009



In Partnership With

**EASTERN GATEWAY
COMMUNITY COLLEGE**

Part of the University System of Ohio

EGCC Discounted Programs



Medical Coding Certificate

The Medical Coding Specialist Certificate of Completion, along with relevant work experience, prepares students to take the certification examination offered by the American Health Information Management Association to become a Certified Coding Associate (CCA). After further experience they may apply to become a Certified Coding Specialist (CCS). This program mirrors the first two semesters of the Health Information Management degree. Students who complete this certificate may continue on with the Health Information Management degree.

Program Cost

Tuition and fees:	Free for Free College-eligible students
Books/Content:	Less than \$1,000 for the entire program.
Additional costs:	Free College will not cover required background checks or licensing fees.



Medical Scribe Certificate

A medical scribe is trained to be in the room with the doctor and patients and to create real time medical records during the visit. Scribes work in various settings such as emergency departments, small to medium doctors' offices, and other facilities. They possess the appropriate knowledge of medical terminology, anatomy, billing/coding/reimbursement, electronic health records, quality improvement principles, legal privacy/security of protected health information in order to provide entry-level assistance to physicians. Students who complete this certificate may continue on with the Medical Coding certificate and/or Health Information Management degree programs.

Program Cost

Tuition and fees:	Free for Free College-eligible students
Books/Content:	Less than \$1,000 for the entire program.
Additional costs:	Free College will not cover required background checks or licensing fees.



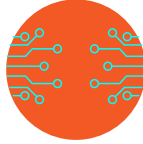
Health Information Management

Health Information Management is the processing of patients' electronic health records. This program blends knowledge and skills from health information and business management, with computer applications and medicine to provide the necessary foundation for success. Upon successful completion, students will be prepared for a variety of job opportunities in the medical field and be eligible to sit for the RHIT certification. The first two semesters of the HIM degree are the same as the medical coding certificate.

Program Cost

Tuition and fees:	Free for Free College-eligible students.
Books/Content:	Approximately \$1,000 for the entire program.
Additional costs:	Free College will not cover required background checks or licensing fees.

EGCC Discounted Programs



Information Technology Degree (ATS)

This IT degree provides students with a comprehensive understanding of various areas of IT, including computer hardware, operating systems, networking, and security. Students will gain the skills needed to set up and manage high performance computer networks using the latest networking tools including TCP/IP, security firewalls, internet services and more. Students will also receive training in a variety of current technologies including Linux, Cisco and Microsoft. Hands-on experience is provided through guided computer simulations. Students will also gain the skills defined by Google for IT help desk qualifications, which include troubleshooting, customer service, operating systems, system administration, automation, and security.

Program Cost

Tuition and fees:

Free for Free College-eligible students

Books/Content:

Approximately \$700 for the entire program; course fees charged on a per-course basis.

Note:

Students also have the option of enrolling in the Information Systems focus of the Business Management degree, which can be entirely covered by the Free College scholarship.



Fire Science (Associate of Applied Science)

EGCC's online Fire Science program is for those seeking enhanced skills and a broad spectrum of knowledge in the field of fire science. Developed in partnership with the Ohio Association of Professional Firefighters, EGCC's program draws on their extensive experience and leadership in fire services. Based on the FESHE Model Curriculum published by the National Fire Academy, EGCC's online Fire Science program teaches students the latest industry principles, theory, and best practices.

Program Cost

Tuition and fees:

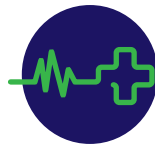
Free for Free College-eligible students.

Books/Content:

Approximately \$700 for the entire program; course fees charged on a per-course basis.

Note:

Free College will cover the course content fees for eligible union students belonging to an Ohio union.



Central Service Technician

Central Service Technicians are in huge demand in today's healthcare industry and have found employment as surgical technologists and medical equipment preparers. These technicians are responsible for the care of medical equipment and instruments. Their duties in caring for these instruments include decontaminating, cleaning, sanitizing, assembling, organizing, and storing. Upon graduation, you will be certification-eligible and ready to take the national certification through IAHCMM.

Program Cost

Tuition and fees:

Free for Free College-eligible students.

Books/Content:

Approximately \$250 for the entire program. Free

Additional costs:

College will not cover required background checks or licensing fees.

Visit EGCCFreeCollege.org
or call 888-590-9009



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MICHIGAN

FRATERNAL ORDER OF POLICE

**Designed for
Fraternal and Labor Members**



APPLE APP

Download Now



ANDROID APP

Download Now

**Download At
mifop.com/app**





Workplace Assault and Hazard Insurance

Providing emergency services to the public carries an inherent risk that all emergency responders accept in order to care for people in their communities and do their jobs. We want to help protect you.

Benefits Include:

(Please see Certificate of Insurance for full benefit details.)

Violent Assault Injury

Receive up to \$100,000 or \$200,000 in tax-free cash payments if an injury or fatality is sustained as a result of a workplace assault.

Needle-stick Injury and Infection

Up to \$100,000 or \$200,000 in tax-free cash payments in the event you miss work because you contracted an infectious disease in the workplace, including HIV, Hep-B & C, and Ebola.

Accidental Death Benefit

In the event of accidental death, whether on or off-duty, beneficiaries will receive a tax-free, lump sum cash payment of \$100,000 or \$200,000, in addition to any other life insurance benefits you already have.

Accidental Dismemberment

Offers up to \$100,000 or \$200,000 in tax-free, lump sum cash payment, in addition to other insurance benefits you may have.

Plan Options	Plan Option 1	Plan Option 2
Aggregate Benefit:	\$100,000	\$200,000
Felonious Assault/Violent Crime Monthly Benefit:	\$5,000 first month \$2,500 months 2-38	\$10,000 first month \$5,000 months 2-38
Monthly Premium: per insured life ^{1 2}	\$10.92	\$18.75

Underwritten by Lloyd's of London

¹Inclusive of state surplus lines taxes & fees.

²Premium is subject to increase in policy year 3 based upon the loss ratio but any increase shall not be greater than 3% in any Policy Year.

Benefit Summary



Policy Specifics

This is a brief description of the insurance provided by this plan to emergency responders. The Certificate of Insurance is the complete description of coverage and will be made available by FOP Benefits to the Insured Persons.

Felonious Assault/Violent Crime

- Loss occurs while on business for/or on the premises of the employer.
- Benefit Period:** 38 months or the date the Insured returns to work, whichever first occurs.

Plan Options:	Plan Option 1	Plan Option 2
Benefit Amount:	\$5,000 first month \$2,500 months 2-38	\$10,000 first month \$5,000 months 2-38

Occupational HIV or Hepatitis B/C

- If during the Period of Coverage the INSURED PERSON suffers an ACCIDENT which directly results in the INSURED PERSON being first DIAGNOSED as HIV POSITIVE/POSITIVE FOR HEPATITIS B and/or HEPATITIS C as defined below as a direct result of BODILY INJURY occurring whilst the INSURED PERSON is carrying out his/her duties in connection with his/her occupation than Underwriters agree to pay to the INSURED PERSON the compensation stated in the Schedule of Compensation after the total claim has been substantiated.

Occupational HIV

Plan Options:	Plan Option 1	Plan Option 2
Benefit Amount:	\$100,000	\$200,000

Hepatitis B/C

Plan Options:	Plan Option 1	Plan Option 2
Benefit Amount:	\$500 per month	\$1,000 per month

- Benefit Period:** Payable for 12 consecutive months once diagnosed, subject to policy maximums.

Ebola Virus Disease

- If during the Period of Coverage the INSURED PERSON suffers an ACCIDENT which directly results in the INSURED PERSON being first DIAGNOSED as testing positive for the Ebola Virus Disease as a direct result of BODILY INJURY occurring whilst the INSURED PERSON is carrying out his/her duties in connection with the INSURED while on the premises of the INSURED in the UNITED STATES OF AMERICA, then Underwriters agree to pay to the INSURED PERSON the compensation stated in the SCHEDULE after the total claim has been substantiated. It is conditional precedent to liability hereon that the INSURED PERSON must comply with all OSHA directives and protective standards. The INSURED PERSON must be accidentally exposed and diagnosed by a registered medical practitioner in accordance with laboratory and clinical criteria, the results of which must prove positive.

Plan Options:	Plan Option 1	Plan Option 2
Benefit Amount:	\$10,000 per month	\$20,000 per month

- Benefit Period:** 10 months or the date the Insured returns to work, whichever first occurs.

Benefit Summary



Psychological Therapy

- The company will pay this additional benefit when the Insured Person suffers one or more losses for which benefits are payable under the Accidental Dismemberment benefit, Paralysis benefit, Coma benefit, Felonious Assault benefit or In-Hospital Indemnity benefit provided by the Policy.

Plan Options:	Plan Option 1	Plan Option 2
Benefit Amount:	The lesser of \$2,500 or 5% of the Insured Person's Principal Sum	The lesser of \$5,000 or 5% of the Insured Person's Principal Sum

Bereavement and Trauma Counseling

- The company will pay this additional benefit when the Insured Person suffers one or more losses for which benefits are payable under the Accidental Death and Dismemberment benefit, Paralysis benefit, Coma benefit, Felonious Assault benefit or In-Hospital Indemnity benefit provided by the Policy for the Insured Person, all of his/her Immediate Family Members and employees of the Insured Person's Employer who are victimized personally or may be traumatized by witnessing a workplace violence incident with respect to all such losses caused by the same accident.

Plan Options:	Plan Option 1	Plan Option 2
Benefit Amount:	\$75 per session for up to 10 sessions	\$150 per session for up to 10 sessions

Accidental Death and Dismemberment

Plan Options:	Plan Option 1	Plan Option 2
Benefit Amount:	\$100,000	\$200,000

- Coverage: Worldwide, full twenty-four hour.

This coverage applies to those benefits for which a Benefit Amount is shown:

Coverage	Benefit Amount
Loss of Life	100%
Loss of Both Hands or Both Feet or Entire Sight of Both Eyes	100%
Loss of One Hand and One Foot	100%
Loss of Speech and Hearing in Both Ears	100%
Quadriplegia (Total paralysis of upper and lower limbs)	100%
Paraplegia (Total paralysis of both lower limbs)	75%
Hemiplegia (Total paralysis of upper and lower limbs on one side of the body)	50%
Uniplegia (Total paralysis of one upper or lower limb)	25%
Loss of One Hand or Foot	50%
Loss of Sight in One Eye	50%
Severance and Reattachment of One Hand or Foot	50%
Loss of Speech	50%
Loss of Hearing (in both ears)	50%
Loss of Hearing (in one ear)	25%
Loss of Thumb and Index Finger of the Same Hand	25%
Coma*	100%

*(1% of the Principal Sum is payable monthly for 11 months during which the Covered Person remains comatose. The remaining balance of 100% of the Principal Sum is payable at the beginning of the 12th month)

Benefit Summary



Coma Benefits

If during the Period of Coverage, the Insured sustains injury caused by an Accident which, directly or independently of any other cause and within one (1) year from the date of the Accident, resulting in a Coma, the benefit will be payable according to the Statement of Benefits.

Waiver of Premium: None

Waiting Period: None

Exclusions:

This policy does not cover loss directly or indirectly arising out of, contributed to or caused by or resulting from any of the following:

1. Intentionally self-inflicted Injury, suicide or attempted suicide, whether attempted or inflicted while sane or insane;
2. Any act of war, whether declared or not. Declared or undeclared War does not include acts of terrorism.
"War" is used to mean
 - a) hostilities following a declaration of War by a governmental authority;
 - b) if there is no declaration of War, then armed, open and continuous hostilities between two countries.
3. Any Accident occurring while riding on, boarding or alighting from, any aircraft:
 - a) as a pilot, crew member or student pilot;
 - b) being used for stunt flying, racing or endurance tests, fire fighting, exploration

*(This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.)
4. Commission or attempted commission of a felonious act, as defined by the laws of the jurisdiction where the crime takes place, which results in a conviction of the Insured Person.
5. The Insured being under the influence of an intoxicant or any drugs or narcotics not legally available unless used as prescribed by a licensed Physician for a medical condition other than drug addiction;
6. Insured's Mental or Nervous Disorder.
7. Any activity or condition specifically excluded by name on an Endorsement or Specific Activity Rider forming a part of the Insured Person's Policy;
8. Riding or driving in any kind of motorized race;
9. While the Insured is engaging or participating in naval, military or air force service or operation;
10. The Insured's Intoxication as defined herein;
11. Illness, disease, sickness or bacterial infection; except bacterial infection of an Accidental bodily injury or Accidental ingestion of a substance contaminated by bacteria, unless specifically stated to be included;
12. Any activity specifically prohibited under the terms and conditions of the Insured's Employment Contract;
13. An Act of Force or Violence, as defined, which involves the use, release or escape of pathogenic or poisonous biological or chemical materials or of nuclear materials, or which involves, directly or indirectly, nuclear reaction or radiation or radioactive contamination.
14. An Act of Terrorism, as defined and outlined in Endorsement Number 1. Nuclear Reaction, nuclear radiation or radioactive contamination.
 - Notwithstanding any provision to the contrary within this insurance or any endorsement thereto, it is agreed that this insurance is extended to include any bodily injury directly or indirectly caused by, resulting from, or in connection with any of the following;
 - a) Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not,
 - b) Terrorist activity,always provided that the Insured person(s) are not actively participating in any, or all, of (1) to (2) above, and further provided that neither (1) nor (2) above are the result of the utilization of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined.

Members have access to dental and vision benefits through Dominion National.



DENTAL BENEFITS

Choice between several
high-value dental options

Use a network dentist or
any licensed dentist

Competitive
rates

Coverage for over 250 services including fillings, crowns, root
canals, orthodontia and more



VISION BENEFITS

Extensive coverage for eye exams, eyeglass lenses, frames
and contact lenses

Discounts on
LASIK laser
vision correction

Access to over 60,000 vision providers nationwide through
National Vision Administrators¹



WHO CAN PARTICIPATE?

Association members and active and retired union members,
their spouses and their dependents

Individuals can
sign-up online,
over the phone
or through mail

Monthly payments debited from checking account or
credit card

TO LEARN MORE OR TO ENROLL TODAY, VISIT:

FOP-Benefits.com or call 888.834.8070

¹ Participating providers are subject to change.

The Dominion National group of companies includes Dominion Dental Services, Inc., a licensed issuer of dental plans, and Dominion Dental Services USA, Inc., a licensed administrator of dental and vision benefits. Vision plans are underwritten by Avalon Insurance Company.

This policy includes limitations, exclusions and terms under which the policy may be continued in force or discontinued.

Enroll in LifeLock Identity Theft Protection

You have a home security system that alerts you if someone tries to rob your house. To be protected, you need an alert system for your identity. When LifeLock detects suspicious activity within their network^{*}, they notify members. LifeLock detection is different than traditional credit monitoring and offers a set of features to help protect against identity theft. As an industry leader, LifeLock provides identity theft protection.



How to enroll:

1. Enroll by going to LifeLock.com or calling 1-800-LIFELOCK and use promo code: FOPWEB.
2. Provide the name, Social Security number, date of birth, address, email and phone number for you and each dependent you wish to enroll. ^{†††}
3. Your LifeLock coverage will begin immediately.
4. You will receive a welcome email from LifeLock with instructions on how to take full advantage of your LifeLock membership.



**When a threat is detected,
LifeLock notifies members
phone, text or email.***

^{*} Network does not cover all transactions.

[†] Fastest alerts require member's current email address

¹ "Consumer Sentinel Network Data Book 2014," Federal Trade Commission, February 2015

² "2015 Identity Fraud," Javelin Strategy & Research, 2015

³ Source: <http://www.businessweek.com/ap/financialnews/D9LNB7701.htm>

The necessary, voluntary benefit

Choose the LifeLock service that's right for you


LifeLock Standard™ identity theft protection uses innovative monitoring technology and alert tools to help proactively safeguard your credit and finances.[†]

LifeLock Junior™ protection helps safeguard your child's Social Security number and good name with proactive identity theft protection designed specifically for children.^{††}

LifeLock Advantage™ service provides enhanced identity theft protection, including important notifications beyond financial and credit fraud.[†]

LifeLock Ultimate Plus™ service provides some peace of mind knowing you have LifeLock's most comprehensive identity theft protection. Enhanced services include bank account application and takeover alerts, online credit reports and credit scores.[†]

LifeLock service pricing – monthly

Plan Options* price per person enrolled		LifeLock Standard	LifeLock Advantage	LifeLock Ultimate Plus
	FOP Members and Family [18 and over]	\$8.49	\$16.99	\$25.49

Service Features	LifeLock Standard	LifeLock Advantage	LifeLock Ultimate Plus
LifeLock Identity Alert® System [†]	✓	✓	✓
Lost Wallet Protection	✓	✓	✓
Address Change Verification	✓	✓	✓
Black Market Website Surveillance	✓	✓	✓
Reduced Pre-Approved Credit Card Offers	✓	✓	✓
Live Member Support	✓	✓	✓
Certified Resolution Support	✓	✓	✓
\$1 Million Total Service Guarantee [†]	✓	✓	✓
Fictitious Identity Monitoring		✓	✓
Court Records Scanning		✓	✓
Data Breach Notification		✓	✓
Credit Card, Checking & Savings Account Activity Alerts [†]		✓	✓
Online Annual Credit Report		✓	✓
Online Annual Credit Score		✓	✓
Checking & Savings Account Application Alerts [†]			✓
Bank Account Takeover Alerts [†]			✓
Investment Account Activity Alerts [†]			✓
Credit Inquiry Alerts			✓
Monthly Credit Score Tracking			✓
File-Sharing Network Searches			✓
Sex Offender Registry Reports			✓
Priority Live Member Support			✓

Special employee benefit rate
starting as low as

\$8.49 monthly^{***}

* Must agree to the terms and conditions at [LifeLock.com/terms](https://lifelock.com/terms).

** As LifeLock identity theft protection and LifeLock Ultimate service are available for adults 18 years of age and older, children under the age of 18 will receive a product designed specifically for minors, LifeLock Junior service. Enrollment in LifeLock service is limited to employees and their eligible dependents.

*** Based on monthly deductions for standard LifeLock service, employee only.

[†] Network does not cover all transactions.

^{††} Must be enrolled with an adult member.

[†] Service Guarantee benefits are provided under a master policy issued by State National Insurance Company. Under the Service Guarantee LifeLock will spend up to \$1 million to hire experts to help your recovery. Please see the policy for terms, conditions and exclusions at lifelock.com/legal.

United States Concealed Carry Association



Welcome Fraternal Order Of Police Members...

Claim Your Exclusive **15% Discount** On
Your New USCCA Membership...

JOIN USCCA

For over one hundred years the Fraternal Order of Police has been dedicated to supporting the improvement of the standard of living and working conditions of the law enforcement profession through every legal and ethical means available.

In honor of this great tradition, we are proud to announce our new partnership with the United States Concealed Carry Association, and offer you an exclusive discount of 15% off any USCCA Membership

The USCCA provides industry-leading self-defense training, education, and powerful legal protection, and we want to make sure every FOP member has access to this lifesaving resource.

Your USCCA Membership will give you the legal and financial support you need to prepare for, face, and survive a self-defense incident with:

- **Up to \$2,250,000 in up-front Self-Defense SHIELD protection** - Pay your bail, secure a pro-2nd Amendment attorney, and get your legal bases covered if you're ever forced to act in self-defense
- **All Legal Weapons Covered** - Guns, knives, and hand-to-hand combat... they cover it all
- **24/7/365 Critical Response Team Access** - They will be your second phone call after 9-1-1 to walk you through the aftermath of a self-defense incident
- **Training & Education** - Access to 1,400+ certified trainers nationwide, 100s of exclusive training videos, articles, and your included subscription to the award-winning Concealed Carry Magazine
- **And much, much more**

As a law enforcement professional, you know that simply having a firearm in your home makes you vulnerable to legal and financial ruin in the aftermath of a self-defense incident

Experience what complete peace of mind feels like when you activate your USCCA Membership at any level with savings of 15% today

Activate the Protection of USCCA Membership and Save 15%

**Exclusions - Residents of NY and WA State* The USCCA is diligently working to come up with a NY and WA State friendly solution.*

National Police Credit Union



A DIVISION OF CHICAGO PATROLMEN'S FEDERAL CREDIT UNION

Did you know that your membership with the National FOP allows you to join the National Police Credit Union? NPCU is a division of Chicago Patrolmen's Federal Credit Union, serving Chicago Police Officers since 1938.

The Grand Lodge Board is excited to provide you access to the NPCU Auto Loan Program, which offers the following benefits:

- **Rates as low as 1.49% APR ***
- **Covers new and currently owned vehicles**
- **Reduced documentation**
- **Offers loan pre-approval so you can negotiate like a cash buyer**
- **Can be combined with manufacturer rebates to maximize member value**

They don't just offer amazing Auto Loans; they are a full service financial institution! Their 77 years of experience combined with modern conveniences such as Online Banking, Bill Pay and the Shared Branch network make them your first stop for any and all financial needs. You'll gain access to low rates on everything from new and used autos and motorcycles, to signature loans! They also have a full suite of products and services to help you save money and plan for your future.

It's easier than ever to get started. Simply complete the Online Membership Application to join the financial institution that specializes in serving those who serve and protect!

*Rates subject to change without notice and vary based on term and credit score. Additional restrictions may apply. APR: Annual Percentage Rate



Auto and Home Insurance for FOP Members



Insurance for the way you live today
with protection for what matters most.



At Liberty Mutual Insurance, we take the time to get to know you. You can rely on our licensed sales representatives and highly trained service agents to support you with expert advice at every step of the process, from the purchase and review of your policy to claims assistance and safety education. We consider your unique needs and specific situation when recommending coverage and services so you can make confident decisions that are right for you. And we also consult with you to ensure you'll receive the money-saving benefits you qualify for, including discounts tailored to important life events and exclusive group savings for FOP members.

Quality Coverage, Expert Advice, and Caring Service— at a Fair Price

QUALITY COVERAGE TAILORED TO YOUR NEEDS

At Liberty Mutual, we take a personal approach to customizing your insurance policy. We consult with you to recommend coverage levels and options based on your specific driving and living situations so that your family, your car, your motorcycle, and your home are properly protected. Our insurance benefits include:

- **Accident Forgiveness:** We won't raise your price due to your first accident if your driving record is accident-free and violation-free for five years, whether you've been with Liberty Mutual or another carrier. If you qualify, you'll receive this benefit at no extra cost.¹
- **New Car Replacement:** You'll get the money for a brand-new car if your new car gets totaled.²
- **Motorcycle Insurance:** You get a 12-month guaranteed rate³ on full protection with optional Accessory Coverage, Towing & Labor Services, and 24-Hour Roadside Assistance.

EXPERT ADVICE FROM SALES AND SERVICE AGENTS

Liberty Mutual agents are available 24 hours a day, 7 days a week. We explain our coverage and services clearly, in language that's easy to understand.

- **Doing Business Your Way:** You can contact a sales or service agent by phone or online anytime, or schedule a meeting with one of our 2,100 sales representatives at more than 360 local offices across the country.
- **24-Hour Claims Assistance:** Our highly trained professionals handle claims promptly and with the least amount of hassle so that you can move on with your life. One contact puts the claims process in motion, followed up by regular status reports to keep you informed.

SAVINGS THAT KEEP PACE WITH YOUR LIFE

We're dedicated to providing you with multiple savings opportunities that make our quality coverage, expert advice and caring service an even greater value.⁴

- **Exclusive Group Savings:** As an FOP member, you could save up to 10% off your auto and home insurance—just by belonging.⁵
- **Multi-Policy Discount:** The more you insure with us, the more you save. That's the benefit of combining your auto insurance with another Liberty Mutual policy, such as Home, Condo, Renters or Umbrella.
- **Life Event Discounts:** We offer a variety of discounts to support you during important events in your life, including:
 - **New Move Discount:** We'll reward you with special savings just for updating your policy with your new address.
 - **Newly Married Discount:** Just for newly married couples, get the right coverage with special savings.
 - **New Teen Driver Discount:** You get special savings when you add a teenage operator licensed in the last year to your policy.

For more information or to get a free quote
call 800-524-9400 or visit
www.libertymutual.com/fop
Refer to FOP, client #120824

¹ Accident Forgiveness coverage is subject to terms and conditions of Liberty Mutual's underwriting guidelines and is not available in CA or NC.

² Applies to a covered total loss. Your car must be less than one year old, have fewer than 15,000 miles and have had no previous owner. This program does not apply to leased vehicles or motorcycles. Subject to applicable deductible. Not available in NC or WY.

³ Arkansas rate guaranteed for six months.

⁴ Discounts and savings are available where state laws and regulations allow, are subject to eligibility requirements, and may vary by state.

⁵ Average savings figure based on a February 2013 sample comparing premium of those in Liberty Mutual's group auto and home program with premium of prior carrier. Individual premiums and savings will vary. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify.

Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley St., Boston, MA 02116.

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A GUIDE TO YOUR FOP TRAVEL BENEFITS



BENEFITS

Did you know that your work entitles you to special travel benefits? Take advantage of exclusive offers, discounted rates, and cash-back bonuses on all of your travel by using your FOP membership! As a member of the Fraternal Order of Police, you have earned major savings on ocean and river cruises, land tours, resort stays, and more. Visit www.FOPTravelBenefits.com today, or see reverse side for details about your exclusive FOP Travel Benefits!



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