



FRATERNAL ORDER OF POLICE

MISSOURI STATE LODGE

Dear Member,

I am delighted to announce that the Missouri State Lodge FOP has leveraged almost 5,400 members across Missouri to negotiate powerful group insurance coverage designed for the distinctive needs of law enforcement.

Recognizing that Missouri's active law enforcement officers survive on income that includes base salary supplemented by overtime and extra-duty details, the Missouri State Lodge has negotiated with an A-rated carrier to provide a specially designed benefits package. This powerful program could provide a financial safety net for members who experience catastrophic accident or illness.

If you are injured on or off duty, you may experience a burdensome short-fall if you rely on overtime and extra-duty details to make ends meet. The MOFOP benefits package allows members to purchase a "bundled" package that includes disability, life, accident and critical illness — all under ONE RATE! You choose, based on your individual needs and budget, which level suits you, and you may opt to cover your family.

For the next 60 days, you will have an "open enrollment" period where you are eligible to enroll in the MOFOP benefits program. I strongly encourage you to review and compare your current benefits program and establish whether you have optimal coverage at the best value.

Contact your lodge for your MOFOP benefit brochure describing this important program, which could help keep you financially above water. Please take the time to do a thorough comparison of your current benefits.

This package has been designed for YOU! Open enrollment begins July 1, 2012. You have 60 days to enroll so do not delay! These benefits are guaranteed-to-issue to any qualified member under the age of 70, regardless of medical status, provided the plan meets minimum enrollment requirements. [Instructions on how to enroll can be found on the attached letter.](#)

We have set up a benefits hotline especially for members of MOFOP to speak with a dedicated Customer Service Representative at 636-978-7798 or mofop@sennagency.com

Fraternally,

Kevin Ahlbrand
State President