

## HOW TO CLAIM BENEFITS

### ***Filing a Claim***

When you use **Participating Law Firms**, you will not need to submit any claim forms. However, you will be billed for any third-party expenses related to your legal matter. You do, however, need to obtain a Case Number, either via the website at [www.legalplans.com](http://www.legalplans.com) or by calling the **Claims Administrator** (see “Important Contacts”).

If you use a **non-Participating Law Firm**, you will be responsible for paying the attorney’s fees and related expenses. You also need to submit the required paperwork to the **Claims Administrator** (see “Important Contacts”) to receive benefits for covered legal services. To request reimbursement:

- Follow the instructions printed on the form enclosed with the reimbursement packet sent to you when the **Claims Administrator** authorized you to use a **non-Participating Law Firm**,
- Attach your attorney’s final fee statement to the form, and
- Return the completed form along with the statement to the address printed on the form.

### ***If You Are Awarded Attorney Fees***

If you are awarded attorney fees as a part of a court settlement, the Legal Services Plan must be repaid for this award to the extent that it paid the fee for your attorney.

### ***Coordination of Benefits***

The Legal Services Plan has a coordination of benefits (COB) provision. This feature is designed to prevent duplicate benefit payments when you or your **eligible dependents** are covered by more than one legal services plan.