

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 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.