

Freedom to Choose – Legal help when you need it

Members can expect the same exceptional service and benefits from MetLife Legal Plans when using an out-of-network attorney for covered services.



We have a network of over 18,000 attorneys who can support your legal needs. But we understand that there are times when you need someone specific to help you.

Members can contact an out-of-network attorney for covered services and be reimbursed¹ for legal fees no matter the location.

How to get reimbursed for an out-of-network attorney:

1. Request a fee reimbursement form by contacting clientservice@legalplans.com or calling 800.821.6400.
2. Provide the member's full name, company, the last four digits of the member's social security number or membership number, and phone number.
3. Return the completed form along with the attorney's itemized bill and proof of payment.

To learn more about your coverages and view our attorney network, create an account at members.legalplans.com or call our Client Service Center at **800.821.6400**. Monday – Friday 8:00 am to 8:00 pm (ET).

1. The Participant will be reimbursed according to the set fee schedule, the lesser of the maximum reimbursement amount or the attorney's actual charge. Your employees will be responsible to pay the difference, if any, between the plan's payment and the non-plan attorney's charge for services. MetLife Legal Plans is not responsible for legal work performed by out-of-network attorneys.

Group legal plans are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. For costs and complete details of the coverage, call or write the company. Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney client relationship exists prior to the participant becoming eligible for plan benefits. Coverage for defense of criminal matters is excluded from insurance coverage for individuals located in New York. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details.