

## Common Questions About Ametros

### Does the injured party have visibility into their account?

Yes, Ametros provides the injured party ("member") with online portals that they can access 24/7 to see their payments, savings & account balance.

### Can the injured party cancel & choose to self-administer?

Ametros follows the terms of the settlement agreement. In many cases, the injured party has the right to terminate their account at any time with no cost. If they can do so and choose to self-administer the funds, they must keep up with the required reporting to CMS, in the case of an MSA.

### What happens if the injured party passes away?

In this case, Ametros will follow the instructions in the settlement documents. Funds can be passed on to the injured party's estate or designated beneficiary, or the funds may be reverted back to the carrier/employer.

### Are the funds at risk if Ametros goes out of business?

No, the funds are kept in an FDIC insured bank account under the name & Social Security Number of the injured party. If Ametros were to go out of business, the injured party's funds would not be impacted.

### In the case of an MSA, can the injured party receive treatment outside of what is listed?

MSAs are a guideline for future medical care post-settlement. Other medications & treatments not included in the MSA can be approved given they are Medicare-covered & related to the injury.

### How does Ametros make money?

Ametros charges a one-time administration fee when an injured party signs up. No money is taken from member accounts, and there are no annual payments. Ametros also earns revenue from referral agreements with its banking and medical network partners.

### Do you limit treatment in any way?

With Ametros, there is no utilization review ensuring treatment is not limited in any way. For MSA accounts, as long as the provider deems the treatment as related to the injury & Medicare covered, we will approve it. Treating within our network provides even more savings, but injured parties are free to see any doctor or go to any pharmacy.

### What insurance does Ametros have?

Ametros has professional liability insurance known as Errors & Omissions (E&O) insurance at \$5M per occurrence.

### Can the injured party get a loan or take money out of the custodial account?

The injured party cannot take out a loan or use it as collateral.

### Who receives the interest from the custodial account?

Interest earned remains in the custodial account

### What type of security measures are in place?

Ametros complies with all technology standards required for HIPAA and PCI compliance as well as state regulations for handling personal information. Ametros ensures information protection by enforcing security protocols involving encryption, office security measures, secure file retention systems, and more. Ametros only uses secure databases ensuring all communications are protected. To maintain the highest integrity in technology security, Ametros hires third parties to independently conduct quarterly testing of our systems.