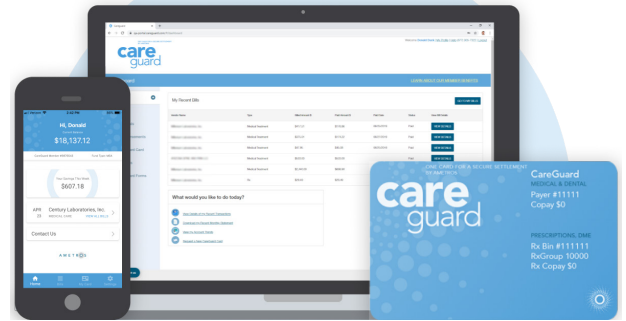


# Savings, Support, and Security After You Settle

CareGuard is Ametros' best-in-class professional administration service that manages your future medical funds after your workers' compensation or liability settlement.

In fact, Medicare **"highly recommends"** you use an administrator, like Ametros, to help you manage your funds after settlement.



## What Happens After You Settle

This can be a confusing and hard time, and you might not know what to do next.

With CareGuard, you can rest assured, knowing you have a team of experts by your side.

We take care of everything for you - paying your medical bills on your behalf, applying discounts on your treatments, and completing any required reporting.

## What Our Members Think

"I now have a life because of Ametros, and I cant thank them enough."  
**Jim, Indiana**

Check out Jim's full story to see how we helped him at [ametros.com/CG](https://www.ametros.com/CG)

## How CareGuard Benefits You



### SAVE MONEY\*

Save up to 62% on your provider bills and 28% on other healthcare treatments, helping your funds last longer.



### SEE THE DOCTORS YOU WANT

Treat with any doctor you would like, and pick up your prescriptions at any pharmacy.



### FREEDOM TO TREAT

Never undergo utilization review or have your treatments denied.



### COMPLIANCE WITH MEDICARE

If you have a Medicare Set Aside (MSA), never worry about required annual reporting! We submit everything on your behalf, protecting your benefits.



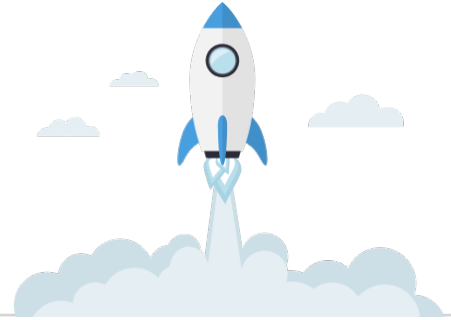
### SUPPORT

Rely on our team of experts to answer your questions and help coordinate your care.

# Getting Started With CareGuard

## 01. SETTING UP YOUR ACCOUNT

We will set up an interest-bearing account with your future medical funds under your own name and social security number. Our Care Advocate Team will call you to gather your doctor and pharmacy information and you will receive your CareGuard card within 5-7 business days.



## 02. COORDINATING YOUR CARE

We will reach out to your doctors and pharmacy to ensure your care is handled appropriately and make sure they know all bills should be sent directly to us.



## 03. USING YOUR CAREGUARD CARD

Once you receive your CareGuard card, the rest is easy. Simply show your card whenever you go to your doctor's office or pharmacy for your injury-related treatments and we will handle the rest. No copays, no uncertainties, no hassle. Once we receive each bill, we will review it looking for ways to lower the cost and apply savings.



## 04. REVIEWING YOUR ACCOUNT AND SAVINGS

Sign in to your secure online portal at [portal.careguard.com](https://portal.careguard.com) to view statements, monitor your balance, and see how much money you are saving with CareGuard!



\*Any potential discounts or savings for medical treatment, including but not limited to, prescription drugs, durable medical equipment and/or healthcare items and services, are not guaranteed. Ametros has made no warranties, promises, representations or guarantees whatsoever about potential cost savings or the level of potential discounts obtained on any item, service or prescription payment.