

# Important Information For New CareGuard Members

## SETTING UP YOUR MEMBERSHIP

- To become an active CareGuard member, we need your signed member agreement, confirmation the cases has settled, and your initial settlement funding
- Your adjuster must pay out settlement funds within 30 days of a judge's approval of your settlement. These funds will cover future medical treatment on or after the date your case settles and is approved by the judge. If you have a Medicare Set Aside, see below.



## COVERAGE BEFORE YOUR MEMBERSHIP SETUP IS COMPLETE

It is very important to save your receipts between your settlement date and before you receive your CareGuard card. Any treatment (doctor's appointments, prescriptions or medical supplies) after settlement may be reimbursed out of your settlement funds depending on your settlement agreement. Keep in mind if you settled with a Medicare Set Aside, treatment must also follow Medicare guidelines for reimbursement, meaning it must be related to your settlement injury and a Medicare-covered expense.

- **Workers' Compensation** - If you settled a Workers' Compensation case, any treatment prior to your settlement date should be covered by workers' compensation insurance.
- **Medicare Set Aside** - If you settled with a Medicare Set Aside, copays, or deductibles from additional insurance used to cover treatment will not be reimbursed in accordance with Medicare guidelines. In order to remain compliant with these federal guidelines, ***you must only spend your funds on Medicare-covered items and services related to your injury.*** Our team will assist in helping you determine which treatments are Medicare-covered or not so

## PREPARING FOR YOUR ONBOARDING CALL

- Once all needed information and funding is received by Ametros, we will send your CareGuard card in the mail.
- Our Care Advocate Team will also reach out through a phone call to welcome you and walk you through your new CareGuard account. Please expect a phone call from 877-905-7322 or AMETROS FNC as the Caller ID.
- You can prepare by having your doctor and pharmacy information ready to provide to our Care Advocate Team. They will introduce your providers to Ametros and set up proper billing to your account.