



**2021
AMETROS ANNUAL REPORT**



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ABOUT AMETROS

Ametros makes healthcare easy for injured individuals and those paying for their medical needs out-of-pocket. Our mission is to protect and empower the future of medical care by helping our members save money on medical expenses and save time in dealing with the complex healthcare system.

Founded in 2010 and headquartered in Wilmington, MA, Ametros has over 100 employees who are committed to serving tens of thousands of members and helping them live happier and healthier lives.

ABOUT THIS REPORT

The following report is an annual review encompassing Ametros' member and client service and healthcare savings data. It also highlights our core values and the causes we support.

REPORTING PERIOD

This report covers Ametros activities for the 2021 calendar year.

ASSURANCE

Ametros is responsible for the preparation and integrity of the information in this report. Ametros engaged PKF O'Connor Davies (PKFOD), a leading independent accounting, auditing, and business advisory firm, as an independent third party CPA firm to review our calendar year activities related to healthcare savings, and service data. Any figures footnoted with a (1) have been externally reviewed by PKFOD and are for informational purposes only. Please refer to the appendix for PKFOD's independent accountant's report. Data contained herein does not constitute legal advice or any guarantee of future performance.

ONLINE VERSION

A digital version of this report is stored on Ametros' website at: ametros.com/download/2021-impact

CONTACT

Ametros invites readers to submit questions or comments on the topics covered to marketing@ametros.com.



HOW TO USE THIS REPORT

To Our Members and Clients,

Welcome to our 2021 Ametros Annual Report! We are hoping this report will provide you with helpful information, transparency into the different benefits Ametros provides, as well as insight into our member, client, and employee experience.

We are passionate about helping as many injured individuals as possible, and are constantly figuring out ways to improve our products, our customer service, and all of the benefits our solutions provide.

Each year our annual report continues to evolve, with the goal of creating a comprehensive, transparent report about Ametros. This includes how we incorporate our mission and values into our work, our levels of customer service, the impact we are making with our members, partners, and employees, and a deep dive into the savings we are able to provide for our members.

We want to thank our members and partners for providing us with the continuous feedback we need to keep improving as an organization, as well as putting their trust in all of us so we can help make your lives easier.

The Ametros Executive Team



PORTER LESLIE
CEO



NICOLE SAUK
CFO



MIKE CROWE,
CDO

ABOUT AMETROS

Ametros was founded in 2010 with the vision of making healthcare easy for injured individuals and anyone that is paying for their medical needs out-of-pocket. Our purpose is to help those individuals save money on their ongoing medical expenses, and to help them save time from dealing with the hassle of the complex healthcare system. Our company culture and team has been a key driver to the service levels delivered to our members.

OUR MISSION

To Protect and Empower the Future Of Medical Care



Ametros Home Office, Wilmington, MA

THE WORDS WE WORK BY



Collaborate

Cultivate strong working partnerships with team members while working towards our collective missions - we succeed, fail, and learn together



Evolve

Seek out change, ask why, and strive to continually improve ourselves, Ametros, and the value we deliver to our stakeholders



Care

The heart of Ametros is people - our team, our members, and our clients - Care about the company's success, and the work that you do to contribute to it

INDUSTRY CAUSES WE'RE PASSIONATE ABOUT

We are proud to support several organizations whose missions we firmly believe align with ours.

Kids' Chance is a national organization that provides educational opportunities and scholarships for the children of workers seriously or fatally injured on the job. Our General Counsel, Shawn Deane, is on the board of the Massachusetts Chapter, and our Senior Managing Director, Paul Sighinolfi is on the board of the Maine chapter. You can find out more about Kids' Chance at kidschance.org

The American Association of People with Disabilities is a national cross-disability rights organization that works to increase the political and economic power of people with disabilities. You can find out more about AAPD at aapd.com

The Alliance of Women in Workers' Compensation's mission is to effect positive change in the workers' compensation industry through networking, support, mentoring and collaboration. Our CFO, Nicole Sauk, co-founded the Massachusetts Chapter and is a proud board member, providing her expertise in speaking engagements, webinars, and networking events. You can find out more about the Alliance of Women in Workers' Compensation at allianceofwomen.org

LEADING ORGANIZATIONS WE SUPPORT



OUR MEMBERS



We understand that many of our members are going through particularly difficult times.

In 2021 we made hundreds of wellness calls and sent dozens of flower bouquets to help lift the spirits of our members. We are a partner in our member's post-settlement journey, through both the good times and the not so good times.

DIVERSITY, INCLUSION & BELONGING

Diversity Mission Statement - Together, as Ametros Citizens, we continue to build an inclusive workforce that not only encourages, supports, and celebrates the diverse voices of our employees but energizes our passion and bring innovations that are revolutionizing to our industry. Diversity, Inclusion & belonging connects us closer to our members, our employees, and the communities we serve.



Committed to creating a workplace and communities free of anti-culture, where every person has the social, economic, and political power to thrive.



Uniting to empower the Ametros community regardless of gender identity in their aim for success by breaking barriers, creating opportunities for education and working to unite our community to achieve common goals through mutual respect.



Committed to the establishment and maintenance of a safe, welcoming community, regardless of gender expression, sexual orientation, and family structure. Creating life long allyship through education, understanding and mutual respect, and creating an inclusive workplace and community for everyone.

AMETROS & OUR COMMUNITY

Throughout 2021, Ametros employees participated in multiple charitable activities, donating their time, money, or resources to the following organizations or groups.

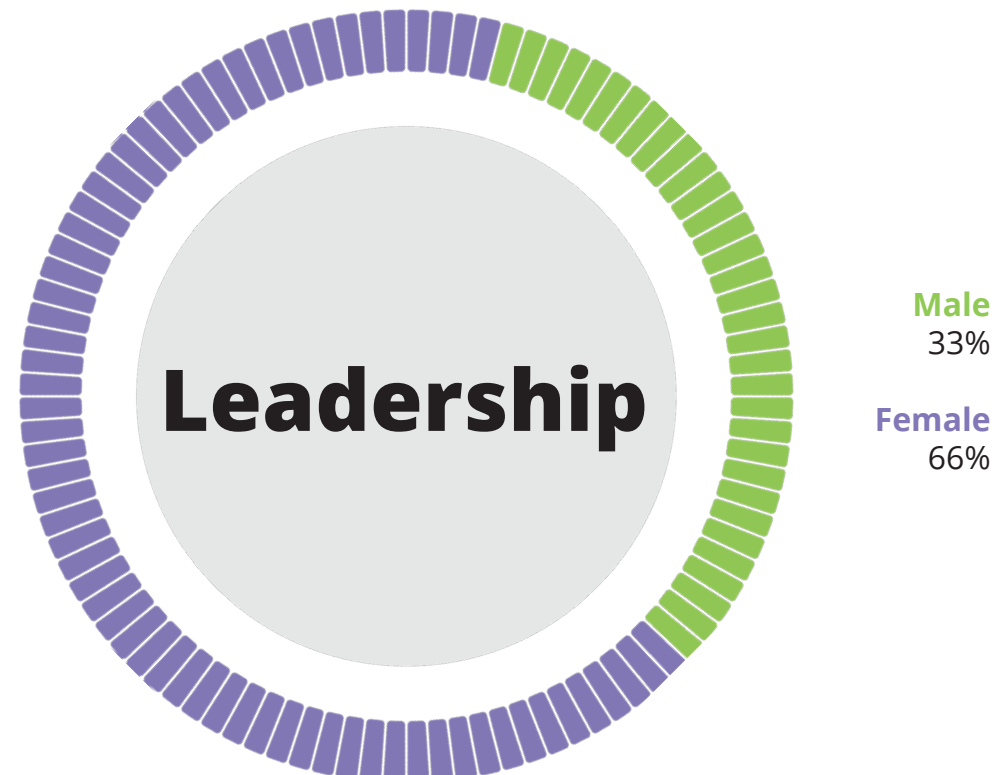
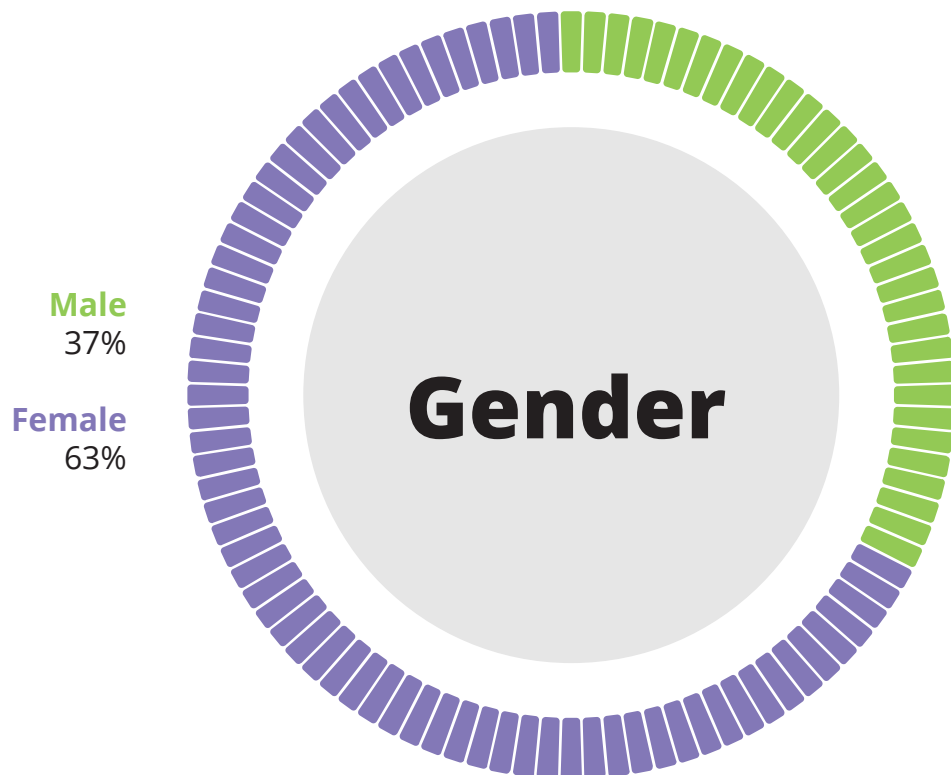


AMETROS WORKFORCE DEMOGRAPHICS

Ametros is continuously trying to make efforts towards various Diversity, Inclusion and Belonging initiatives, including Diversity Employee Resource Groups, recruitment efforts, guest speakers, heritage months, charitable giving, holiday spotlights and more! These initiatives can be reflected in the work we are doing every day, and we are proud to be working towards an environment of **Limitless Inclusion for All**.

In 2021, we were able to hold 4 company wide meetings that featured professional speakers of all kinds to inform and educate our team on different DEI initiatives.

Below is Ametros' 2021 workforce demographics for gender breakdown of the company, as well as those in leadership positions. We strive to continue to improve our workforce demographics as we believe it is key to a growing and thriving company.



CUSTOMER SERVICE BUILT AROUND OUR MEMBERS

Our main goal is to make life easier for injured individuals who have settlement funds. Our services offer:

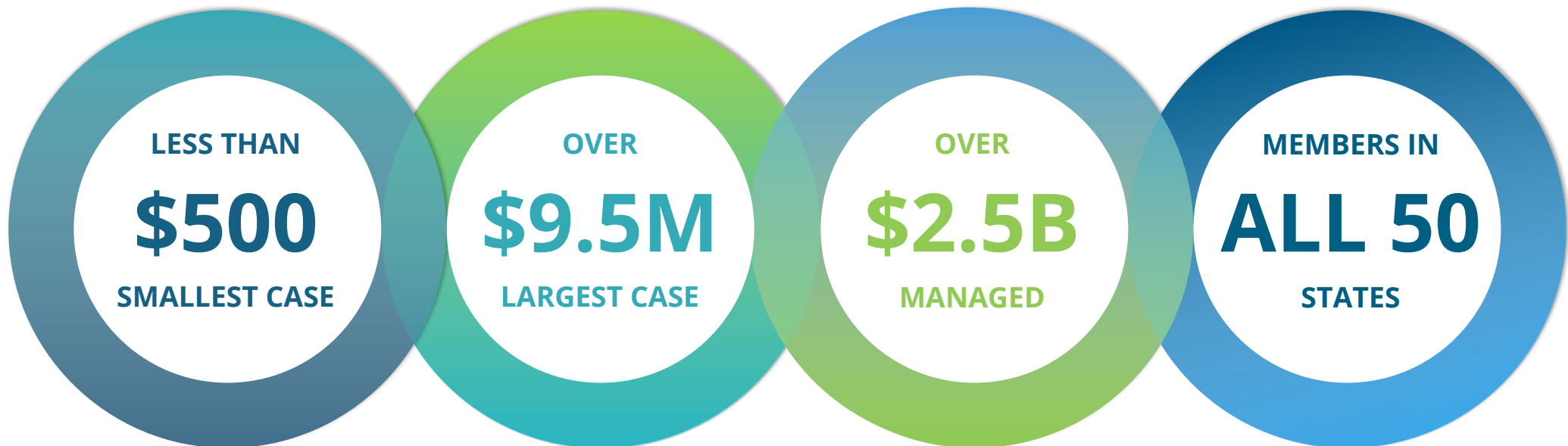
SAVINGS - Ametros reviews every bill searching for discounts and we have multiple healthcare networks to potentially reduce costs to our members.

SUPPORT - Our Care Advocate Team is available by phone, email, and online chat to answer any questions our members have. Our online portal offers 24/7 insight into balances, spending, and savings trends.

SECURITY - We ensure the funds are managed and spent appropriately, guaranteeing benefits are protected.



Dave & Amanda Repsher, Ametros Members



OUR MEMBER IMPACT

Ametros helps individuals manage their future medical funds, making their lives easier after settlement by striving to save them money on doctors visits, prescriptions, medical equipment and more, all while helping to coordinate their care.

Because Ametros has tens of thousands of individuals receiving medical treatments, we are able to negotiate network purchasing discounts.

Best of all, our members don't have to worry about ever being over-billed or billed incorrectly. Our technology and team reviews every bill to make sure they are accurate and with the aim of providing discounts.



\$40,969,598

SAVED BY AMETROS MEMBERS IN 2021



44.4%

AVERAGE SAVINGS PER MEMBER IN 2021



4.1%⁽¹⁾

OF MEMBERS EXHAUSTED ACCOUNTS IN 2021

Statistics reviewed by PKFOD. Please refer to the appendix for PKFOD's independent accountants' report

(1) The statistic represents data provided from March 2021 through December 2021

WHAT OUR MEMBERS ARE SAYING

We offer a survey to our members after every interaction and ask for a rating out of 5 stars. Below are first-hand comments.

“Everyone we’ve talked to has always had my husband’s welfare first and helped him tremendously with his injury meds and physicians. Managing for him, with such care.”

“Anytime I’ve had a question or needed assistance with approval I’ve had an immediate response from the team. All my interactions have always been positive, very knowledgeable, friendly, and helpful.”

“AAA+++ customer service. Took the time needed to understand my concerns. Thanks for employing such caring people.”

“Everyone I have dealt with so far has been extremely friendly and knowledgeable. I have not had a single problem with anyone. They have all been very polite and helpful. It’s always a pleasure to talk with people who take an interest in your problem and try to get it resolved.”

“When all that other stuff comes piling in on top of all of the other stress in your life and to have someone help navigate that with you, it just makes it that much easier which makes a big difference.”

David & Amanda Repsher (pictured right)

82.9%
CUSTOMER
SATISFACTION
SCORE⁽¹⁾



WHAT OUR EMPLOYEES ARE SAYING

“
Everyone works together to help our members as best as we can and we have a lot of fun in the process.
”

“
I have been with Ametros for only a short time but coming here was life changing for me. The Leadership Team is **always available and open to collaboration** regardless of title.
”

“
Everyone here is so friendly and is willing to help with anything. **Everyone here works as a team**, which I have never experienced anywhere else.
”

“
This is a great group of people to work with and I say “with” and not “for” because that’s how it feels. **Ideas from even the newest employees are listened to.**
”



WHAT OUR PARTNERS ARE SAYING

"Ametros provides a product that is mutually beneficial to both sides of a claim. It's wonderful to know claimants have this type of assistance long after the file is closed."

- **John Pinto, Arcadia**

"I am ecstatic to have met Ametros. It is such a peace of mind knowing my client's MSA funds and reporting requirements will be handled in a professional manner."

- **Scott Barber, Barber Law Office, LLC**

"Ametros provides an exceptional, full service experience in professional administration. Their communication is top of the line. The benefits of Ametros' involvement, allows all parties to confidently enter into settlement agreements with the assurance that the Injured Worker has an unwavering support system for medical treatment and fund administration to help with their future. Professional administration is a great safety net for Injured workers, and Ametros does it the best!"

- **Kristin Becking, Sedgwick**

OUR PARTNER IMPACT



Nationwide



At Ametros, we have a strong focus on expanding our partnership with provider and pharmacy networks to provide our members with discounts to extend their medical funds.

In 2021, our members visited 8,756⁽¹⁾ different providers and 112⁽¹⁾ different pharmacy chains, which is only a fraction of the overall network available to them.

Our members are free at any time to go to any pharmacy or provider in the country, whether they are in-network or out-of-network. We do our best to provide access to the most expansive networks so they achieve savings more times than not.

Our team consistently contacts providers and pharmacies that are not already part of the network to negotiate discounts on behalf of our members.

Our members can seek treatment at over 700,000 providers, use over 65,000 pharmacies, and access over 100,000 DME providers that are within our network.

We are focused on advancing our technology and training our team to be experts at reviewing bills, to identify areas to provide further savings to our members.

(1) Statistics reviewed by PKFOD. Please refer to the appendix for PKFOD's independent accountants' report.

PARTNER NETWORK FOOTPRINT

IN 2021, OUR MEMBERS VISITED



8,756⁽¹⁾

Different
Providers



112⁽¹⁾

Different
Pharmacy Chains



421

Different
DME Providers*

*We changed the way we track DME data, resulting in incomplete data for 2021. This stat shows estimated data from April 2021-March 2022.

OUR MEMBERS HAVE ACCESS TO



PROVIDER VISITS: SAVINGS FOR OUR MEMBERS

On average, members saved 51%⁽¹⁾ on their provider visits in 2021. Ametros reviews every bill sent in by providers, searching for areas a member can save. Ametros then runs the bill through our network, where possible, to uncover further savings.

While a large insurance company has tools in place to reduce bills, these savings can be difficult or near impossible to achieve for an individual on his or her own. An example of how these savings were achieved is below.

51%⁽¹⁾
AVERAGE SAVINGS

REAL SAVINGS EXAMPLE FROM 2021

PROCEDURE BILLED AT **\$18,640**

AMETROS BILL REVIEW AND NETWORK DISCOUNTS **\$7,784**

TOTAL AMOUNT PAID BY AMETROS MEMBER **\$10,855**

TOTAL SAVINGS **58%**

(1) Statistics reviewed by PKFOD. Please refer to the appendix for PKFOD's independent accountants' report.



PRESCRIPTIONS: SAVINGS FOR OUR MEMBERS

Ametros' partner network of pharmacies also allows members to save on their prescriptions. On average, members saved 32.4%⁽¹⁾ on their prescriptions in 2021. When a member visits the pharmacy and presents their CareGuard card, they often gain access to our network discounts, which are always the lower of the usual and customary price the pharmacy would charge or better. An example of how Ametros members save on their prescriptions is below.

32.4%⁽¹⁾
AVERAGE SAVINGS

REAL SAVINGS EXAMPLE FROM 2021

PRESCRIPTION FILL, USUAL AND
CUSTOMARY PRICE AT THE PHARMACY

\$1071.98

AMETROS NETWORK DISCOUNTS

\$436.10

TOTAL AMOUNT PAID BY AMETROS MEMBER

\$635.88

TOTAL SAVINGS

40%

(1) Statistics reviewed by PKFOD. Please refer to the appendix for PKFOD's independent accountants' report.

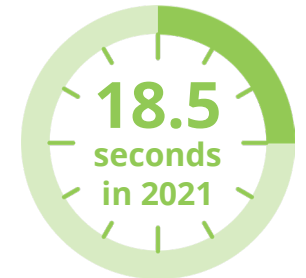
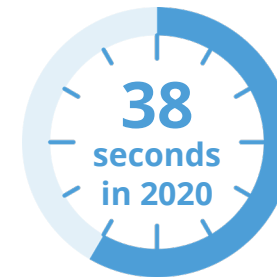


AMETROS TURNAROUND TIMES

Being responsive to our members and partners is a high priority for us, and we hold ourselves to high standards to ensure we are responding quickly to incoming calls or inquiries. Our teams have monthly goals surrounding turnaround times so we can get people the answers that they need, fast.

MEMBER RESPONSE

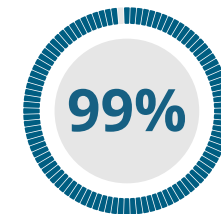
We are constantly working to decrease our average speed of answer for our members, going from 38 seconds in 2020, to now 18.5 seconds in 2021!



CLAIM PROCESSING



Provider bills are paid within 14.5 days on average⁽¹⁾



99% of prescriptions are processed in 1 hour. The majority of prescriptions are processed automatically

(1) Statistic reviewed by PKFOD. Please refer to the appendix for PKFOD's independent accountants' report.

INTERNAL QUALITY INITIATIVES

NET PROMOTER SCORE

In 2021, our team made efforts to improve the company's overall NPS Score. At the end of 2021, our NPS was 36%, which is quite strong, and we will continue to improve this for next year.

INTERNAL QUALITY ASSESSMENTS SCORE

In 2021, our quality score for all internal quality assessments was 90.7%

DEVELOPMENT OF VOICE OF THE CUSTOMER TEAM

We launched our Voice of the Customer Team in 2020, and continued to further develop this team by growing the team and focusing on improving strategy. By sharing and analyzing trends, we are now able to improve processes and optimize our customer experience with the goal of increasing satisfaction and retention.

IMPLEMENTED ONGOING TRAINING

Through our post-call surveys, we were able to identify development opportunities within our teams. We realized the necessity of ongoing education in our industry and launched ongoing team trainings including process refreshers, soft skills trainings, and more along with monthly assessments. Through effective training, we began to see improved quality scores as well as an increase in our team's ability to resolve issues faster.

IMPROVING PROCESSES

In 2021, we began to focus on improving UI and ensuring our team had the information needed to handle all customer interactions. We improved areas in our Customer Relationship Management (CRM) system to ensure it remains user friendly and as effective as possible. We continue to improve our processes and build the optimal CRM for our employees, clients, and members.



It's Settled: The Ametros Podcast

In 2021, we launched It's Settled: The Ametros Podcast, hosted by Shawn Deane, our General Counsel and SVP of Risk Management & Compliance. Throughout 2021, we were able to feature 6 people showcasing their inspiring stories and industry initiatives.

The goal of our podcast is to share authentic and inspirational stories of those injured at work or other accidents, their loved ones, and industry professionals. Our variety of guests discuss their experiences living with a life-changing injury or their professional initiatives working towards making a difference within the insurance industry.

OVER
2,000
VIEWS

Episodes featuring Industry Professionals



Dr. Claire C. Muselman on Developing a Care Advocacy Model in Work Comp



Heather Schwartz Sanderson, Esq. on Finding Clarity in Your Career



Clarence Easterday on How a Military Mindset Impacts Human Connection



Benedict Nwachukwu, MD, MBA on Prioritizing Health to "Stay in the Game"

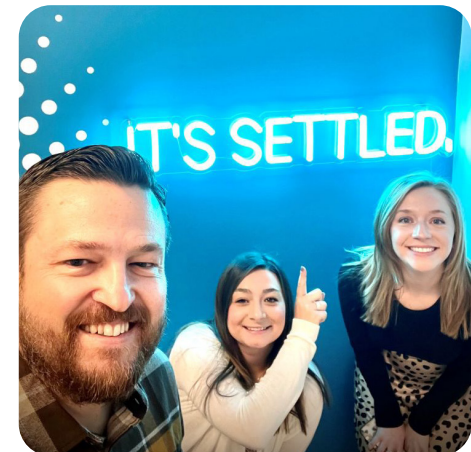
Episodes featuring Injured Individuals & Loved Ones



Life After Settlement: Jim & Monica Jones



Life After a Traumatic Brain Injury: Lauren & Colleen Murphy



Ametros' First of Its Kind Data Study



THE IDEA

In 2021, Ametros sought out to answer a question that most people in the workers' compensation Medicare Set Aside industry have wondered for quite some time.

Does Medicare have a process in place to deny paying claims when they believe there is money in a WCMSA that should pay for it?

THE DATA

Ametros collaborated with researchers at ResDAC to compile medical claim data from the Centers for Medicare and Medicaid Services (CMS). ResDAC is a CMS contractor that helps researchers with CMS data.

The data Ametros analyzed demonstrated enforcement of the Medicare Secondary Payer Statute (MSP) for individuals who have settled workers' compensation claims with WCMSAs. Ametros researchers looked at a limited data set of a Carrier Line File showing data from the years 2018-2020 for only Medicare Part B claims.

THE FINDINGS

In early 2022, we were able to release the first of its kind industry report with the answers to our questions. Previously, no data was known about the number of Medicare denials individuals with WCMSAs were receiving. **Now we know that over 30,000 claims a year are being denied payment from Medicare because WCMSA funds should pay first** and Medicare has a robust tracking system in place to identify and deny payment of these claims.

[Read the full study here!](#)

2022 Vision

We want to thank our clients, employees, and members for helping to contribute to the growth of Ametros over the past 11 years. Each year we're able to help more and more injured individuals live happier and healthier lives after settlement, and we're looking forward to continuing our growth in the future. Ametros has grown from a small team of entrepreneurs working out of a shared office space into the national leader in professional administration with over 100 employees.

Finding innovative ways to provide transparency, savings, coordination of care, and Medicare compliance to our members will remain our core focus. Improving their healthcare journey will improve their lives and ensure our mutual success.

This is our third annual Ametros Annual Report and we plan to continue this report to share the experience of our member base and show our improvements as we work toward our mission of protecting and empowering the future of medical care.

To view our 2020 Ametros Annual Report, [click here](#).

Ametros Awards



2021 - Number 16
2020 - Number 6
2019 - Number 8



2021 - Number 1718
2020 - Number 894
2019 - Number 819
2018 - Number 1844



2020
2019



DISCLAIMER

Please be advised this information and materials on this website or in our marketing materials are presented for educational, general reference and informational purposes only.

The statistics shown here are averages, and are not representative of every experience. Your actual savings and discounts may be more or less than what is shown here. Your turnaround or wait time may also be more or less than what is show in this report.

They are not intended to serve as legal or other advice. They are not intended to be a full and exhaustive explanation in any area and they should not be used to replace the advice of your own legal counsel.

Nothing on the Website should be construed as legal advice. Ametros makes no representation or warranty that the content is accurate, complete or current for any specific or particular purpose or application. For more information please refer to our [Terms & Conditions and Disclaimer page.](#)

The following pages contain the official review conducted by independent accounting firm, PKF O'Connor Davies (PKFOD) of the information included in this report. Any statistics not included in the following exhibits were not reviewed.

The following pages are the independent work product of PKF O'Connor Davies, LLP.



Settle well.



APPENDIX



Ametros Financial Corporation

Schedule of Certain Statistics

December 31, 2021

Ametros Financial Corporation

Schedule of Certain Statistics

December 31, 2021

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INDEPENDENT ACCOUNTANTS' REPORT

To the Board of Directors Ametros Financial Corporation

We have reviewed the accompanying Schedule of Certain Statistics of Ametros Financial Corporation (the "Company") during the year ended December 31, 2021. The Company's management is responsible for presenting the Schedule of Certain Statistics based on the definitions of the Certain Statistics, as set forth in Note 2. Our responsibility is to express a conclusion on the Schedule of Certain Statistics based on our review.

Our review was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants. Those standards require that we plan and perform the review to obtain limited assurance about whether any material modification should be made to the Schedule of Certain Statistics in order for it to be based on the criteria. The procedures performed in a review vary in nature and timing from and are substantially less in extent than, an examination, the objective of which is to obtain reasonable assurance about whether the Schedule of Certain Statistics is based on the criteria, in all material respects, in order to express an opinion. Accordingly, we do not express such an opinion. Because of the limited nature of the engagement, the level of assurance obtained in a review is substantially lower than the assurance that would have been obtained had an examination been performed. We believe that the review evidence obtained is sufficient and appropriate to provide a reasonable basis for our conclusion.

We are required to be independent and to meet our other ethical responsibilities in accordance with relevant ethical requirements related to the engagement.

The procedures we performed were based on our professional judgment and consisted primarily of obtaining supporting reports for each statistic from the Company's management. We performed analytical procedures on and recalculations of each statistic.

Based on our review, we are not aware of any material modifications that should be made to the accompanying Schedule of Certain Statistics during the year ended December 31, 2021, in order for it to be based on the definitions of the Certain Statistics as set forth in Note 2.

PKF O'Connor Davies, LLP

Boston, Massachusetts
January 13, 2023

Ametros Financial Corporation

Schedule of Certain Statistics

Year Ended December 31, 2021

Smallest Member Case	<\$500
Largest Member Case	>\$9,500,000
Member Case Value Under Management	>\$2,500,000,000
Number of States Where Members Reside	50
Customer Satisfaction Score (%)	82.9%
Dollars Saved by Ametros Members	\$ 40,969,598
Average Savings per Member	44.4%
Percentage of Members' Exhausted Accounts (March-December 2021)	4.1%
Number of Ametros Network PPO's Visited by Members	8,756
Number of Ametros Network Pharmacy Chains Utilized by Members	112
Average Member PPO Visit Savings (%)	51%
Average Member Prescription Savings (%)	32.4%
Average Member PPO Bill Processing Time	14.5 days

The accompanying notes are an integral part of the schedule of certain statistics.

Ametros Financial Corporation

Notes to Schedule of Certain Statistics
December 31, 2021

1. Nature of Operations

Description of Business

Ametros Financial Corporation was incorporated in the state of Delaware on August 26, 2010. On March 22, 2017, a wholly-owned subsidiary, Ametros Claims Management, LLC was formed. Ametros Financial Corporation and Ametros Claims Management, LLC (collectively, "Ametros" or the "Company") provide a post-settlement medical management platform and Medicare Secondary Payer ("MSP") compliance solution to insurance carriers, attorneys, self-insured employers and third-party administrators (collectively the "Clients") located throughout the United States of America primarily through its professional administration product CareGuard. Upon becoming a Company member (the "Member"), injured parties gain access to discounts through the Company's medical network (the "Ametros Network") for their injury related treatments through CareGuard. The members receive mandatory reporting assistance to maintain compliance with the Centers for Medicare and Medicaid Services ("CMS"). The Ametros Network consists of preferred provider organizations ("PPO"), durable medical equipment ("DME"), and skilled nursing providers, pharmacy benefits administrators ("PBA"), and pharmacy benefits managers ("PBM"). Access to the Ametros Network allows Members to receive discounts on medication, provider treatment, DME, and skilled nursing that may otherwise be unavailable to them on a self-pay basis. The Company's post-settlement administration services reach beyond MSP compliance to include the administration of non-Medicare custodial plans resulting from a Worker's Compensation injury, no-fault accident, or medical malpractice.

Basis of Presentation

The accompanying Schedule of Certain Statistics (the "Schedule") includes certain statistics and metrics of the Company. The Schedule has been prepared from the Company's 2021 transactions based on the definitions of Certain Statistics as further described in Note 2.

2. Definitions of Certain Statistics

Smallest Member Case

During the year ended December 31, 2021, this is the case with the lowest total case size value of all active Members on the platform.

Largest Member Case

During the year ended December 31, 2021, this is the case with the largest total case size value of all active Members on the platform.

Member Case Value Under Management

This is the value of the total case size for all active members on the platform as of December 31, 2021.

Number of States Where Members Reside

This statistic represents the number of states in the United States of America where Members reside as of December 31, 2021.

Ametros Financial Corporation

Notes to Schedule of Certain Statistics
December 31, 2021

2. Definitions of Certain Statistics (continued)

Customer Satisfaction Score (%)

This statistic represents the overall percentage that customers, who responded to surveys from the Company, rated their experience with the customer service platform based on a scale of one to five, with one equal to 20% and five equal to 100% during the year ended December 31, 2021.

Dollars Saved by Ametros Members

The difference between the original billed amount of Member claims submitted during the year ended December 31, 2021 and the final amount paid of those Member claims, excluding DME claims. Savings come from bill review, provider network discounts, and bill auditing.

Average Savings Per Member (%)

The Dollars Saved by Ametros Members divided by the original amount billed to Members who paid at least one claim (excluding DME claims) from their Ametros account during the year ended December 31, 2021.

Percentage of Member's Exhausted Accounts

The number of distinct Members who received one or more depletion letters from March 2021 through December 2021 divided by the number of active Members as of December 31, 2021. Depletion is defined as Members who received notification from Ametros that the Member's account balance fell below \$100.

Number of Ametros Network PPO's Visited by Members

The number of distinct Ametros Network PPO's that Ametros paid a Member claim for during the year ended December 31, 2021.

Number of Ametros Network Pharmacy Chains Utilized by Members

The number of distinct Ametros Network Pharmacy Chains that Ametros paid a Member claim for during the year ended December 31, 2021.

Average Member PPO Visit Savings (%)

The average of the difference between the final paid amount and the billed amounts of all Member PPO claims paid during the year ended December 31, 2021.

Average Member Prescription Savings (%)

The average of the difference between the final paid amount and the usual and customary amount of all Member prescriptions paid during the year ended December 31, 2021. Usual and customary is defined as the cost of the prescriptions to the consumer at the retail prices without the use of insurance.

Ametros Financial Corporation

Notes to Schedule of Certain Statistics
December 31, 2021

2. Definitions of Certain Statistics (continued)

Average Member PPO Bill Processing Time

This represents the time it takes to receive, review and process payment for an Ametros Network PPO bill. This is determined by calculating the average difference between the date the bill is received and the date the bill is paid for all Member PPO bills paid during the year ended December 31, 2021.
