



2023

Member Impact Report



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About Ametros

Ametros is an industry leading professional administrator dedicated to simplifying healthcare for injured individuals and those managing out-of-pocket medical expenses post-settlement. Through collaborative efforts with all parties involved in the settlement process, Ametros ensures seamless resolutions, providing support, security, and potential savings post-settlement.

Established in 2010 and based in Wilmington, MA, Ametros comprises a dedicated team of over 150 employees who serve over 25,000 members, supporting them in achieving greater well-being after settlement.

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 2023 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 have been externally reviewed by PKFOD. The data shared 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/impact

CONTACT

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



Ametros & Webster Bank

Ametros was acquired by Webster Bank (NYSE:WBS) in January of 2024. Webster is one of the largest banks in the country and a significant administrator of Health Savings Accounts as well.

Ametros is now a subsidiary of Webster, but continues to operate under its own brand, and is the nation's largest professional administrator, helping individuals manage their ongoing medical care after a settlement.



"Webster is the perfect growth partner for our unique business. We are thankful for our clients and members who continue to place their trust in us and are excited for this next phase of growth together."

-Porter Leslie, CEO of Ametros



"This acquisition closely aligns with our strategic focus on building a diverse and unique funding base. Ametros' market position and value proposition for its clients and partners underpin a robust growth trajectory for this highly complementary business."

- John Ciulla, President & CEO of Webster Bank

How to Use This Report

To Our Members and Clients,

Welcome to the 2023 Ametros Annual Report! We hope this report shines a light into the Ametros day to day and shows the value we deliver to our members, partners, and clients.

In this report, you will find information highlighting our commitment to making healthcare easier for individuals after a settlement. This report aims to provide you with special insight into the services Ametros offers, as well as a deeper understanding of our member, client, and employee experiences. We are dedicated to providing comprehensive and transparent benefits, and hope this report reflects our efforts.

Ametros provides simplicity, security, and support to our members and our yearly initiatives as an organization strive to enhance our products and amplify our customer service.

This is our fifth annual report showcasing a holistic view of Ametros, serving as a our commitment to transparency. In this report, we highlight how our mission and values are interwoven into our daily operations, our exceptional levels of customer service, the impact we create for our members, partners, and employees, and the savings we provide for our valued members.

Thank you to our members and partners for your continuous feedback and support and for being a part of our mission to make healthcare easier.

-The Ametros Executive Team



Porter Leslie
Chief Executive Officer



Andrea Mills
Chief Client Officer



Gal Zhovnirovsky
Chief Operations Officer



Mike Crowe
Chief Development Officer

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

We make healthcare easier.



Ametros Home Office

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

Customer Service Built Around Our Members

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

SIMPLIFY Our team helps **simplify** the settlement process by explaining to the injured individual what can be paid with their settlement funds so they don't need to worry about state fee schedules or bill errors - we handle it all!

SECURE We create a **secure** bank account in the injured individual's name, and our expert team submits all required government reporting to Medicare so their benefits stay protected.

SUPPORT Our 75+ Care Advocates help with questions and provide **support** with medical equipment, provider relations, government benefits, prescriptions, and more!



MEMBERS IN
ALL 50
STATES

LESS THAN
\$58
SMALLEST CASE

OVER
\$9.9M
LARGEST CASE

OVER
\$3.4B
MANAGED

Our Member Impact

Because Ametros has over 25,000 individuals receiving medical treatments, we are able to negotiate network purchasing discounts.

Best of all, our members never have to worry about being over-billed or billed incorrectly. Our technology and team reviews every bill to check for accuracy and where we can provide any discounts.



\$98,688,639

SAVED BY AMETROS MEMBERS IN 2023

Increased from \$68M in 2022

59.9%

AVERAGE OVERALL SAVINGS PER MEMBER IN 2023

\$8,561

AVERAGE OVERALL SAVINGS PER MEMBER IN 2023

94.5%

OF MEMBERS DID NOT EXHAUST FUNDS IN 2023

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

Provider Visits: Savings for our Members

On average, members saved 67%⁽¹⁾ on their provider visits in 2023. Ametros reviews every bill sent in by providers, searching for areas a member can save. Ametros then runs the bill through our partner networks, 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.

67%⁽¹⁾

**AVERAGE PROVIDER
SAVINGS PER MEMBER**

\$8,918⁽¹⁾

**AVERAGE PROVIDER
SAVINGS PER MEMBER**

REAL SAVINGS EXAMPLE FROM 2023

PROCEDURE BILLED AT

\$2,088.23

AMETROS NETWORK DISCOUNTS

\$1,473.36

TOTAL AMOUNT PAID BY AMETROS MEMBER

\$614.87

TOTAL SAVINGS

71%

(1) Statistic 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 38.1%⁽¹⁾ on their prescriptions in 2023. When a member visits the pharmacy and presents their CareGuard card, they often gain access to 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.

38.1%⁽¹⁾
AVERAGE RX SAVINGS PER MEMBER

REAL SAVINGS EXAMPLE FROM 2023

PRESCRIPTION FILL, USUAL AND
CUSTOMARY PRICE AT THE PHARMACY

\$1,373.99

AMETROS NETWORK DISCOUNTS

\$640.80

TOTAL AMOUNT PAID BY AMETROS MEMBER

\$733.19

TOTAL SAVINGS

47%

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



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 there is top notch. They have done exactly everything that's been asked of them. So glad to have them working for me and looking after my interests. Thanks for all you do to make my life a little easier"

"Dr. Office and pharmacy found it **very easy to work with**"

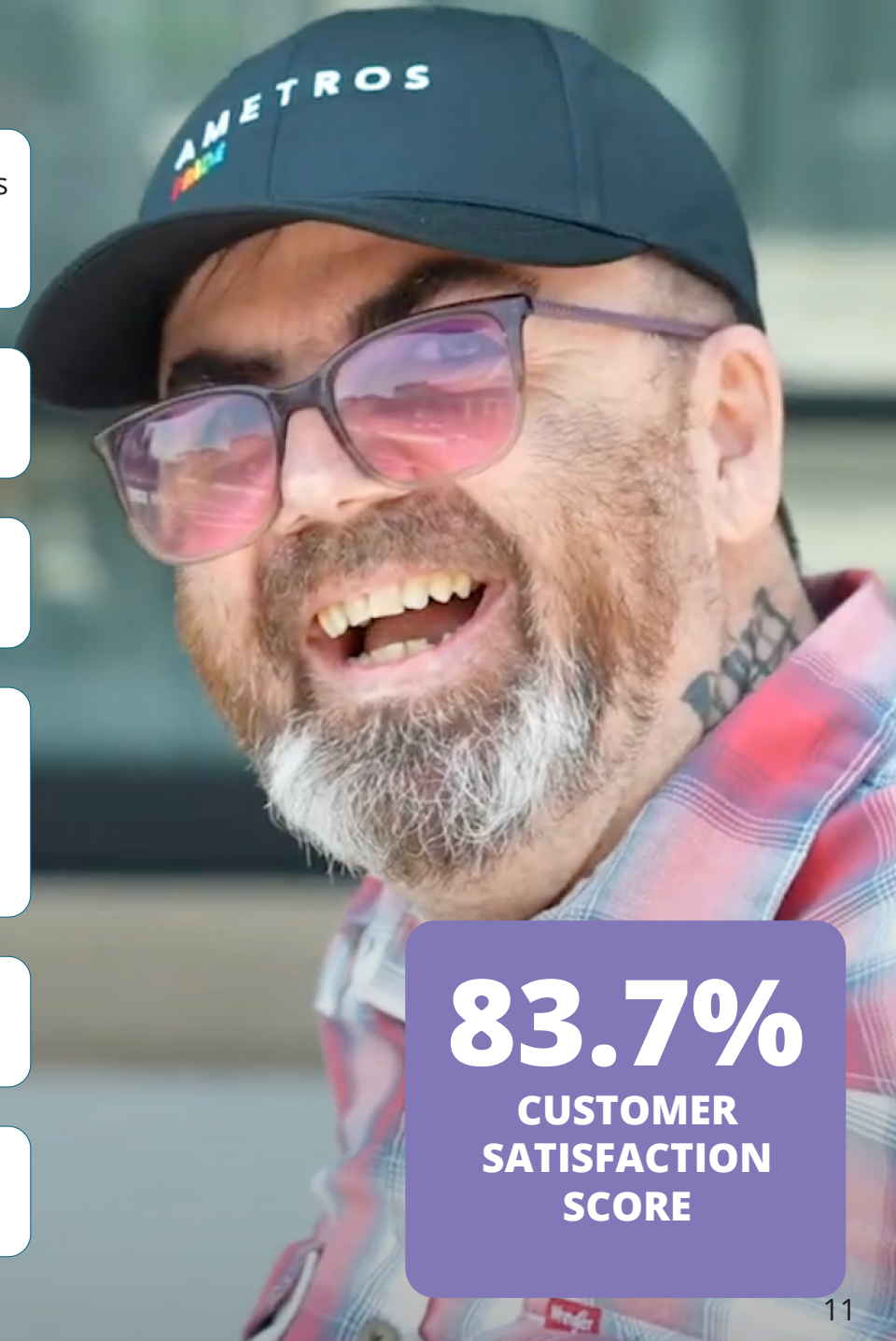
"Everyone always **does what ever it takes** to help us"

"So far no issues in paying my services or meds like I was having with workers' comp directly. Crossing my fingers that Ametros continues to be the awesome servicer that right now, **I am totally satisfied** with. Thank you for your awesome service!!!"

"Everything is fine and taken care of for me. If I have a question there is **always someone to talk with** "

"It's nice to have someone else manage your account."

Eamon O'Regan, Ametros Member



83.7%
CUSTOMER
SATISFACTION
SCORE

What Our Employees Are Saying

"I love it here. **It is an honest joy to come to work everyday.** Yes days can get busy, but the culture and the passion for what we do is what makes it so unique."

"I've never worked with so many great people and I have the best boss I've ever had in all my years of working. **I'm pushed to be better while having the support I need.**"

"This is a wonderful place to work and fortunately I have been lucky to have had **the best leaders in the company help me grow.**"

"**I appreciate our leadership team, people and our mission.**"



What Our Partners are Saying

"Having Ametros as a partner when resolving cases with Medicare Set-Aside and non-Medicare custodial account administration is invaluable. To state it most plainly – I trust Ametros. I can confidently represent to my clients that administration of their money for future medical needs will be handled correctly so they can resolve their cases with peace of mind."

Mack Babcock, Esq., Managing Attorney
The Babcock Law Firm, LLC

"Third-party administration for our client's Medicare Set-Asides is a must. We know that Ametros will take excellent care of our clients."

Bernard Nomberg, Attorney at Law,
The Nomberg Law Firm

"I have seen firsthand how Ametros helps our clients achieve a successful resolution of their workers' compensation claims. Ametros offers an innovative solution that allows injured workers to save money on their ongoing medical expenses and access the best care for their needs. Ametros is a great partner of Sedgwick, who shares our commitment to delivering exceptional service and quality outcomes. They collaborate with us throughout the claim process and provide timely and accurate communication. They treat our clients and injured workers with respect and compassion and make them feel supported throughout the entire process. I highly recommend Ametros to anyone who is looking for a smart and effective way to resolve their workers' compensation claim. They are more than just a service provider; they are a trusted partner."

Matt Cohen, Managing Director Client Services - Casualty
Sedgwick

Our Partner Impact



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 2023, our members visited 10,153⁽¹⁾ different providers, 116⁽¹⁾ different pharmacy chains, and 4⁽¹⁾ different DME provider networks, 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.

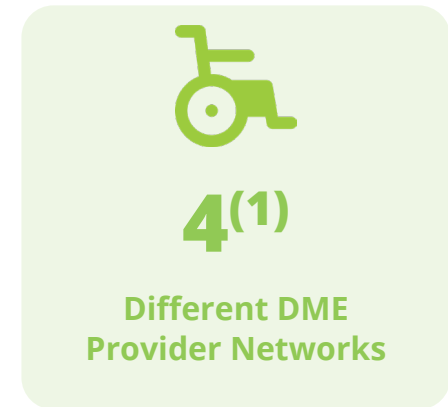
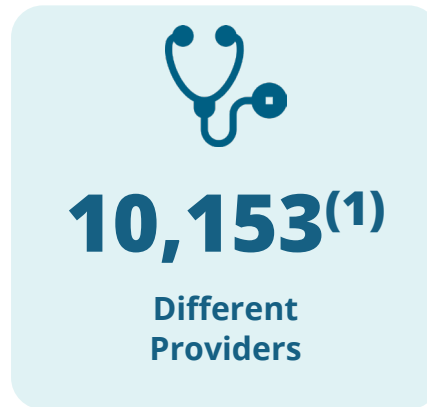
Our team consistently contacts providers and pharmacies that are not already part of the network to negotiate discounts on behalf of our members.

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.

Partner Network Footprint

In 2023, Our Members Visited:



Our Members Have Access to:



(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 improve our average speed of answer to be able to help our members as efficiently and effectively as possible. Year over year, we try different strategies and test different variables to see how we can improve.

42
seconds
in 2023

CLAIM PROCESSING

Decreased
from 12 days
in 2022!

9.56
DAYS

Provider bills are paid within 9.56 days on average⁽¹⁾

99%

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.

Improving Communications with Members

In 2023, we realized that we needed more educational content for our members and future members to explain the ins and outs of Medicare Set Asides, how the accounts work, and the benefits of using CareGuard.

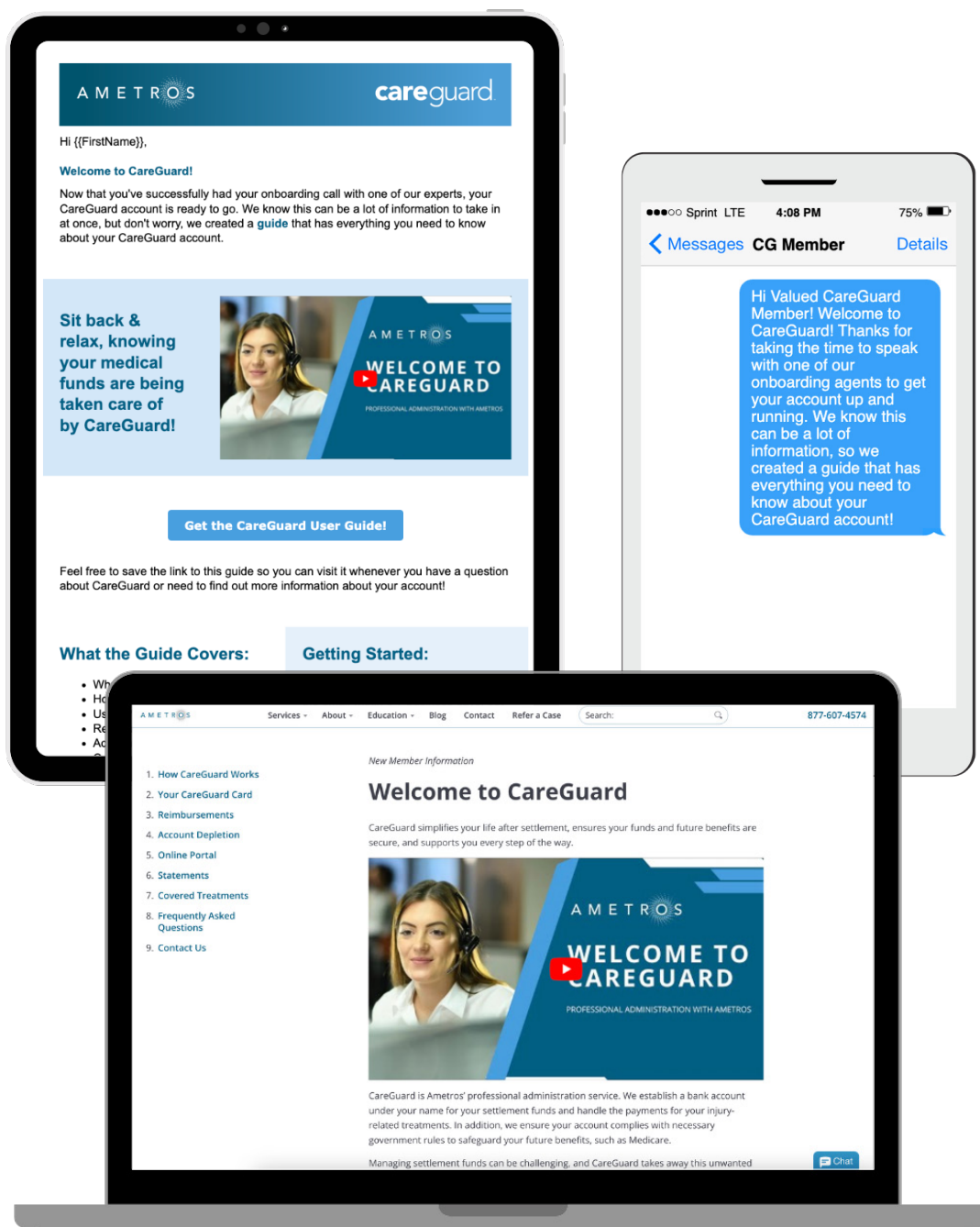
We spent a lot of time interviewing members on what they needed more information on, and crafted a few different avenues to help navigate through their transition to becoming a CareGuard member.

CareGuard User Guide

We created a page on our website for new members to go to that has extensive information on their account with us, how it works, what they can use it for, and more! Since launching in early 2024, the page has become one of our most viewed on our entire website.

New Post-Onboarding Workflow

We also created a new campaign where new members are sent into a workflow after they have been onboarded with us, where they receive educational emails and text messages about their account and its different benefits in an educational manner, while also linking them back to the CareGuard User Guide to remind them that if they have questions, there is a place for them to go with all of the answers!



Internal Quality Initiatives

Voice of the Customer and Provider Education Teams

In 2023, we focused on two pivotal teams aimed at enhancing our member support: the Voice of Customer (VOC) team and the Provider Education team.

The VOC team is dedicated to researching and resolving complex member interactions. Their focus is maintaining a direct line of communication, addressing concerns effectively, and implementing solutions that enhance the members' experience.

The Provider Education Team works directly with our members' healthcare providers, assisting in discussions regarding claim processing, pricing, or addressing any questions providers may have. This approach ensures that our members receive the treatment they need without unnecessary delays or complications, as it helps maintain a smooth and informed interaction between providers and our service.

Workforce Optimization and Quality Management

We've implemented a Workforce Optimization (WFO) solution to enhance our service efficiency and member satisfaction. This system includes advanced scheduling, real-time monitoring, and strategic routing to ensure that the right agents are available at the right time, improving first contact resolution rates.

Additionally, our Quality Management processes, including real-time monitoring and call recordings, allow for immediate support and continuous training of agents. These tools help us maintain high service standards and adapt quickly to meet our members' needs effectively.

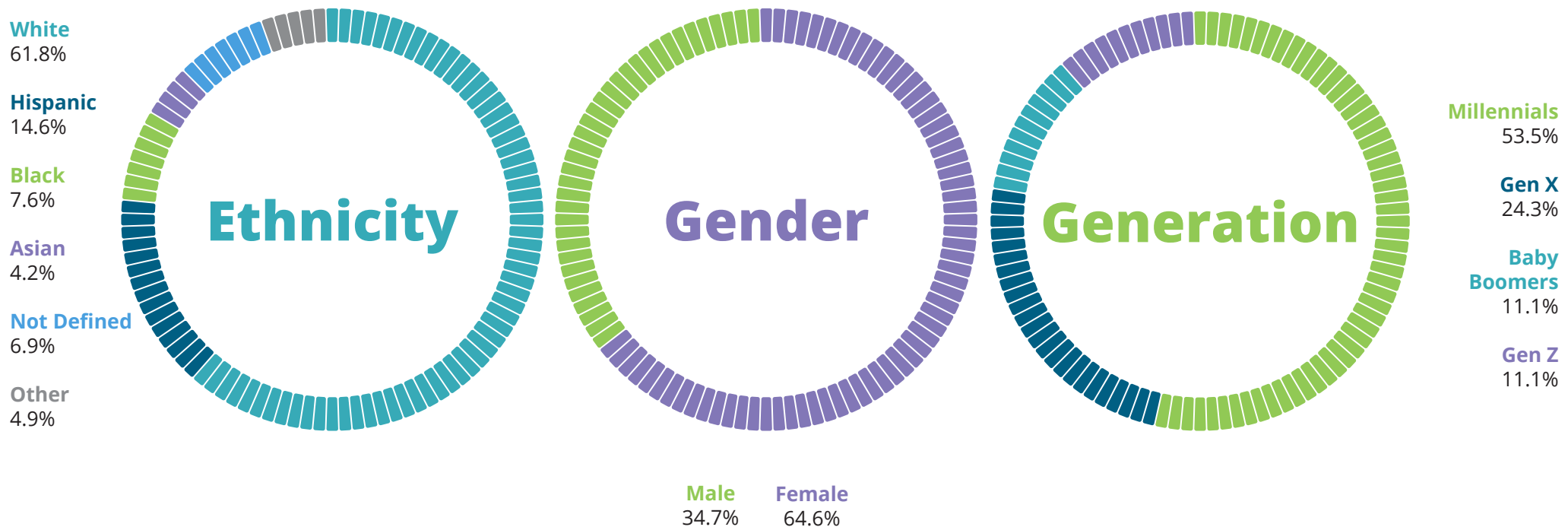
These ongoing improvements help us maintain high service standards and adapt quickly to ensure the best possible experience for our members.



Ametros Workforce Demographics

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

Below is Ametros' 2023 workforce demographics for ethnicity, gender, and generation encompassing our team of over 150 employees. We strive to continue to improve our workforce demographics as we believe it is key to a growing and thriving company.



Diversity, Inclusion & Belonging

Ametros 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 brings innovations that are revolutionizing to our industry. Diversity, inclusion & belonging connects us closer to our members, our employees, and the communities we serve.

A M E T R O S



Womens+ ERG: Empowering the Ametros community regardless of gender identity in their aim for success by breaking barriers, creating opportunities for education and working to achieve common goals through mutual respect.

Womens+ in 2023:

- Employee spotlights to **celebrate Women's History Month**
- **Hosted a panel ft. woman industry experts**, Marijo Storment, CEO at ForzaCare, and Mary Nasenbenny, Chief Claim Officer for The Hartford
- **Raised awareness during Breast Cancer Awareness Month** by wearing pink and showing support
- **Donated to Rosie's Place**, the first ever women's shelter

A M E T R O S



DIVERSITY NETWORK

Diversity Network ERG: Creating a workplace and community free of anti-culture, where every person has the social, economic, and political power to thrive.

Diversity Network in 2023:

- Employee spotlights **recognizing multicultural employees** and their backgrounds
- **Raised funds for DNP's of Color**, a nonprofit dedicated to increasing diversity in doctoral nursing practice.

A M E T R O S



Pride ERG: Establishing and maintaining a safe, welcoming community, regardless of gender expression, sexual orientation, and family structure, creating life long allyship through education, understanding and mutual respect.

Pride in 2023:

- **Raised awareness** for the LGBTQIA+ community throughout Pride month
- Doubled our **employee membership** count
- Commemorated Transgender Awareness Week, raising awareness and showing solidarity with the transgender and queer community, **promoting understanding and acceptance**

Industry Causes We're Passionate About



Kids' Chance is a national organization that provides educational opportunities and scholarships for the children of workers seriously or fatally injured on the job. Ametros is a corporate sponsor on the national level, and many of our employees are involved in their local chapters. Our SVP of Strategy, John Kane, our Sr. Business Development Manager, Michele DelNinno, and our Sr. Director of Sales Enablement, Tina Chirichiello, are on the board of the New Hampshire chapter. Our EVP of Sales, Mark Doherty is on the board of the Connecticut chapter. Our Special Programs Manager, Elizabeth Trask, and our Senior Managing Director, Paul Sighinolfi are on the board of the Maine chapter. You can find out more about Kids' Chance at kidschance.org



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 SVP of Marketing, Melissa Coleman, is an ambassador for the Massachusetts chapter and provides marketing expertise and hosts local networking and educational events. You can find out more about the Alliance of Women in Workers' Compensation at



PARTNERSHIPS FOR OUR MEMBERS

Together, Ametros and Kind Souls partnered to empower our members to overcome life-changing injuries with resilience and strength. We remain dedicated to fostering a supportive community, ensuring our members receive the comprehensive care they deserve, embracing both physical and emotional healing.

Throughout 2023, Ametros sent out education content and raised awareness to our entire member base to promote Kind Souls and how they could utilize the free service through our partnership. We are happy to share that our members are utilizing the service and have nothing but great feedback to share about Kind Souls and our partnership!



"I love hearing how our members are finding real comfort through Kind Souls and how valuable it is for them to be able to open up and feel heard, valued, and supported. We are incredibly happy to be able to offer such an important service to all of our members."

- **Melissa Coleman, SVP of Marketing**

It's Settled: The Ametros Podcast

In 2023, we continued It's Settled: The Ametros Podcast, hosted by Shawn Deane. We released 8 new episodes throughout 2023, 3 featuring injured individuals and their loved ones, and 5 featuring well known industry professionals.

In January of 2024, the podcast was transformed to have two new hosts: Andrea Mills, our Chief Client Officer, and John Kane, our Vice President of Strategy.

OVER
3,800
LISTENS



IT'S SETTLED.

THE AMETROS PODCAST

Episodes featuring Industry Professionals



Solomon Kahn on Artificial Intelligence in the Workplace: Opportunities and Caution



Greg Gitter on the Art of Resolution: Legacy Claims Edition



Dr. Les Kertay on Best Practices for Addressing Mental Health in Work Comp



Deborah Castellucci on a Customized Approach to Catastrophic Care



Danielle Troxel on Destigmatizing Mental Health After an Injury

Episodes featuring Injured Individuals & Loved Ones



Eamon O'Regan on the Importance of Self-Advocacy After an Injury



Transforming Tragedy with Patrizia Cassaniti: The Touched by Christopher Foundation



Linda J. McCoy on Never Giving Up: A Mother's Journey Through Unthinkable Odds

2024 Vision

We want to thank our clients, employees, and members for helping to contribute to the growth of Ametros over the past 13 years. Each year we're able to make healthcare easier for more and more injured individuals 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 150 employees, and is now part of a publicly-traded, industry-leading national bank.

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

This is our fifth Annual Member Impact Report and we plan to continue this report to share the experience of our member base and show our improvements as we work toward achieving our mission.

To view our past Annual Impact Reports, [click here](#).



Ametros Awards



2023 - Number 48
2022 - Number 29
2021 - Number 16
2020 - Number 6
2019 - Number 8



2023 - Number 4,159
2022 - Number 3,341
2021 - Number 1,718
2020 - Number 894
2019 - Number 819
2018 - Number 1844

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 LLP (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, 2023

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, 2023. 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 modifications 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 review 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, 2023, 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
August 7, 2024

Ametros Financial Corporation

Schedule of Certain Statistics Year Ended December 31, 2023

Smallest Member Case	<\$58
Largest Member Case	>\$9,900,000
Member Case Value Under Management	>\$3,400,000,000
Number of States Where Members Reside	50
Customer Satisfaction Score (%)	83.70%
Dollars Saved by Ametros Members	\$98,688,639
Average Savings per Member (%)	59.9%
Average Savings per Member (\$)	\$8,561
Percentage of Members' Accounts Not Exhausted	94.5%
Number of Ametros Network PPO's Visited by Members	10,153
Number of Ametros Network Pharmacies Utilized by Members	116
Number of Ametros DME Providers Utilized by Members	4
Average Member PPO Visit Savings (%)	67%
Average Member PPO Visit Savings (\$)	\$8,918
Average Member Prescription Savings (%)	38.1%
Average Member PPO and DME Bill Processing Time (Days)	9.56

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

Ametros Financial Corporation

Notes to Schedule of Certain Statistics
December 31, 2023

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 2023 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, 2023, 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, 2023, 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 total cumulative case size value since inception for all active Members on the platform as of December 31, 2023.

Ametros Financial Corporation

Notes to Schedule of Certain Statistics
December 31, 2023

2. Definitions of Certain Statistics (continued)

Number of States Where Members Reside

The number of states in the United States of America where Members resided during 2023.

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, 2023.

Dollars Saved by Ametros Members

The difference between the original billed amount of Member claims paid during the year ended December 31, 2023 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, 2023.

Average Savings Per Member (\$)

The total Dollars Saved by Ametros Members divided by the total number of Members who paid at least one claim (excluding DME claims) from their Ametros account during the year ended December 31, 2023.

Percentage of Members' Accounts Not Exhausted

The number of distinct Members who did not receive any depletion letters during the year ending December 31, 2023 divided by the number of active Members as of December 31, 2023. 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, 2023.

Number of Ametros Network Pharmacies Utilized by Members

The number of distinct Ametros Network Pharmacies that Ametros paid a Member claim for during the year ended December 31, 2023.

Ametros Financial Corporation

Notes to Schedule of Certain Statistics
December 31, 2023

2. Definitions of Certain Statistics (continued)

Number of Ametros Durable Medical Equipment (DME) Providers Utilized by Members

The number of distinct Ametros Network Durable Medical Equipment Providers that Ametros paid a Member claim for during the year ended December 31, 2023.

Average Member PPO Visit Savings (%)

The difference between the final paid amount and the billed amounts for all Member PPO claims paid during the year ended December 31, 2023 divided by the billed amount for all Member PPO claims paid during the year ended December 31, 2023.

Average Member PPO Visit Savings (\$)

The difference between the final paid amount and the billed amounts for all Member PPO claims paid during the year ended December 31, 2023 divided by the total number of Members who had a PPO claim paid during the year ended December 31, 2023.

Average Member Prescription Savings (%)

The difference between the final paid amount and the usual and customary amount for all Member prescriptions paid during the year ended December 31, 2023 divided by the usual and customary amount for all Member prescriptions during the year ended December 31, 2023. Usual and customary is defined as the cost of the prescriptions to the consumer at the retail prices without the use of insurance.

Average Member PPO and DME Bill Processing Time

The number of days for the Company to receive, review, and process payment for an Ametros Network PPO or DME 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 and DME bills paid during the year ended December 31, 2023.
