

A photograph of an elderly woman with grey hair, wearing a light blue shirt, smiling and hugging a person from behind. The person being hugged is wearing a white lace top with a red floral design. They are outdoors, with a blurred green background. The person being hugged is seated in a wheelchair, which is partially visible on the right side of the frame. The image has a dark teal overlay at the bottom where the text is located.

2025

Member Impact Report



TABLE OF CONTENTS

Report Overview	2
About this Report	3
How to Use this Report	4
Company Overview	5
About Ametros	6
Core Values	7
Customer Service Built Around our Members	8
Our Impact	9
Scale and Member Reach	10
Key Facts	11
Provider Visits	12
Prescriptions	13
Hear From Our Members	14
Leading with Empathy	15
Hear From Our Clients	16
Prioritizing Responsiveness	17
Member Response & Claim Processing	18
Improving Member Communications	19
Inclusion & Engagement	20
Workforce Demographics	21
Inclusion and Belonging	22
Industry Causes We're Passionate About	23
It's Settled: The Ametros Podcast	24
Our 2026 Vision	25
Disclaimer	26

REPORT OVERVIEW



ABOUT THIS REPORT

This report provides an annual overview of Ametros’ member and client services, along with healthcare savings data. It also showcases our core values and the causes we support.

Disclaimer:

Discount averages presented are based on Ametros’ 2025 Member Impact Report. This data was independently reviewed by PKF O’Connor Davies LLP. 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. There are no assurances that prior successes or past results as to cost savings will be applicable to a Member on any of Ametros’ platforms. For additional information, please see our Terms & Conditions Page.

Reporting Period

This report highlights Ametros’ accomplishments across the 2025 calendar year.

Assurance

Ametros is responsible for the preparation and integrity of the information contained in this report. Ametros engaged PKF O’Connor Davies LLP (PKFOD)—a leading independent accounting, auditing, and business advisory firm—as an independent third-party CPA firm to review calendar-year activities related to healthcare savings and service data. Any figures footnoted have been externally reviewed by PKFOD. The data shared are provided for informational purposes only. Please refer to the appendix for PKFOD’s independent accountant’s report, which is available at ametros.com/impact. 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 encourages readers to share their questions or comments regarding the topics discussed by reaching out to marketing@ametros.com.

HOW TO USE THIS REPORT

We hope this report illuminates our day-to-day operations at Ametros and demonstrates the value we offer to our members, partners, and clients. Within these pages, you will discover information that reflects our commitment to simplifying healthcare for individuals post-settlement. Our aim is to provide valuable insights into the services Ametros delivers and to offer a deeper understanding of the experiences of our members, clients, and employees.

We are devoted to providing comprehensive and transparent benefits, and we hope this report reflects our ongoing efforts. Ametros is dedicated to delivering simplicity, security, and support to our members, and our annual initiatives focus on enhancing our products and elevating our customer service.

This marks our seventh annual report, presenting a holistic view of Ametros and reinforcing our commitment to transparency. Within this report, we emphasize how our mission and values are integral to our daily operations; the exceptional customer service we provide; the positive impact we create for our members, partners, and employees; and the savings we secure for our valued members.

We extend our heartfelt gratitude to our members and partners for their ongoing feedback and support, and for being integral to our mission of making healthcare easier.

— The Ametros Executive Team

Executive Leadership Team



Andrea Mills
President



Gal Zhovnirovsky
Chief Operations Officer



Allison Kelly
Chief Revenue Officer



Shawn Deane
General Counsel

COMPANY OVERVIEW



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 while providing ongoing support, security, and meaningful savings for its members after settlement.

Established in 2010 and based in Wilmington, MA, with a national footprint, Ametros is supported by a dedicated team of more than **200 employees** who serve over **37,000 members nationwide**. Ametros helps its members achieve greater well-being and confidence in their healthcare journey after settlement.

Ametros was acquired by Webster Bank in 2024, and since then we've enjoyed being part of a top 25 regional bank, along with its strong focus on community outreach.



CORE VALUES

We proudly embrace our core values, which guide our purpose and actions every day.



Integrity

We do what’s right.

We act with honesty, communicate openly, and prioritize the greater good over individual gain.



Collaboration

We’re better together.

We share ideas, listen to each other, and build on our collective strengths to move forward as one team.



Agility

We embrace change and adapt quickly.

We stay curious, challenge the status quo, and welcome new ways of working to stay ahead.



Respect

We treat everyone with dignity.

We treat everyone with dignity. We foster an inclusive environment, value diverse perspectives, and approach each other with empathy and positivity.



Accountability

We own and deliver on our commitments.

We take responsibility, follow through, and support each other in doing what we say we’ll do.



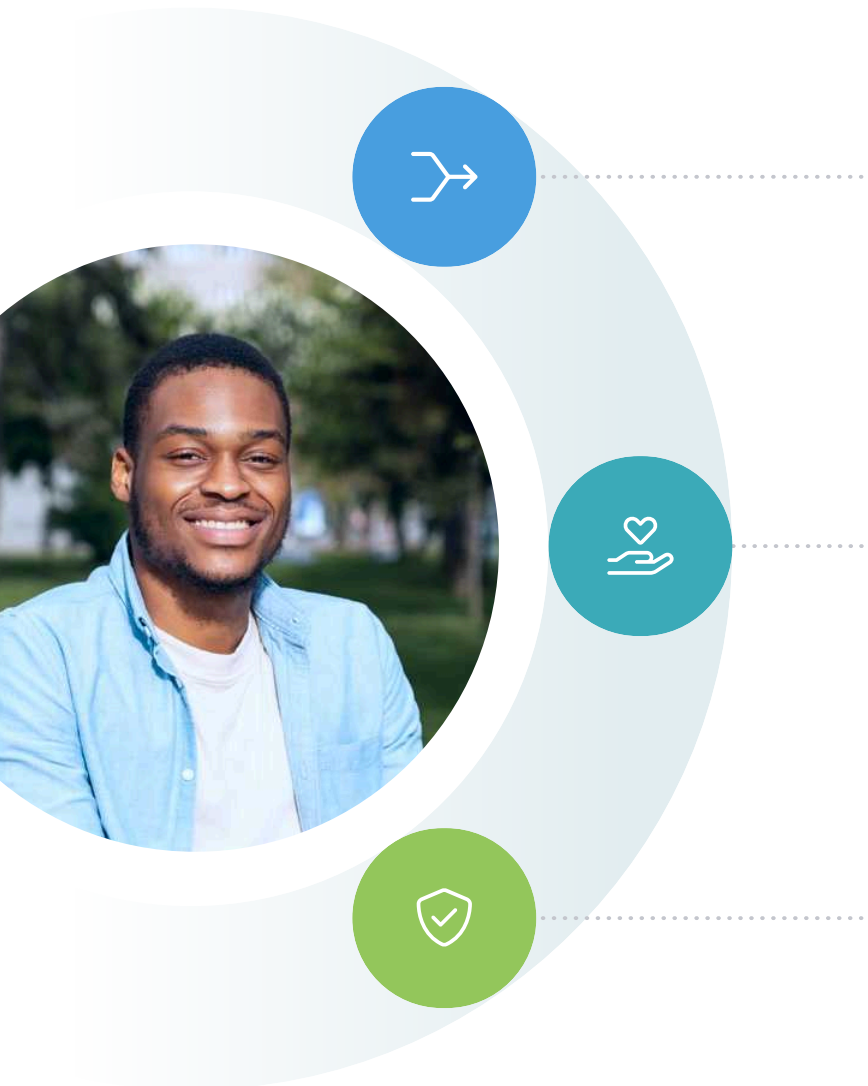
Excellence

We strive for the highest standards.

We are driven to exceed expectations, improve continuously, and deliver meaningful results with care and urgency.

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 what can be paid with settlement funds, so injured individuals don't need to worry about compliance requirements or billing errors—we handle it all.

Support

Our 100+ Care Advocates assist members with questions and provide support related to medical equipment, provider relations, government benefits, prescriptions, and more.

Secure

We create a secure bank account in the injured individual's name, and our expert team submits all required government reporting to Medicare to help ensure benefits remain protected.

50*

Members in All 50 States

<\$51*

Smallest Case

\$19M+*

Largest Case

\$4.5B+*

Managed

* Statistic reviewed by PKF O'Connor Davies LLP ("PKFOD"). Please refer to the Appendix and PKFOD's Independent Accountants' Report available at [ametros.com/impact](https://www.ametros.com/impact).

OUR IMPACT





Scale and Member Reach

Ametros supports over 37,000 individuals with post-settlement medical needs, enabling us to leverage our scale to secure meaningful purchasing discounts that help maximize member benefits and long-term savings.

Because so many Ametros members require ongoing medical care, we are able to negotiate discounted rates with providers and pharmacies on their behalf.

Just as important, members don't have to worry about being overbilled or billed incorrectly. Our advanced technology, combined with a dedicated team, reviews every bill for accuracy and identifies opportunities for additional savings whenever possible.

We continue to expand our healthcare savings partners to further extend the value of members' medical funds. In 2025, members accessed care across 10,827 * providers and 8,844* unique pharmacy locations—representing only a portion of the nationwide options available to them. Members always retain the flexibility to choose any provider or pharmacy, whether in-network or out-of-network.

* Statistic reviewed by PKF O'Connor Davies LLP ("PKFOD"). Please refer to the Appendix and PKFOD's Independent Accountants' Report available at [ametros.com/impact](https://www.ametros.com/impact).

KEY FACTS

\$100M+*

Saved by Ametros Members in 2025

56%*

**Average Overall Savings Per
Member in 2025**

\$7,115*

**Average Overall Savings Per
Member in 2025**

97.3%*

**of Members Carried Over
Funds into 2026**

* Statistic reviewed by PKF O'Connor Davies LLP ("PKFOD"). Please refer to the Appendix and PKFOD's Independent Accountants' Report available at [ametros.com/impact](https://www.ametros.com/impact).

PROVIDER VISITS

Savings for our Members

On average, members saved 63%* on provider visits in 2025. Ametros reviews every bill submitted by providers, identifying opportunities for savings on behalf of our members. Where possible, we then run bills through our healthcare savings partners to uncover additional discounts. While large insurance companies have tools to reduce medical costs, achieving similar savings independently can be difficult or nearly impossible for an individual. Through our technology, partnerships, and expert review process, Ametros helps ensure members pay only what is appropriate. An example of how these savings were achieved is shown below.

63%*

Average Provider Savings
Per Member

\$6,944*

Average Provider Savings
Per Member

* Statistic reviewed by PKF O'Connor Davies LLP ("PKFOD"). Please refer to the Appendix and PKFOD's Independent Accountants' Report available at [ametros.com/impact](https://www.ametros.com/impact).

Real Provider Savings Example from 2025

PROCEDURE BILLED AT

\$2,125

AMETROS PARTNER DISCOUNTS

\$1,653

TOTAL AMOUNT PAID BY MEMBER

\$472

TOTAL SAVINGS

78%

The savings example is for illustrative purposes only. There is no guarantee that your account will experience savings equivalent to this example. The marketing materials are presented for educational, general reference and informational purposes only. They are not intended to serve as legal or other advice.

PRESCRIPTIONS

Rx Savings for our Members

Ametros partners with pharmacies to help members save on their prescriptions. On average, **members saved 41%* on prescriptions** in 2025. When a member visits the pharmacy and presents their CareGuard card, they may gain access to discounts, typically the lower of the pharmacy’s usual and customary price or a better negotiated rate. An example of how Ametros members save on their prescriptions is below.

41%*

Average Rx Savings Per Member

\$7,115*

Average Overall Savings Per Member in 2025

* Statistic reviewed by PKF O'Connor Davies LLP ("PKFOD"). Please refer to the Appendix and PKFOD's Independent Accountants' Report available at ametros.com/impact.

Real Rx Savings Example from 2025

PRESCRIPTION FILL, USUAL AND
CUSTOMARY PRICE AT THE
PHARMACY

\$1,056

AMETROS PARTNER DISCOUNTS

\$520

TOTAL AMOUNT PAID BY MEMBER

\$536

TOTAL SAVINGS

49.24%

The savings example is for illustrative purposes only. There is no guarantee that your account will experience savings equivalent to this example. The marketing materials are presented for educational, general reference and informational purposes only. They are not intended to serve as legal or other advice.

HEAR FROM OUR MEMBERS

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



Gal Zhovnirovsky, Melissa Coleman, Andrea Mills, and Allison Kelly with Derek Demun at Merrimack College for Ametros Vision Days

“

“Well what can I say...They handle all of my prescription cost and all the paperwork. I'd say that's a pretty good deal. Now I don't have those headaches. Thank you Ametros!”

“

“Any time that I may need assistance they always exceed my expectations. Thank you.”

“

“Ametros has been very helpful and it's easier to maintain my health and not worry about everything else.”

* Statistic reviewed by PKF O'Connor Davies LLP ("PKFOD"). Please refer to the Appendix and PKFOD's Independent Accountants' Report available at [ametros.com/impact](https://www.ametros.com/impact).

LEADING WITH EMPATHY

Ametros Earns Top Honors at the 2026 Stevie Awards



Award-Winning Member Support

Gold Stevie® Award – Contact Center of the Year (up to 100 employees)

One of the highest overall scores in the category

A Reflection of our Care Advocates

Delivering empathetic, high-touch support that helps guide injured workers through life after settlement



Jessica Goterch, Gal Zhovnirovsky, Taylor Kelley, Javier Evans, Donna Crawford, Robin Piro, Katherine Saputo, Ranessa Raphael, Patricia Whitney, and Lena Lini during the Stevie Awards ceremony

SCORE: 10

“Excellent job by Ametros’ care advocates in delivering unmatched post-settlement support, achieving 93% member satisfaction and millions in savings while putting members’ needs first.”

SCORE: 10

“Excellent KPI performance results provided to support the team for this award. Impressive performance.”

HEAR FROM OUR CLIENTS



"Working well with co-vendors has never been more important as working to serve injured people and their families. What I appreciate about our partnership with Ametros is that their process is so similar to ours -- positive, professional, efficient and above all, personal. When working to maximize and preserve settlement dollars for all parties, I trust Ametros as an extension of my Arcadia team to find solutions."

Paulette Jacobsmeier | MSSC, Structured Settlement Consultant



"The importance of protecting healthcare data and funds could not be higher in today's world," notes Robert Biltz, Vice President of Claims at AmTrust Financial Services. "When it comes to settling a file, we only work with partners that meet our stringent security requirements while delivering great value."

Robert Biltz | Vice President of Claims at AmTrust Financial Services





OUR IMPACT

PRIORITIZING RESPONSIVENESS TO OUR MEMBERS AND PARTNERS

Being responsive to our members and partners is one of our top priorities. We hold ourselves to high standards to ensure prompt responses to incoming calls and inquiries.

Our teams establish monthly performance goals focused on turnaround times, enabling us to deliver timely, accurate answers to those who need them—when they need them most.

MEMBER RESPONSE & CLAIM PROCESSING

We are continually striving to improve our response times to support members as efficiently and effectively as possible. Each year, we evaluate new strategies and test different variables to identify opportunities to enhance service performance.

Average time provider bills get paid

9.74*
DAYS

Average prescription processing time

The majority of prescriptions are processed automatically

<1
HOUR

* Statistic reviewed by PKF O'Connor Davies LLP ("PKFOD"). Please refer to the Appendix and PKFOD's Independent Accountants' Report available at [ametros.com/impact](https://www.ametros.com/impact).



IMPROVING MEMBER COMMUNICATIONS



Provider Engagement & Education

- Pre-Onboard Providers
- Provider Welcome Letters
- Provider Relations Team
- Provider Portal



New Card Design

- Digital Access to Member Portal
- Electronic Payer ID
- Link to Provider FAQs



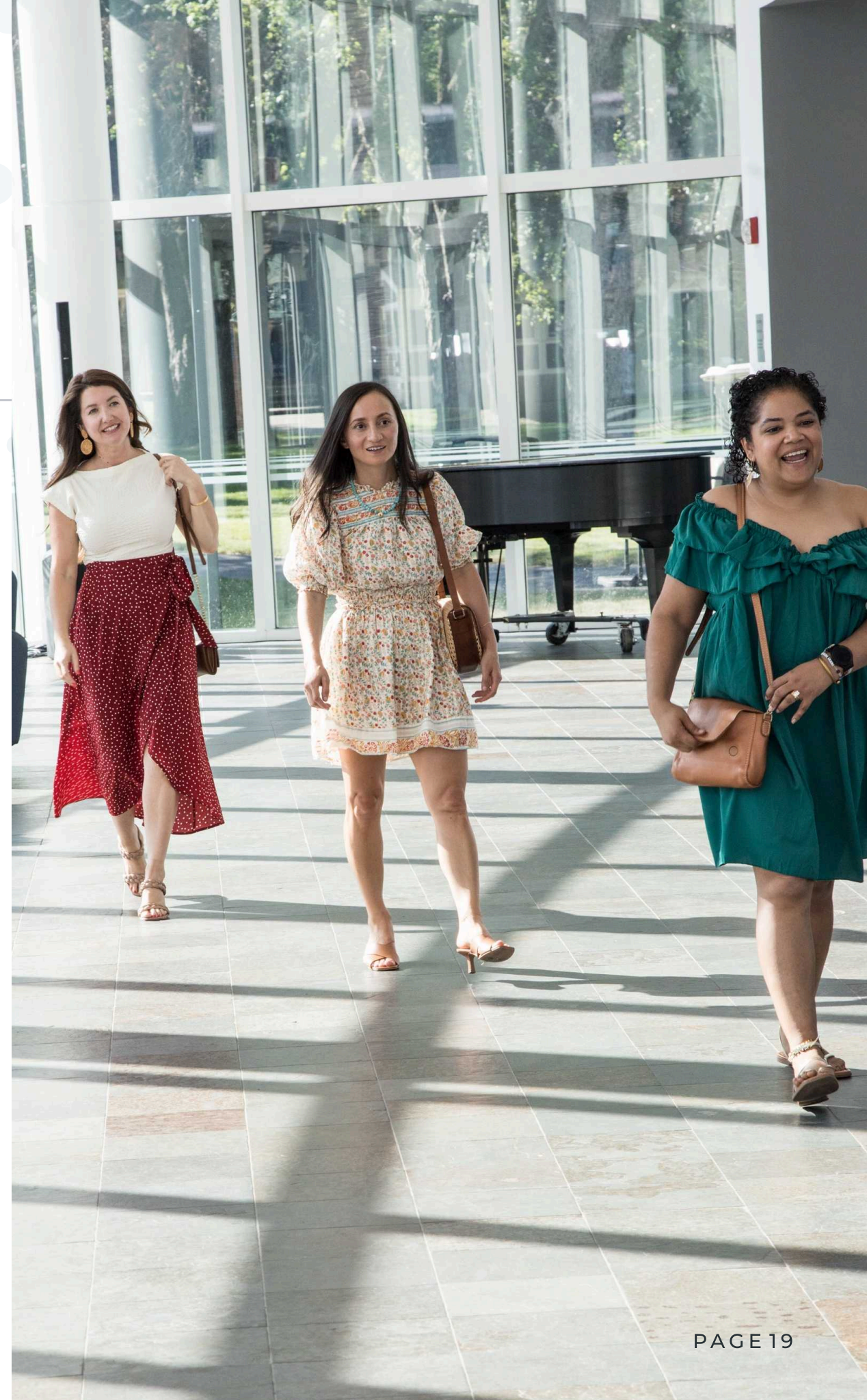
Member Portal Enhancements

- Easier Navigation
- Clearer Transaction Details
- Intuitive Resource Information



Enhanced Communications

- Exhaustion/Annuity Alerts
- Bill Received Alerts
- Paid Claim Alerts



INCLUSION & ENGAGEMENT



WORKFORCE DEMOGRAPHICS

Ametros is actively engaged in numerous initiatives focused on Inclusion and Belonging. This includes our BRGs that support all colleagues, targeted recruitment efforts, guest speakers, cultural celebrations, charitable contributions, holiday highlights, and much more! These initiatives are evident in our daily operations, and we take pride in our commitment to fostering an environment of Limitless Inclusion for All.

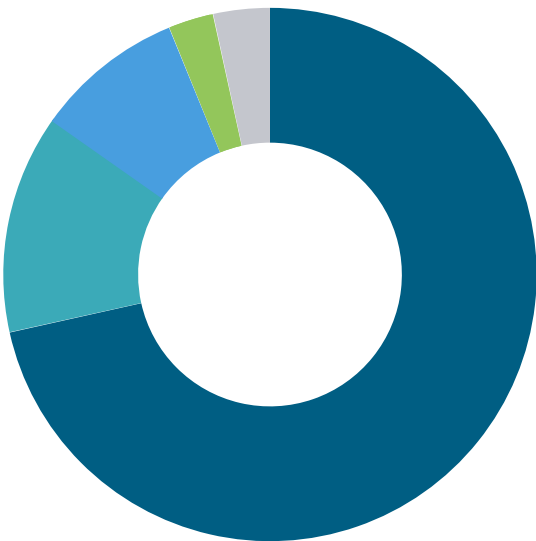
2025 Workforce Demographics

The Ametros' 2025 workforce demographics reflects ethnicity, gender, and generation among our team of over 200+ employees.

We are dedicated to continually enhancing our workforce diversity, as we believe it is essential for a growing and successful company.

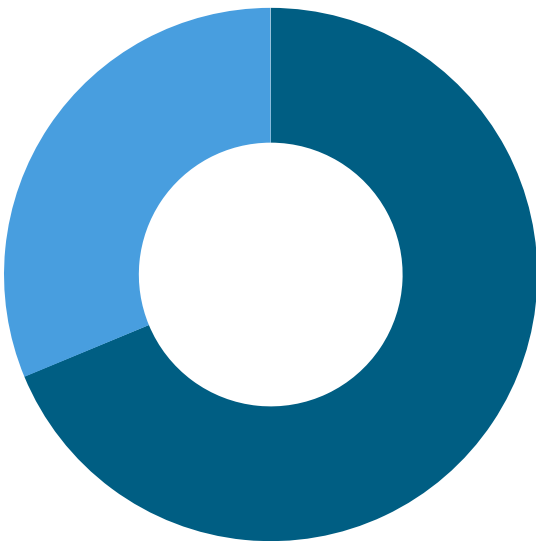
*Ethnicity and gender data are sourced from Spectra. Generational data are sourced from Workday.

Ethnicity



- White (133)
- Black (25)
- Hispanic/Latino (17)
- Asian (5)
- Two or More Races (6)

Gender



- Female (68.8%)
- Male (31.2%)

Generation



- Millennials (57.2%)
- Gen X (23.0%)
- Gen Z (15.5%)
- Baby Boomers (4.3%)

INCLUSION AND BELONGING

Ametros continues to strengthen its commitment to inclusion by further integrating and expanding its Business Resource Groups (BRGs). These groups play a vital role in fostering a workplace culture where all colleagues feel heard, valued, and respected. By creating spaces for connection, collaboration, and shared experiences, BRGs help support Ametros' Inclusion and Belonging efforts while enhancing employee engagement across the organization.

Ametros' BRGs are open to all colleagues and typically include groups such as Women, Multicultural, Pride (LGBTQ+), Veterans, and Emerging Professionals, among others. These groups are important because they elevate diverse perspectives, promote awareness, and help ensure the organization can better understand and support both its employees and the communities it serves. Through education, advocacy, and connection, BRGs contribute to a stronger, more inclusive workplace and a more informed, responsive organization overall.

Our Business Resource Groups:

- ✓ **African-Caribbean Heritage Connection (ACHC)**
- ✓ **Allies for Disabilities and Accessibility (ADA)**
- ✓ **Allyship Network**
- ✓ **Amigos Connected @ Webster**
- ✓ **Military Veterans Community Network (MilCom)**
- ✓ **Multi-Generations**
- ✓ **Pan Asian Collective (PAC)**
- ✓ **Webster PRIDE**
- ✓ **Webster Women's Network (WWN)**

INDUSTRY CAUSES WE'RE PASSIONATE ABOUT



Ametros is proud to partner with Kind Souls to support members in overcoming life-changing injuries with resilience and strength. Together, we are committed to fostering a supportive community that prioritizes both physical and emotional healing.

Throughout 2025, Ametros expanded awareness of this partnership by sharing educational content across our member base. We are pleased to see strong engagement, with members actively utilizing Kind Souls' services and providing overwhelmingly positive feedback about the support they receive.



The Alliance of Women in Workers' Compensation is dedicated to advancing the industry through networking, mentorship, collaboration, and professional development.

Ametros actively supports this mission through the involvement of our Director of Sales Enablement, Tina Chirichiello who serves as an ambassador for the Massachusetts chapter and our SVP of Marketing, Melissa Coleman, who serves on the marketing committee.

For more information, visit: allianceofwomen.org.



Kids' Chance is a national organization that provides educational opportunities and scholarships to children of workers who have been seriously or fatally injured on the job. Ametros is proud to be a corporate sponsor at the national level, with many employees actively involved in local chapters.

Ametros Employees Supporting Kids' Chance:

- **Mark Doherty** – Kids' Chance of Connecticut, Board Member
- **Michele DelNinno** – Kids' Chance of New Hampshire, Board Member
- **Stephanie Matar** – Kids' Chance of Rhode Island, Board Member
- **Stevi Gately** – Kids' Chance of New Hampshire, Board Member
- **Krista Johnson** – Kids' Chance of Indiana, Board Member
- **Erica Lennan** – Kids' Chance of Massachusetts, Volunteer
- **Tina Chirichiello** – Kids' Chance of New Hampshire, Board Member
- **Shawn Deane** – Kids' Chance of Massachusetts, Board Member
- **Antonella Sciortino** – Kids Chance of Massachusetts, Board Member
- **Andrea Mills** – Kids Chance of America, Board Member

"Kids' Chance allows us to make a real difference in the lives of children whose families have faced serious workplace injuries. Being part of that mission is both humbling and inspiring."

- **Shawn Deane**, General Counsel to Ametros

To learn more, visit: kidschance.org.

IT'S SETTLED: THE AMETROS PODCAST

In 2025, we continued to grow our podcast, releasing eight new episodes that brought a range of meaningful perspectives to the conversation. Three episodes featured individuals who have experienced serious injuries, sharing powerful firsthand insights, while the remaining episodes highlighted industry experts and Ametros team members, offering professional expertise and thoughtful discussion.

Toward the end of the year, we were excited to welcome back Shawn Deane, General Counsel at Ametros, returning as a host alongside new co-host Allison Kelly, Chief Revenue Officer. Together with Melissa Coleman, Senior Vice President of Marketing, the trio now leads the podcast, creating a dynamic and engaging platform for diverse voices and experiences.

By the Numbers...

1,271

downloads in 2024

7,007

downloads all time

Featured Episodes

Industry Professional Episodes

- Celebrating Women's History Month: Empowering Stories from Women in the Workers' Comp Space
- Doing Right by Clients: George Patrick on Workers' Comp and Professional Administration
- The Next Era of It's Settled: Saying Farewell to John Kane & Welcoming New Co-Host Melissa Coleman
- Celebrating Shawn's Return: Why It's Settled Matters & What's Next

Injured Worker Episodes

- Stronger Together: The Eddingtons' Story of Recovery, Running, and Giving Back
- Through the Lens of Resilience: James Passmore's Journey After Injury
- Ametros Member Story: Derek Demun on Life After Injury

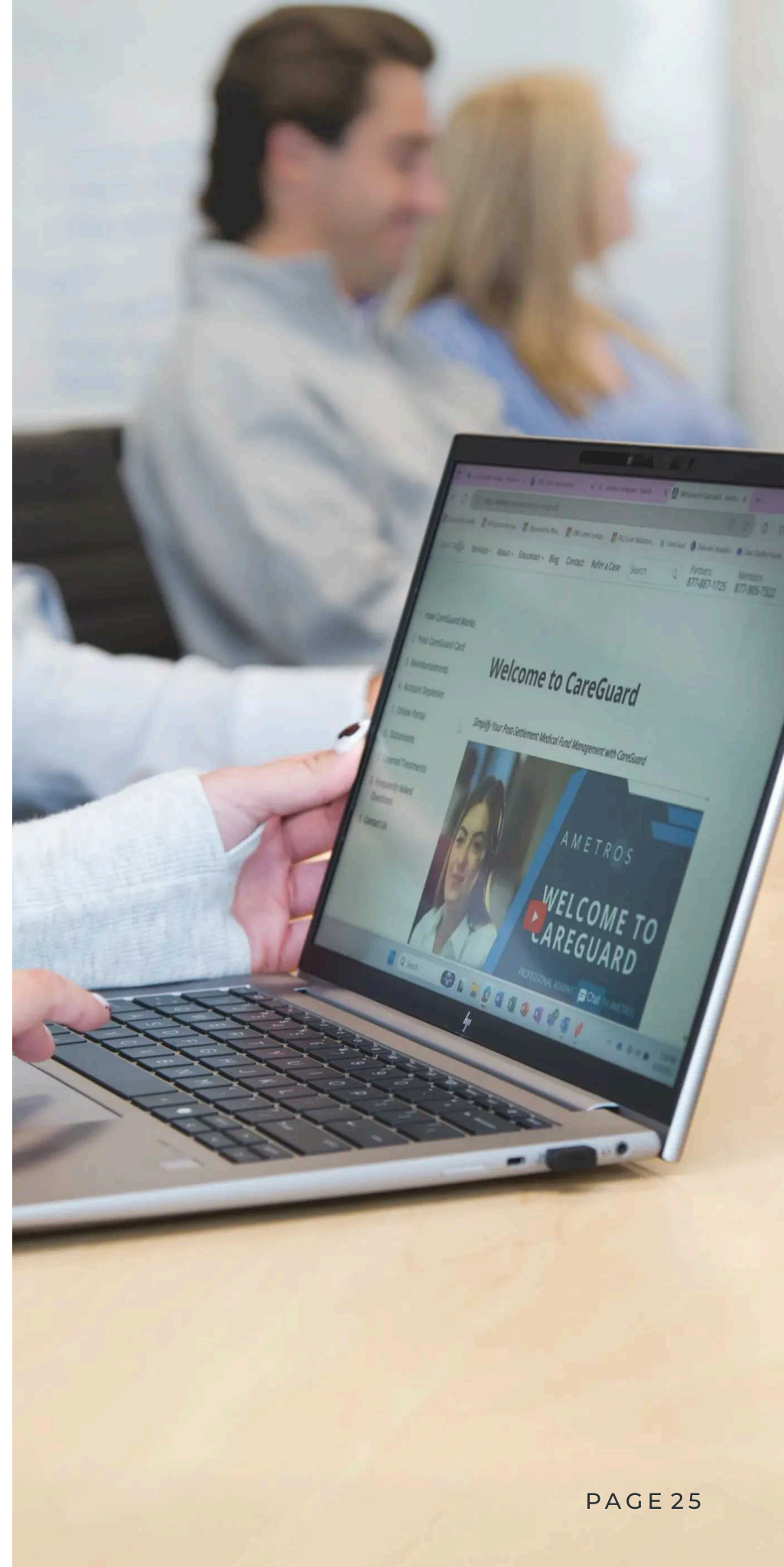
OUR 2026 VISION

As we look ahead, Ametros remains focused on the core belief that empathy must be at the heart of everything we do. No matter the role we play in the workers' compensation industry, we have a responsibility to truly understand what injured individuals are going through. When we lead with empathy, our work becomes more than a job, it becomes a meaningful part of someone's recovery journey. This perspective allows us to better serve our members while fostering more fulfilling careers and a stronger, purpose-driven organization.

We are deeply grateful to our clients, employees, partners, and members for their invaluable contributions to Ametros' growth over the past 15 years. What began as a small team of entrepreneurs has grown into a national leader in professional administration, now supporting thousands of individuals with over 200+ employees. While our scale has evolved, our commitment remains unchanged: to make healthcare easier and more transparent for injured individuals navigating life after settlement.

Looking forward, we will continue to innovate in delivering savings, care coordination, and Medicare compliance. Each year, we help more people move forward with confidence, and we are proud to share that progress in our Annual Member Impact Report. Our vision for 2026 and beyond is to expand that impact, ensuring every individual we serve feels supported, understood, and empowered throughout their journey.

To view our past Annual Impact Reports, visit:
ametros.com/impact



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 shown 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.

PKF O'Connor Davies LLP (PKFOD), an independent accounting firm, reviewed our Schedule of Certain Statistics and expressed an unmodified conclusion in their independent accountants' report. The Schedule of Certain Statistics and the independent accountants' report are available at ametros.com/impact-appendix. Any statistic included in this Member Impact Report that are not included in the Schedule of Certain Statistics were not reviewed by PKFOD.



ametros.com
referral@ametros.com
870-620-2221

Appendix:
ametros.com/impact-appendix