



MEDICARE SET-ASIDE GUARANTEE 1/01/2007

Protocols is pleased to announce its Medicare set-aside (“MSA”) guarantee. At the request of our clients, we have designed the Protocols MSA guarantee to allow parties to immediately close their files upon settlement without having to wait for CMS approval of the MSA. After settlement, Protocols will take care of the rest.

WHAT IS THE PROTOCOLS MSA GUARANTEE?

Protocols will submit the proposed MSA for CMS approval. Should the proposed MSA be disapproved by CMS, Protocols will fund the shortfall or challenge CMS, in which case Protocols will defend, indemnify and hold the client harmless from CMS. The Protocols MSA guarantee may be requested at any time after completion of an MSA recommendation - even after submitting for CMS approval. For those cases that do not meet CMS review thresholds or for which the parties otherwise chose not to submit the MSA for CMS approval, the guarantee term is limited to three years from MSA funding.

WHAT CASES ARE ELIGIBLE FOR THE PROTOCOLS MSA GUARANTEE?

The Protocols MSA guarantee is available to our clients for any MSA funded in accordance with our MSA recommendation using the life expectancy approach. It is not available for MSAs calculated using the percentage approach or zero dollar MSAs.

HOW MUCH DOES THE PROTOCOLS MSA GUARANTEE COST?

Protocols charges a funding fee of 3% of the projected MSA. The fee must be paid upon funding of the MSA.