

MCAG's Class Action Settlement Recovery Service (SRS)



mcagTM

MAKING A DIFFERENCE
IN REVENUE RECOVERY

About MCAG

Managed Care Advisory Group | Headquarters: Toledo, OH | Founded in 2003

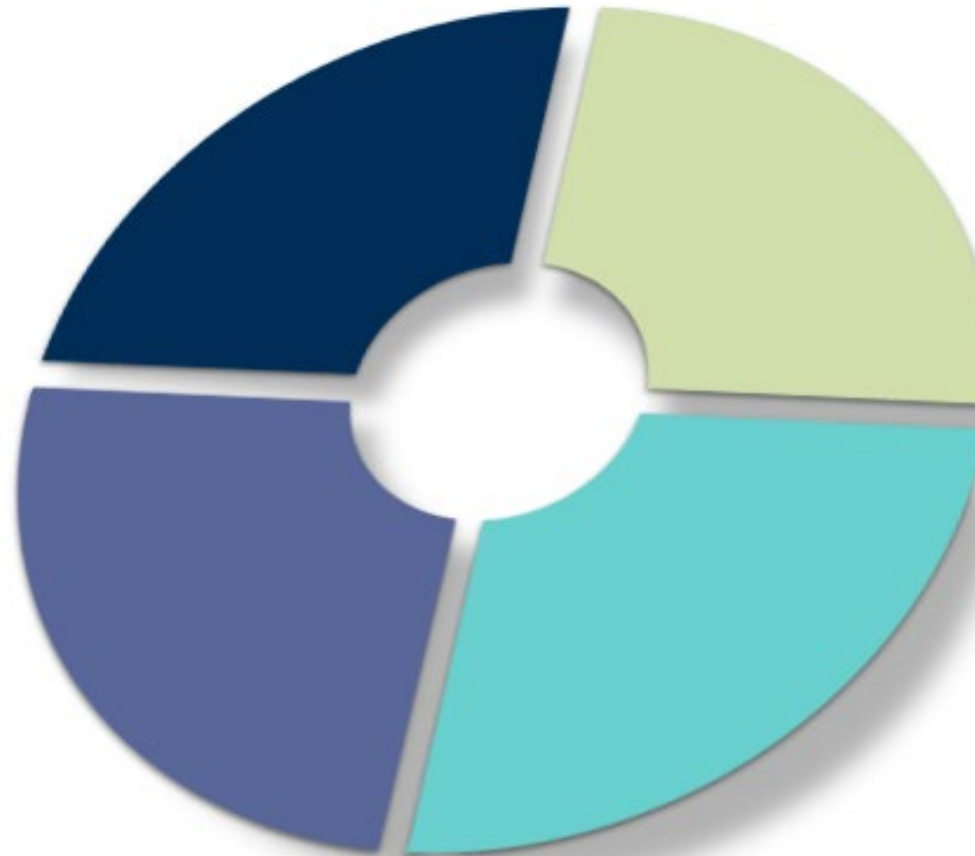
MCAG is an industry leader in revenue recovery from class action settlements. We do not create class actions. We continually search for class actions that have already settled and have funds available for our clients — a complex and resource-intensive process.

Class Action Settlement Recovery Experts

Submitted claims for
over 75 settlements
Service all types and
sizes of organizations

Proven Success

More than \$300 million
in recoveries



Partner-Focused Distribution Model

Driven by unrivaled data
access and relational capital

No Risk Fee Structure

No upfront fees
Retain % of recoveries

MCAG Clients

Current clients include: iconic brands, innovative, world-class companies, major healthcare systems, physician practices, leading colleges and universities, popular hospitality and restaurant groups, technology leaders, respected financial organizations, private equity groups, local, regional and national non-profits.

75,000+ Businesses have registered for our comprehensive SRS for all current & future settlements or for one or more specific settlements such as the Visa/Mastercard settlement

1,400+ Hospitals including dozens of the nations top healthcare systems

Settlements Overview

- Billions available annually in settlement funds
- Common reasons for lawsuits:
 - price-fixing of products;
 - inadequate compensation for services;
 - manipulation of financial markets
- Defendants forfeit large sums of cash in exchange for releases from Class Members and/or certain rights
- Rights often surrendered even if claim is not submitted
- Automatic payment is rare – claim must be submitted to receive monetary compensation
- Funds exhausted despite low participation
- Healthcare organizations are frequently eligible Class Members



Settlement Types

Product

Alleged price fixing and or inflation of certain products by manufacturers. Indirect and direct purchaser settlements.



Healthcare

Insurance claims were not reimbursed or were not paid correctly to facilities and/or providers.

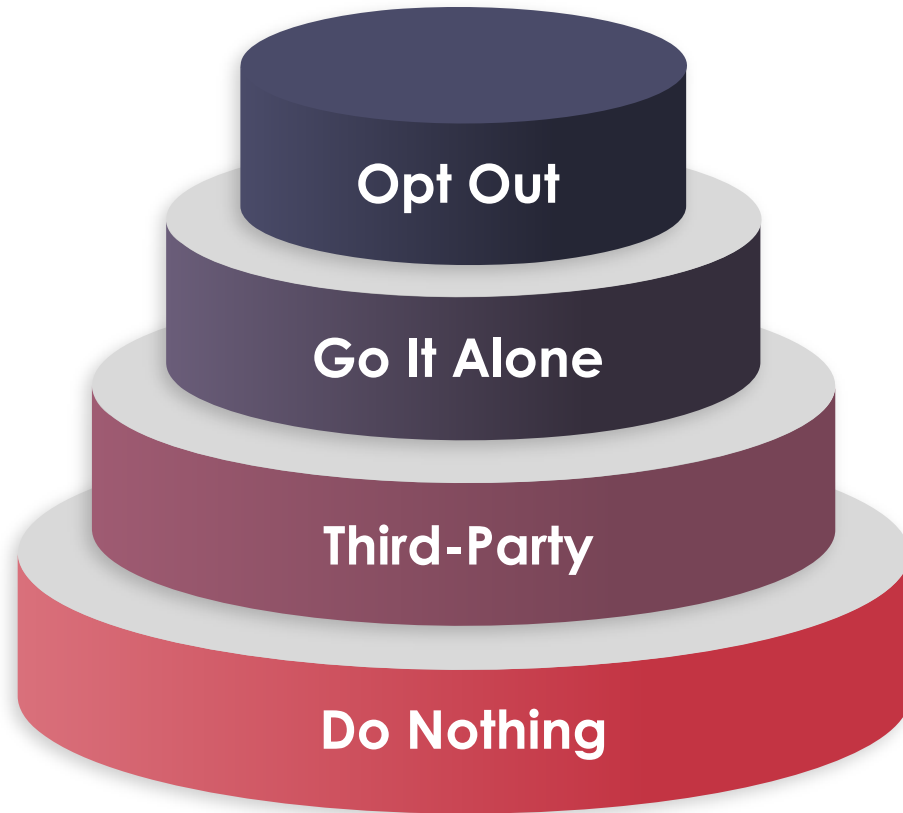
Pharma / Benefit Plan

Organization with a self-insured health plan overpaid for drugs purchased on behalf of its employees. Typically only applies to organizations with 5,000 or more FTE's.

Financial

Manipulation of financial markets by large banks; excessive payment card interchange fees.

Class Member Options



- Often **80%** or more of eligible entities do not pursue settlements.
- Why don't eligible entities file on their own?
 - Unknown ROI
 - Limited access to data/records
 - Misunderstanding of filing requirements
 - Unaware of applicable settlements
 - Issues with delivery/receipt of notices
 - Inefficient use of resources – filtering through notices to identify worthwhile opportunities

The SRS Process

01

Monitor Class Action resources for available settlements.



03

Alert clients of applicable settlements and whether or not action is required.



05

Coordinate with the Settlement Administrator to ensure the appropriate recovery amount.



07

Distribute net proceeds to clients.



02

Identify and Assess applicable settlement opportunities and assess their value.



04

Submit claims to the Settlement Administrator.



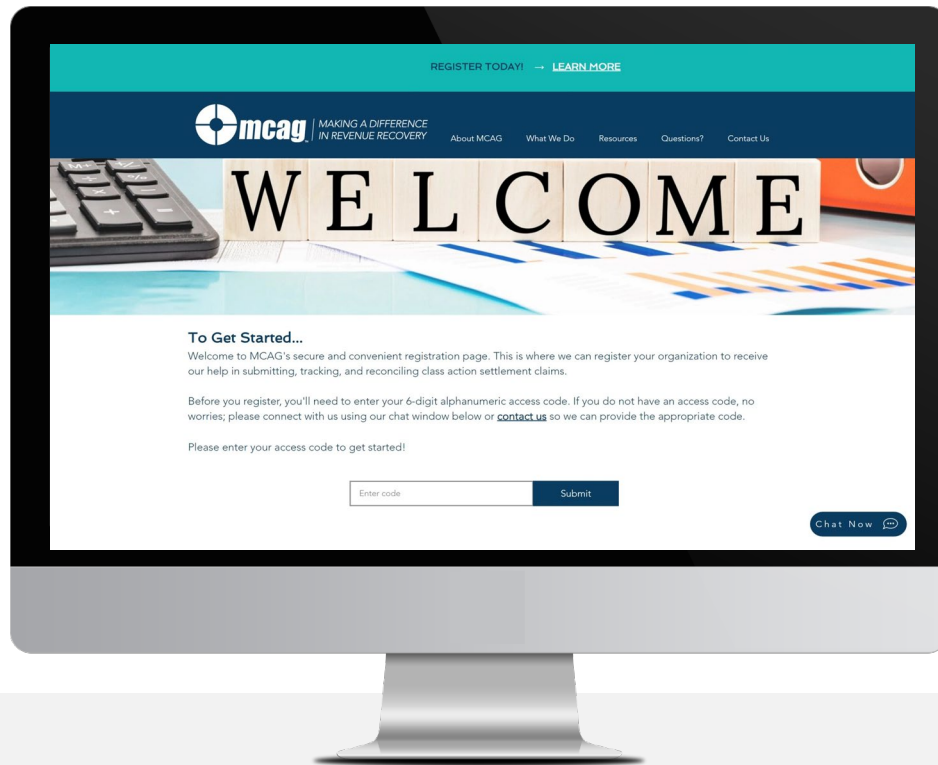
06

Recover gross proceeds on behalf of clients.

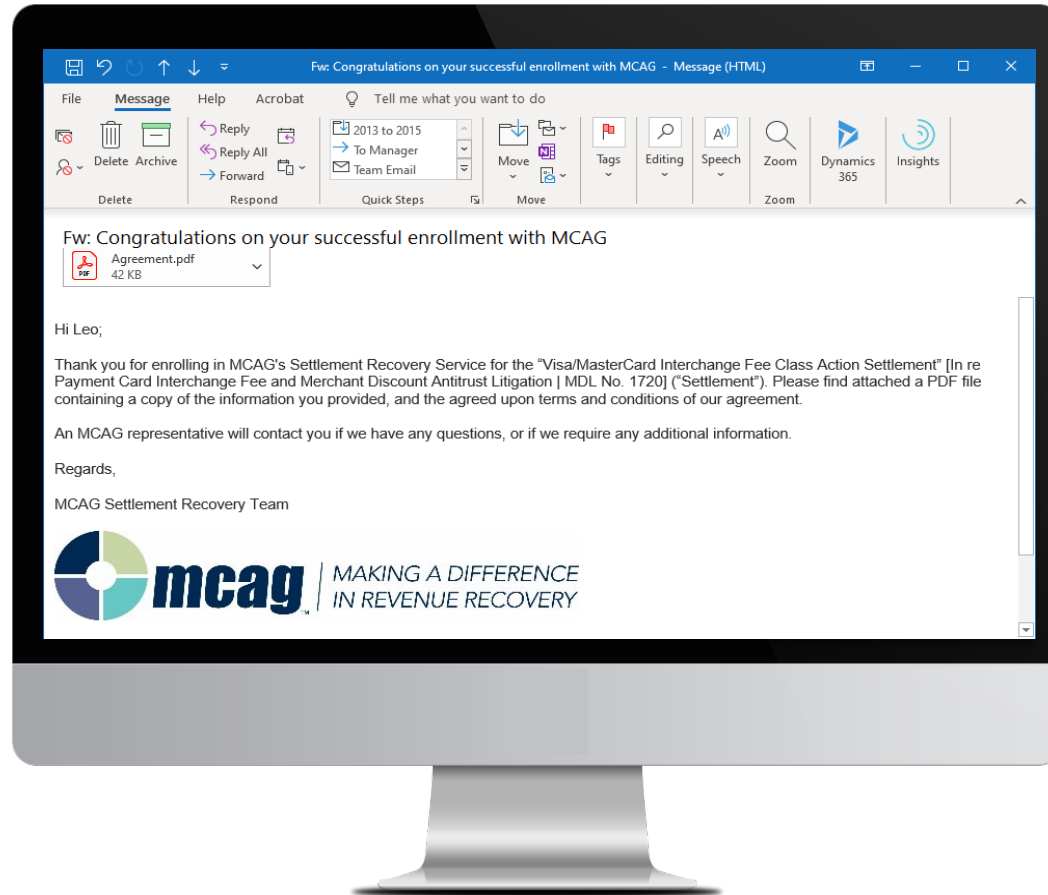


Online Registration Platform

1. Click link in email from your vendor, or visit www.mcagregister.com and enter **6-digit access code KHA500**
2. Complete online registration form with business name, primary address, tax ID, and contact information

A screenshot of the 'SRS Registration Form' displayed on a computer monitor. The form is titled 'SRS Registration Form' and includes instructions: 'Complete our SRS Registration Form using information corresponding to your headquarters/primary location. If you own more than one business and the businesses operate as separate entities, we suggest you complete a primary enrollment form for each business.' The form is divided into two main sections: 'Authorized Individual' and 'Business Information'. The 'Authorized Individual' section includes fields for First Name, Last Name, Title, Email Address, Phone Number, and Phone Extension. The 'Business Information' section includes fields for Business Name, Doing Business As, TIN / EIN, Type Of Business, Number Of Employees, and Do you have multiple locations? A 'Feedback' button is on the right, and a 'Chat Now' button is at the bottom right.

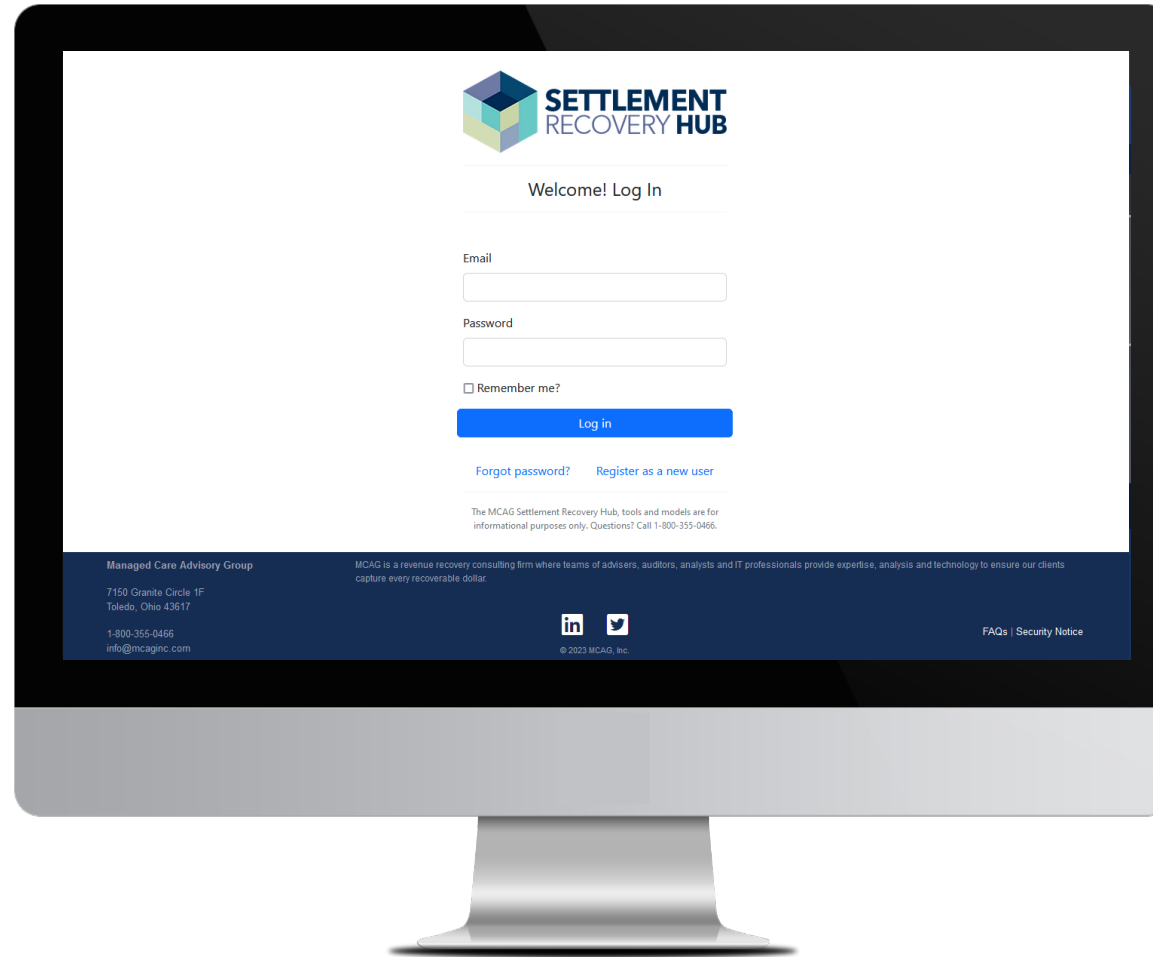
Registration Confirmation



Once the registration is submitted, a confirmation email with all pertinent details should be received immediately.




HUB Registration




Newly enrolled clients will receive a follow-up email within 24 hours of registering with MCAG with instructions for logging into the MCAG Settlement Recovery HUB where they can provide additional merchant IDs for all existing merchant locations.

Client Updates & Opportunities



SETTLEMENT PROFILE



ALLEGED BEHAVIOR

Excessive interchange fees paid by merchants for accepting Visa and Mastercard payments.

NEXT STEPS

- #### 1


Eligible businesses accepted Visa or Mastercard in the U.S. anytime from 1/1/04 to 1/25/19. **Deadline is 5/31/24.**
- #### 2

McAG's claims process overview.
- #### 3

Register with McAG to file your claim.

VISA/MASTERCARD INTERCHANGE FEE CLASS ACTION SETTLEMENT

\$5.54 Billion Available



Visa, Mastercard, and the Defendant Banks have reached a settlement, which arose from claims that merchants paid excessive interchange fees for accepting card payments. The claim filing process is currently open, engage MCAG now to ensure that a proper and timely claim is filed on behalf of your organization.

- December 2023:** Claim forms began mailing on December 1, 2023, and will continue being sent for most of December. Act promptly, as the deadline to file a claim is **May 31, 2024**. By registering with MCAG, their experts will review the figures supplied by the administrator, as well as all other available data, ensuring you receive every dollar entitled to you under the settlement.

WHAT DOES THIS MEAN FOR YOU?

After close to a decade of legal discourse since a federal judge first approved it, this settlement offers potentially significant value to merchants. Under the settlement, merchants:

- Have greater flexibility in some of the rules that govern interchange fees.
- Are provided with an opportunity to collect a portion of the interchange fees that they paid between January 1, 2004 to January 25, 2019.

Merchants must submit a claim into the settlement, or have a claim submitted on their behalf, to be eligible to receive any cash from the \$5.54 billion settlement fund.


WE OFFER A CONVENIENT WAY TO HELP YOU WITH THE CLAIMS PROCESS

MCAG is a class action settlement expert that assists its clients in recovering the maximum amount you're due from the Settlement. Via partnerships with dozens of payment processing companies, MCAG has access to vast data sets that will be used to supplement claims. This includes current and historical data for millions of merchants.

MCAG will gather data provided by partners and clients, with information made available through the settlement for all eligible registrants, in order to submit a comprehensive claim for our clients.

RECOMMENDED ACTION - 3 SIMPLE STEPS


- [Click here](#) to access MCAG's website or visit www.mcagregister.com, enter code DE1959
- Scroll to the Agreement found at the bottom of the page
- Fill in your business information and wait for your registration confirmation



Payment Card Settlement Disclaimer: "Claim forms will begin to be delivered and available online in December. No cost assistance is available from the Class Administrator and Class Counsel during the claims-filing period. No one is required to sign up with any third-party service in order to participate in any monetary relief. For additional information regarding the status of this litigation, interested persons may visit www.paymentcardsettlement.com, the Court-approved website for this case."


FOR ADDITIONAL INFORMATION AND UPDATES:
800.355.0466 | info@mcaginc.com

www.mcaginc.com
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CLASS ACTION SETTLEMENT OPPORTUNITIES

QUARTERLY REPORT



Q1 - 2024

This quarterly update provides insight into current and pending class actions that could benefit your organization. As your revenue recovery advisor, our mission is to research and monitor class action suits, then notify your organization if any action is required on your part to submit your claim. Our team is always available to discuss current, past and future settlements – and what they might mean for your business. We are proud to serve as your settlement navigator and welcome your questions and comments. To help us monitor the settlement space, please send any settlement notices or solicitations you received (from any source) to MCAG for review and analysis.



\$5.54 BILLION ACT NOW PAYMENT CARD INTERCHANGE FEE** (VISA/MASTERCARD) Status: MCAG is preparing to submit claims for eligible clients starting December 1, 2023 . CLICK FOR MORE INFO Deadline: MAY 31, 2024	\$479 MILLION ACT NOW PHILIPS CPAP RECALL SETTLEMENT Status: Client action required. Information is needed to complete your claim. Deadline: AUG 9, 2024	\$101 MILLION ACT NOW LIBOR OTC MANIPULATION (7 ADDITIONAL BANKS) Status: Client action required. Information is needed to complete your claim. Deadline: FEB 10, 2024	\$30 MILLION ACT NOW SUBOXONE SETTLEMENT Status: Client action required. Information is needed to complete your claim. Deadline: FEB 17, 2024	\$266 MILLION ACT NOW FOOD PURCHASER CLASS ACTION SETTLEMENTS Status: Pending CLICK FOR MORE INFO Deadline: MAR 4, 2024
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AMOUNT TBD BLUE CROSS BLUE SHIELD - HEALTHCARE PROVIDERS Status: Pending CLICK FOR MORE INFO Deadline: TBD	AMOUNT TBD GENERIC PHARMACEUTICALS PRICING ANTITRUST LITIGATION Status: Pending Deadline: TBD	AMOUNT TBD OPIOID MULTIDISTRICT LITIGATION Status: Pending Deadline: TBD
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NOTABLE PAST SUCCESSES

- Apple Inc Device Performance
- Automotive Parts - Fleet Owners
- Blue Cross Blue Shield - Subscriber
- Broiler Chicken Commercial Indirect
- Butter & Cheese
- Canadian Credit Card
- Cipro California
- CRT Indirect Purchaser
- Dental Supplies
- EpiPen
- LIBOR
- Lithium Ion Batteries
- Optical Disk Drive
- Polyfoam
- Ranbaxy
- Sutter Health
- Transpac Air
- United Healthcare-Ingenix
- US Foods

DISCLAIMER: MCAG has done its best to identify and assess applicable settlements - any list provided by MCAG should not be treated as comprehensive. MCAG is not a law firm and the information provided herein is not legal advice, nor should it be treated, construed or acted upon as such. MCAG is not a Settlement Administrator, nor are MCAG's sites the official Court-approved settlement websites. Class Members are not required to sign up with any third-party service provider to participate in these settlements.

**PAYMENT CARD SETTLEMENT DISCLAIMER: Claim forms will begin to be delivered and available online in December. No cost assistance is available from the Class Administrator and Class Counsel during the claims-filing period. No one is required to sign up with any third-party service in order to participate in any monetary relief. For additional information regarding the status of the litigation, interested persons may visit www.paymentcardsettlement.com, the Court-approved website for this case.

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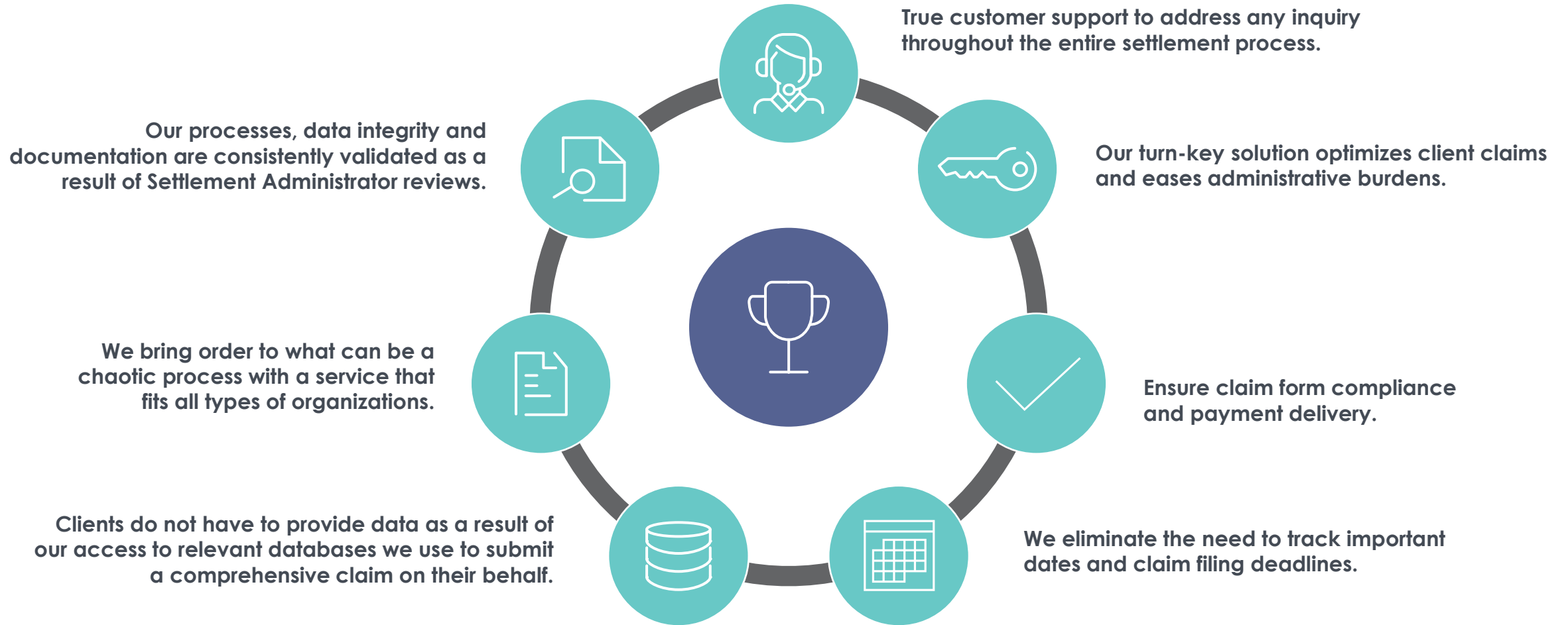
Visa/Mastercard Settlement Overview

In re: Payment Card Interchange Fee and Merchant Discount Antitrust Litigation

- The settlement resulted from a lawsuit claiming merchants paid excessive fees to accept Visa or Mastercard cards because of an alleged conspiracy among Visa, Mastercard, and their respective member banks.
- If your business accepted Visa or Mastercard payments at any time from January 1, 2004, to January 25, 2019, you may be eligible to recover money from this settlement.
- The net proceeds available from the settlement will be approximately \$5 billion.
 - Returns could be significant because over 150 of the largest merchants, such as Wal-Mart, Delta Airlines, American Airlines, and Google have already been compensated by the Defendants and are not eligible to be paid from the \$5 billion in settlement funds.
- Prepopulated claim forms began mailing on December 1, 2023.

Payment Card Settlement Disclaimer: Claim forms will begin to be delivered and available online in December. No-cost assistance is available from the Class Administrator and Class Counsel during the claims-filing period. No one is required to sign up with any third-party service in order to participate in any monetary relief. For additional information regarding the status of the litigation, interested persons may visit <http://www.paymentcardsettlement.com>, the Court-approved website for this case.

Value Drivers



Questions & Answers



Contact Us

Managed Care Advisory Group, Inc. is a unique management consulting firm that specializes in helping businesses recover every dollar they earn.



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Payment Card Settlement (Visa/MC) Disclaimer: Claim forms will begin to be delivered and available online in December. No-cost assistance is available from the Class Administrator and Class Counsel during the claims-filing period. No one is required to sign up with any third-party service in order to participate in any monetary relief. For additional information regarding the status of the litigation, interested persons may visit <http://www.paymentcardsettlement.com>, the Court-approved website for this case.

Thank You.