



Redesigned Settlement Website

We launched a fresh look for the official website of the Settlement Program on November 7, 2018. Click [here](#) to read an Alert about how this new site differs from the old one. Check the [Key Dates](#) page for important BAP exam and Claim Package submission deadlines. Visit the [Newsletters](#) page to view all the newsletters we have issued and electronically send us your ideas for future topics. If you are looking for



a specific item on the website, use the “Site Search” feature to quickly find it.

If you use an online portal with us, the “Information” drop-down list in the blue banner at the top of the screen now includes, in addition to FAQs and Alerts, links to some new pages on the website, like Reference Guides and Court Orders & Opinions. The “MAF Physician List” banner option brings you to the MAF Physician Locator page on the public website.

A Message From the Claims Administrator

We are caught up on our review of Monetary Award claims. We average about 10 new claims a week. We review and make a determination on each new claim within 48 business hours after we receive it and issue a notice as soon as possible after any additional verification steps (such as Audit) are complete. We also receive about 10 to 15 responses to incomplete notices each week. We review each reply to see if it cures the problem. If you received a Qualifying Diagnosis and have not yet submitted a Claim Package to us, there is no reason to wait. We are ready to review your claim! To see the status of all Monetary Award claims, go to the [Reports & Statistics](#) page on the Settlement Website to view Section 8 of our latest Summary Report.

Orran Brown

Founding Partner BrownGreer PLC

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Why Lien Deductions?

The Settlement Agreement, as well as federal and state law, require that we withhold portions of Monetary Awards and Derivative Claimant Awards to pay Liens. A "Lien" is a legal right through which someone claims a legal obligation to withhold payment from someone else. On page 4 of our [September newsletter](#), we explained these types of Liens we and the Lien Resolution Administrator (GRG) handle in the Program:



- 1. Medical Liens:** Reimburse governmental healthcare insurers and payors, like Medicare and Medicaid, and private healthcare insurance companies under certain plans, for payments they made for medical items, services, or prescription drugs related to Players' Qualifying Diagnoses (click [here](#) for an FAQ with more details on this); and
- 2. Non-Medical Liens:** *Attorneys' Liens* (pay lawyers fees and costs for work they did representing Settlement Class Members individually in NFL concussion litigation and/or the Settlement Program) and *Other Liens*, which include Child Support Liens (for unpaid child support), Tax Liens (for unpaid taxes) and Judgment Liens (for money owed under a final judgment entered by a federal or state court in a lawsuit).

You will know if there is a Lien against your Monetary Award or Derivative Claimant Award because we will send you a notice about each Non-Medical Lien, and GRG will send you a Lien notice or other communication with information about any Medical Liens.

Lien Holdbacks vs. Lien Deductions



Lien "holdbacks" are amounts we set aside based on a preliminary determination of how much money may be needed to pay Liens that have not yet been finalized. A holdback amount is an estimate and not final. Lien "deductions" are the final amounts the Program pays to resolve Liens. The amount of final Medical

Lien deductions generally is lower than the amount initially set aside as holdbacks.

Most of the Lien holdbacks and deductions in the Program are for Medical Liens and Attorneys' Liens. In paragraph 28 of our November 1, 2018 Status Report filed with the Court, we explained the holdbacks we apply for Non-Medical Liens

(click [here](#) to read it). The Lien Resolution Administrator (GRG) calculates the holdback amount for Medical Liens to be as low as possible based on:

- (1) the Qualifying Diagnosis and usual cost of treatment for that diagnosis;
- (2) the type of Lien claimed; and
- (3) how many Liens there are.

If you become eligible for a Monetary Award or Derivative Claimant Award, the notice we send you will explain any holdbacks and/or deductions that have been applied for Liens. If there is holdback money left over after paying the Lien(s), we will pay that money to you.

Amounts Paid for Finalized Liens

The Program withholds the amount we and the Lien Resolution Administrator (GRG) determine may be necessary to pay the Liens until the Lien amounts are finalized. Often, the holdback amounts for Liens exceed the final Lien amounts that are eventually deducted from a Settlement Class Member's payout. On rare occasions, initial holdback calculations have required that we hold back the full Monetary Award or Derivative Claimant Award at the time of the initial notice, but there has not yet been an instance where it takes all the Award to pay off Liens and none of the Award is left to send the affected Settlement Class Member once all Liens have been resolved. Section 7 of the NFL Settlement Program Summary Report we post to the public website breaks down how much has been paid for Liens. As of November 26, 2018, the Program issued 138 payments for Liens of \$5,809,591, which is less than 2% of the \$384,064,853 paid to 483 eligible Retired NFL Football Players and Representative Claimants. The Program issues payments for Non-Medical Liens directly to the person or entity claiming the Lien (the "lienholder"), and payments for Medical Liens to GRG, who then pays the Liens.

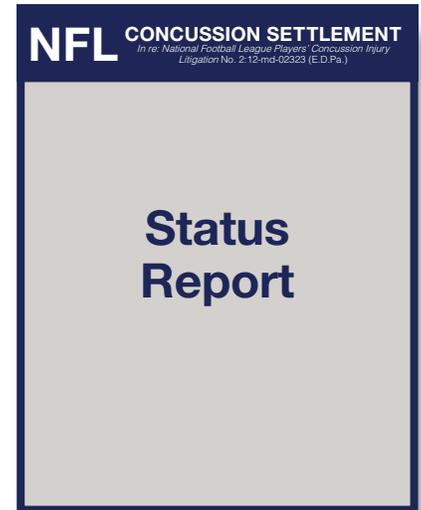


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Claims Administrator Status Report No. 3

We discussed in our [July newsletter](#) the Status Reports we file with the Court to explain new developments, FAQ updates, process/rule changes and overall progress in our implementation of the Settlement. We filed with the Court a third Status Report on November 1, 2018, and posted it (with our past Status Reports) on the [Other Court Filings](#) page of the Settlement Website. We anticipate filing these Status Reports once a quarter, or about every three months. If you have not already read them, please do. If there are parts of Status Report No. 3 that you do not understand and would like us to explain more, let us know so we can do that in our next Status Report or through other means (like new FAQs, future newsletters, etc.).



New Published Special Master Audit Decisions



In our September newsletter, we covered published Special Master Audit decisions involving nine neuropsychologists. Since that update, the Special Masters issued two more Audit decisions on October 25, 2018, that are posted on the [Published Decisions](#) page of the Settlement Website.

The two new decisions address three doctors, Dr. Ena Andrews and father-son duo Drs. Robert Martinez and Robert C. Martinez (the “Martinez Doctors”). The Special Masters disqualified Dr. Andrews from participating in the Program, which means no claims may be submitted in reliance on her diagnoses. The Special Masters did not disqualify the Martinez Doctors, but their decision cancels all Award and Denial Notices issued for claims based on their diagnoses and directs that those claims be reviewed by a single AAP member, with consultation from a single AAP Consultant. We will continue to post each new decision the Special Masters tell us should be published and update you with newsletter articles like this.

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Multiple Portal Sessions

If you use an online portal with us and receive an “NFL Access Warning” message about multiple open sessions with your Login ID when attempting to log in, it means that either you are already logged in using another browser or did not log out of your last session. When you are done using your portal, be sure to click the blue “Log Off” link in the upper right-hand corner instead of simply closing the browser. If you log off successfully, you will not receive the pop-up message the next time you try to log in. For security reasons, we do not allow more than one open session at a time.



Deadline Reminder

Remember, there are two important deadlines approaching:



1. February 6, 2019: Claims based on Qualifying Diagnoses made on or before February 6, 2017, must be submitted by this date.



2. June 6, 2019: This is the date by which Players born on or before June 6, 1974, who are eligible for the BAP, must take their BAP exams. You will be deemed to have taken a timely BAP exam if you contact the BAP Administrator to set up your appointments by this date.

Visit the Settlement Website for more information about these and later deadlines.

You can send materials to us at one of these addresses:

U.S. Mail:

NFL Concussion Settlement
Claims Administrator
P.O. Box 25369
Richmond, VA 23260

Delivery (ex., FedEx, UPS):

NFL Concussion Settlement
c/o BrownGreer PLC
250 Rocketts Way
Richmond, VA 23231

If you call us at 1-855-887-3485 with questions about the BAP, select Option 2 to speak to the BAP Administrator.

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