ELAINE ARCHAVAGE, in her capacity as Executrix of the Estate of STEVEN ARCHAVAGE, deceased and on behalf of all others similarly situated, Plaintiffs	:	IN THE COURT OF COMMON PLEAS OF LUZERNE COUNTY
v.	:	CIVIL ACTION – LAW
PROFESSIONAL ACCOUNT SERVICES, INC., Defendant	:	CLASS ACTION No. 2016-566

NOTICE OF PROPOSED CLASS ACTION SETTLEMENT

PLEASE READ THIS NOTICE CAREFULLY, YOUR LEGAL RIGHTS ARE AFFECTED WHETHER YOU ACT OR DO NOT ACT

A COURT AUTHORIZED THIS NOTICE. This is not a solicitation from a lawyer.
YOU ARE NOT BEING SUED.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT:	
FILE A CLAIM DEADLINE: AUGUST 13, 2022	If you submit a Proof of Claim as explained in this notice and that Proof of Claim is approved by the settlement administrator, you will receive a settlement check.
EXCLUDE YOURSELF DEADLINE: AUGUST 13, 2022	Receive no settlement payment. This is the only option that allows you to ever be part of any other lawsuit against Professional Account Services, Inc. about the claims in this case.
OBJECTION DEADLINE: AUGUST 13, 2022	Write to the Court if you disapprove of the settlement.
GO TO A HEARING SEPTEMBER 29, 2022 AT 9:00 A.M.	Ask to speak in Court about the fairness of the settlement.
DO NOTHING	Receive no settlement payment and you will release any and all of your claims related to the claims in this case if the Court approves the settlement.

Your rights and options – **and the deadlines to exercise them** – are explained in this notice.

1. Why did I get this Notice?

The records of Professional Account Services, Inc. ("PASI") show that PASI contacted you regarding unpaid medical bills which it believed were covered by an insurance carrier. The Court directed that you be sent this Notice because you have a right to know about a proposed settlement of a class action lawsuit,

and about all of your options, before the Court decides whether to approve the settlement. If the Court approves the settlement, and after any objections and appeals are resolved, a Settlement Administrator approved by the Court will review your claim and make the payments that the settlement allows.

The Court in charge of the case is the Court of Common Pleas of Luzerne County, Pennsylvania (the "Court"). The name of the case is Elaine Archavage, in her capacity as Executrix of the Estate of Steven Archavage, deceased and on behalf of all others similarly situated v. Professional Account Services, Inc., No. 2016-566 (the "Lawsuit"). The Honorable Lesa S. Gelb is overseeing this case.

2. What is this lawsuit about?

In general terms, this lawsuit alleges that PASI violated certain laws in trying to collect unpaid medical bills. It is alleged that PASI was a debt collector which was retained by various medical facilities in Pennsylvania, usually hospitals, to collect unpaid medical bills. PASI's employees would call patients, their attorneys and/or insurance companies to obtain information pertaining to potential sources of insurance to pay the medical bills.

The Complaint alleges that PASI violated debt collection laws by pretending to be the medical facility where the patient was treated instead of disclosing that it was a debt collector. The Complaint also alleges that PASI violated Pennsylvania wiretap laws because it recorded these phone calls without the consent of the other person. The Complaint also alleges that in conducting the debt collection activities, PASI violated the Pennsylvania Unfair Trade Practices and Consumer Protection Law ("UTPCPL"), committed fraud and was unjustly enriched.

PASI denies that its Insurance Department was a debt collector and contends that calls were made merely to verify insurance coverage. PASI generally denies all allegations in the Complaint.

This is only a summary. You can obtain more detailed information as set forth later in this Notice.

3. What is a class action?

In a class action lawsuit, one or more people called "Class Representatives" (in this case Steven Archavage) sue on behalf of themselves and others who have similar claims. All of these people together are called a "Class" or "Class Members." Mr. Archavage and all the Class Members like him are called the Plaintiffs. PASI is called the Defendant. In a class action, one court resolves the issues for everyone in the Class, except for those who choose to exclude themselves from the Class. On August 9, 2018, the Court decided this case should proceed as a Class Action because the Court found that the lawsuit meets the requirements of the Pennsylvania Rules of Civil Procedure which govern Class Actions. In general, the Court found that there are legal questions and facts common to all Class Members, that the claims of Steven Archavage which are part of this Class Action are typical of the claims of the rest of the Class, that these common questions are more important than questions affecting only individuals, and that this class action will be more efficient than having many individual lawsuits. The Court also found that Mr. Archavage, and the attorneys representing the Class, will fairly and adequately represent the interests of the Class.

Steven Archavage passed away during the pendency of this case. Therefore, his wife and executrix of his estate, Elaine Archavage, was substituted in the place and stead of Mr. Archavage, in order to continue the litigation to its conclusion.

4. The Class

Judge Gelb decided that anyone who fits this description is a Class Member:

(a) all persons within Pennsylvania who Defendant (including its agent(s) and /or employee(s)) communicated with in connection with unpaid/overdue medical bills wherein the Defendant held itself out as the hospital/creditor; and

(b) all persons within the above class whose contact with Defendant (including its agent(s) and/or employee(s)) was via telephone.

The relevant time period is January 1, 2012 to January 1, 2016. A search of PASI's records identified you as a potential member of the Class. If you are a member of the Class, unless you choose to exclude yourself from the Class, you will be deemed a "Class Member" and subject to the settlement. If you are not sure whether you are included in the Class, you can call the Settlement Administrator at 1-888-808-0284 or visit www.MedicalBillClassAction.com for more information.

5. The Settlement

Under the proposed settlement, PASI will pay to the Class Members $3,500,000.00 (the "Settlement Fund") in full settlement of all claims related to the Complaint. Plaintiffs' counsel will seek approval from the Court for the payment of counsel fees in the amount of $1,400,000.00, together with reimbursement of litigation costs and expenses, administration costs and incentive awards from the Settlement Fund. As part of the settlement, the parties negotiated an incentive award to the class representative in the amount of $100,000.00. Plaintiffs' counsel will seek approval of the incentive award to the Class Representative from the Settlement Fund. After such payments are deducted from the Settlement Fund, the remaining cash (the "Net Settlement Proceeds") will be distributed to those Class Members who submit a valid and timely claim on a pro rata basis. If any funds remain in the Settlement Fund due to the failure of Class Members to cash/deposit their settlement check, these remaining funds will be distributed equally to those Class Members who cashed/deposited their initial settlement check. No portion of the Settlement Fund will revert to PASI.

Payments will only be made if Judge Gelb approves the settlement as fair, reasonable and adequate.

6. How can I receive a payment?

In order to receive payment, you need to complete and submit a Proof of Claim to the Settlement Administrator. The claim form and the instructions for completing it can be found at www.MedicalBillClassAction.com. You can also request that a claim form be mailed to you by calling the Settlement Administrator at 1-888-808-0284 or writing to Archavage v PASI Settlement Administrator, 1650 Arch Street, Suite 2210, Philadelphia, PA 19130. You need to submit this Proof of Claim in order to receive a payment under the settlement.

Class Members who timely submit a properly completed and signed Proof of Claim will be eligible to receive the monetary relief provided by this settlement.

Your completed Proof of Claim must be submitted to the Settlement Administrator online at www.MedicalBillClassAction.com or sent by First Class Mail, postage prepaid, postmarked no later than **August 13, 2022**.

7. What am I giving up to receive a payment or stay in the Class?

Unless you exclude yourself, you are staying in the Class, and that means that you cannot sue, continue to sue, or be part of any other lawsuit against PASI about the issues that were or could have been raised in this case. It also means all of the Court's orders will apply to you and legally bind you, including the Release of Claims described in detail in the Settlement Agreement. This Release of Claims provision describes exactly the legal claims that you give up if this settlement is approved and you do not exclude yourself.

If you want to keep the right to sue PASI on your own about the legal issues that were or could have been raised in this case, then you must take steps to opt out. This is called excluding yourself from – or opting out of – the Class.

8. How do I get out of the settlement?

To exclude yourself from the Class, you must make your request in writing. A request for exclusion must contain the following: (1) a prominent, identifying reference to the case as follows: "Archavage v. Professional Account Services, Inc., No. 2016-566;" (2) your name; (3) your address; (4) your telephone number; (5) an expression of your desire to opt out or be excluded from the Class; and (6) your signature or the signature of an authorized representative. A separate request for exclusion must be submitted for each Class Member who wants to be excluded from the settlement.

Your written request for exclusion must be sent by First Class Mail, postage prepaid, and postmarked no later than **August 13, 2022**, and must be addressed to the Court-appointed Settlement Administrator as follows:

Archavage v. PASI Settlement Administrator
Attn: Exclusions
P.O. Box 58220
Philadelphia, PA 19102

You cannot exclude yourself on the phone or by email. If you ask to be excluded, you will not receive any settlement payment, and you cannot object to the settlement. You will not be legally bound by anything that happens in this lawsuit. You may be able to sue PASI with regard to the issues raised in this case in the future.

9. If I do not exclude myself, can I sue PASI for the same thing later?

No. Unless you exclude yourself, you give up the right to sue PASI for the claims this settlement resolves. If you have a pending lawsuit, speak to your lawyer in that lawsuit immediately. You must exclude yourself from this Class to continue your own lawsuit. Remember, the exclusion deadline is **August 13, 2022.**

10. If I exclude myself, can I receive money from this settlement?

No. If you exclude yourself, you will not receive any money. But you may sue or be part of a different lawsuit against PASI.

11. Do I have an attorney in this case, or do I need to get my own?

The Court has appointed Joseph P. Comerota, Esq. and Comerota Law, P.C. as counsel for all Class Members. He and his firm are called Class Counsel. The Court will determine reasonable amounts for Class Counsel's fees, expenses and costs, as well as the costs of settlement administration, and those items will be paid from the Settlement Fund.

If you want to be represented by your own lawyer in this case, you may hire one at your own expense. If you want to pursue the claims on your own, you should consider hiring your own lawyer and excluding yourself from this class action to pursue such claims on an individualized basis in a separate lawsuit. The Class Counsel listed above cannot represent you to file such individual claims either in this action or a separate action.

12. How do I tell the Court that I don't like the settlement?

You may remain a member of the Class and object to the settlement. If you do not exclude yourself from the Class, you may object to any aspect of the proposed settlement, including the fairness, reasonableness, or adequacy of the proposed settlement, the adequacy of the representation by the Class Representative or by Class Counsel, or the request of Class Counsel for fees, costs and expenses and the award to the Class Representative. Each objection must be in writing and include the following: (1) a prominent, identifying reference to the case as follows: "Archavage v. Professional Account Services, Inc., No. 2016-566;" (2) your name; (3) your address; (4) your telephone number; (5) a statement of each objection being made; (6) a statement indicating whether you intend to appear at the Fairness Hearing; (7) a list of witnesses whom you may call by live testimony and copies of any documents or papers that you plan to submit; and (8) if you will be represented by an attorney, the attorney must file a Notice of Appearance along with a list containing the full caption and case number of each previous class action in which that attorney has represented an objector.

You must file your objection with the Court, and send copies by First Class Mail, postage prepaid, to Class Counsel and counsel for PASI postmarked no later than August 13, 2022, as follows:

CLASS COUNSEL	**COUNSEL FOR PASI**
Joseph P. Comerota, Esq. Comerota Law, P.C. 7 South Main Street Suite 221 Wilkes-Barre, PA 18701	Stuart T. O'Neal, Esq. Burns White 100 Four Falls, Suite 515 1001 Conshohocken State Road West Conshohocken, PA 19428

If you do not comply with these procedures, including the deadline for submitting written objections, you will lose any opportunity to have your objection considered by the Court at the Fairness Hearing or to otherwise contest the approval of the proposed settlement or to appeal from any orders or judgments entered by the Court in connection with the proposed settlement.

13. Is there a difference between objecting and excluding?

Objecting is simply telling the Court that you don't like something about the settlement. You can object only if you stay in the Class, and you will be bound as a Class Member if the Court approves the settlement despite any objections. Excluding yourself is telling the Court that you do not want to be part of the Class. If you exclude yourself, you have no basis to object because the case no longer affects you.

14. When and where will the Court decide whether to approve the settlement?

The Court will hold a Fairness Hearing at **9:00 A.M. on September 29, 2022**, at the Luzerne County Courthouse, 200 North River Street, Wilkes-Barre, Pennsylvania, 18711. At this hearing, the Court will consider whether the settlement is fair, reasonable, and adequate. If there are objections, the Court will consider them. Persons who have followed the procedures described may appear to be heard by the Court. The Court may also decide whether to approve Class Counsel's fees, costs and expenses and the award to the Class Representative as negotiated in the settlement. After the hearing, the Court will decide whether to approve the settlement. It is not known how long these decisions will take.

15. May I speak at the hearing?

You may ask the Court for permission to speak at the Fairness Hearing. To do so, you must notify the Court and parties in writing. The writing must contain: (1) a prominent, identifying reference to the case as follows: "Archavage v. Professional Account Services, Inc., No. 2016-566" and "Notice of Intent to Appear;" (2) your full name, address, telephone number, and signature; and (3) if counsel will appear on your behalf, the counsel's full name, address, telephone number, and bar identification number.

You must file your Notice of Intent to Appear with the Court, and send copies by First Class Mail, postage prepaid, to Class Counsel and counsel for PASI, at the addresses provided for submitting objections (on page 5 above), no later than August 13, 2022. You cannot speak at the hearing if you exclude yourself from the Class.

16. What happens if I do nothing at all?

If you do nothing, you will not receive anything from this settlement. But, unless you exclude yourself, you won't be able to start a lawsuit or continue with a lawsuit against PASI about the legal issues that were or could have been raised in this case. It also means that all of the Court's orders will apply to you and legally bind you, including the Release of Claims described in detail in the Settlement Agreement. This Release of Claims provision describes exactly the legal claims that you give up if this settlement is approved and you do not exclude yourself.

17. How do I get more information about the settlement?

This Notice summarizes the proposed settlement. You can visit the website www.MedicalBillClassAction.com where you will find answers to common questions about the settlement, plus other information. You may also review the Class Action Settlement Agreement and other documents filed in the case through the Court's prothonotary viewer or by visiting the Luzerne County Courthouse, 200 North River Street, Wilkes-Barre, PA 18711, during normal business hours.

DO NOT CALL THE COURT.
DO NOT CALL OR SEND CORRESPONDENCE TO JUDGE GELB OR HER STAFF.

DATE: JUNE 14, 2022