UNITED STATES DISTRICT COURT FOR THE DISTRICT OF MASSACHUSETTS

MATTHEW W. COVIELLO, NATHAN BYRNE and VICTORIA HALSTED, individually and on behalf of all others similarly situated,

Plaintiff,

v.

BHS MANAGEMENT SERVICES, INC., THE BOARD OF DIRECTORS OF BHS MANAGEMENT SERVICES, INC. and JOHN DOES 1-20.

Defendant.

CIVIL ACTION NO.:

3:20-cv-30198-MGM

NOTICE OF CLASS ACTION SETTLEMENT

A federal court has authorized this Notice. This is not a solicitation from a lawyer.

PLEASE READ THIS NOTICE CAREFULLY AS IT MAY AFFECT YOUR RIGHTS

You are receiving this Notice of Class Action Settlement ("Notice") because the records of the BHS Partnership 403(b) Pension Plan (the "Plan"), indicates that you are or were a participant in the Plan during the period December 30, 2014, through August 28, 2024 (the "Class Period"). As such, your rights may be affected by a proposed settlement of this class action lawsuit (the "Settlement"). Please read the following information carefully to find out what the lawsuit is about, what the terms of the proposed Settlement are, what rights you have to object to the proposed Settlement Agreement if you disagree with its terms, and what deadlines apply.

This Notice contains summary information with respect to the Settlement. The complete terms and conditions of the Settlement are set forth in a Settlement Agreement ("Settlement Agreement"). Capitalized terms used in this Notice, but not defined in this Notice, have the meanings assigned to them in the Settlement Agreement. The Settlement Agreement, and additional information with respect to this lawsuit and the Settlement, are available at an Internet site dedicated to the Settlement, <u>www.BHSERISAsettlement.com</u>.

The Court in charge of this case is the United States District Court 20for the District of Massachusetts. The persons who sued on behalf of themselves and the Plan are called the "Plaintiffs," and the people they sued are called "Defendants." The Plaintiffs are Matthew W. Coviello, Nathan Byrne and Victoria Halsted. The Defendants are BHS Management Services, Inc., The Board of Directors of BHS Management Services, Inc. and John Does 1-20. The Action is known as *Coviello, et al. v. BHS Management Services, Inc., et al.*, No. 3:20-cv-30198-MGM, in the United States District Court for the District of Massachusetts.

YOUR LEGAL RIGHTS AND OPTIONS UNDER THE SETTLEMENT

YOU ARE NOT REQUIRED TO FILE A CLAIM IF YOU ARE ENTITLED TO A PAYMENT UNDER THE SETTLEMENT AGREEMENT.	If the Settlement is approved by the Court and you are a member of the Settlement Class, you will not need to file a claim in order to receive a Settlement payment if you are entitled to receive a payment under the Settlement Agreement.
HOW SETTLEMENT PAYMENTS WILL BE DISTRIBUTED.	If you currently have a positive account balance in the Plan and are a Settlement Class member, any share of the Net Settlement Amount to which you are entitled will be deposited into your Plan account. If you are a Former Participant (<i>i.e.</i> , no longer a participant in the Plan) and are a Settlement Class member, such funds shall be paid directly to you by the Settlement Administrator.
YOU MAY OBJECT TO THE SETTLEMENT BY JANUARY 8, 2025.	If you wish to object to any part of the Settlement, you may (as discussed below) write to the Court and the attorneys for the Parties about why you object to the Settlement.
YOU MAY ATTEND THE FAIRNESS HEARING TO BE HELD ON JANUARY 22, 2025.	If you submit a written objection to the Settlement to the Court and counsel before the Court-approved deadline, you may (but do not have to) attend the Fairness Hearing about the Settlement and present your objections to the Court. You may attend the Fairness Hearing even if you do not file a written objection, but you will only be allowed to speak at the Fairness Hearing if you file a written objection in advance of the Fairness Hearing AND you file a Notice of Intention To Appear, as described in the answer to Question 16 in this Notice.

• These rights and options—and the deadlines to exercise them—are explained in this Notice.

• The Court still has to decide whether to approve the Settlement. Payments will be made only if the Court approves the Settlement and that approval is upheld in the event of any appeal.

Further information regarding this litigation and this Notice may be obtained by contacting the following Class Counsel:

Mark K. Gyandoh CAPOZZI ADLER. P.C. Merion Station, PA 19066 Telephone: (610) 890-0200 Facsimile: (717) 233-4103

Class Counsel has established a toll-free phone number to receive your comments and questions: (610) 890-0200. You may also send an email to bhserisasettlement@noticeadministrator.com. In the subject line please write "BHS Settlement" You should contact Class Counsel with any questions regarding this Settlement, not the Court, BHS or counsel for the Defendants.

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SUMMARY OF SETTLEMENT

This litigation (the "Action") is a class action in which Plaintiffs— Matthew W. Coviello, Nathan Byrne and Victoria Halsted —allege that the Defendants breached ERISA fiduciary duties owed to the participants and beneficiaries of the Plan by, among other things, failing to attempt to reduce the Plan's expenses or exercise appropriate judgment to scrutinize each investment option that was offered in the Plan to ensure it was prudent. A copy of the Complaint as well as other documents filed in the Action are available at <u>www.BHSERISASettlement.com</u> or from Class Counsel. Defendants have denied and continue to deny all of the claims and allegations in the Action and deny any liability or wrongful conduct of any kind. Defendants believe they have administered the Plan lawfully, properly, prudently, and in the best interests of all Plan participants.

A Settlement Fund consisting of \$1,500,000.00 (one million and five hundred thousand dollars) in cash (the "Gross Settlement Amount") is being established in the Action. The Gross Settlement Amount will be deposited by insurers into an escrow account, and the Gross Settlement Amount, together with any interest earned, will constitute the Settlement Fund. Payment of any taxes, approved attorneys' fees and litigation expenses; payment of Case Contribution Awards to Plaintiffs; and the costs of administering the Settlement will be paid out of the Settlement Fund. After the payment of such fees, expenses, and awards, the amount that remains will constitute the Net Settlement Amount. The Net Settlement Amount will be allocated to Settlement Class members according to a Plan of Allocation to be approved by the Court.

STATEMENT OF POTENTIAL OUTCOME OF THE ACTION

Defendants strongly dispute each of the claims asserted in the Action and deny that they ever engaged in any wrongdoing, violation of law or breach of duty. Further, Plaintiffs would face an uncertain outcome if the Action were to continue. If settlement had not been reached, Defendants would present evidence that they reasonably and prudently managed the Plan's investment options and fees and fulfilled all of their fiduciary obligations. As a result, continued litigation could result in a judgment in favor of the Defendants and against Plaintiffs and Class. Even if the Plaintiffs and Class prevailed, they might recover a judgment less than the amount obtained as part of the Settlement, or no recovery at all.

Plaintiffs and the Defendants disagree on liability and do not agree on the amount that would be recoverable even if Plaintiffs were to prevail at trial. The Defendants deny all claims and contentions by Plaintiffs. The Defendants deny that they are liable to the Settlement Class and that the Settlement Class or the Plan has suffered any damages for which the Defendants could be held legally responsible. Having considered the uncertainty, costs and risks inherent in any litigation, particularly in a complex case such as this, Plaintiffs and Defendants have concluded that it is desirable that the Action be fully and finally settled on the terms and conditions set forth in the Settlement Agreement.

STATEMENT OF ATTORNEYS' FEES AND EXPENSES SOUGHT IN THE ACTION

Class Counsel will apply to the Court for an order awarding attorneys' fees not in excess of thirty-three and one third percent (33 1/3%) of the Settlement Amount (a maximum amount of \$499,950.00), plus reimbursement of expenses not to exceed \$100,000.00. Any amount approved by the Court will be paid from the Settlement Fund.

WHAT WILL THE PLAINTIFFS GET?

Plaintiffs will share in the allocation of the Net Settlement Amount on the same basis as all other members of the Settlement Class. In addition, Plaintiffs will ask the Court to award up to \$10,000 to each of the Plaintiffs as Case Contribution Awards for their participation in the Action and representation of the Settlement Class. Any such awards will be paid solely from the Settlement Fund.

BASIC INFORMATION

1. Why did I get this Notice Package?

You or someone in your family may have been a participant in or a beneficiary of the Plan **during the period from December 30, 2014 to August 28, 2024**.

The Court directed that this Notice be sent to you because, if you fall within the definition of the Settlement Class, you have a right to know about the Settlement and the options available to you regarding the Settlement before the Court decides whether to approve the Settlement. If the Court approves the Settlement, and after any objections and appeals are resolved, the Net Settlement Amount will be distributed to the Settlement Class members according to a Court-approved Plan of Allocation described below. This Notice describes the Action, the Settlement, your legal rights, what benefits are available, who is eligible for them, and how to get them.

2. What is the Action about?

The Action claims that under ERISA, the Defendants owed fiduciary duties of care and prudence to the Plan and that they violated those duties in connection with the selection and monitoring of the Plan's investment options and administrative services. Plaintiffs allege that Defendants did not exercise appropriate judgment to scrutinize each investment option that was offered in the Plan to ensure it was prudent. Additionally, Plaintiffs allege Defendants failed to prudently monitor the recordkeeping fees charged to Plan participants resulting in excessive fees. Recordkeeping in simple terms refers to the suite of administrative services provided to retirement plan participants that generally includes provision of account statements to participants.

THE DEFENSES IN THE ACTION

Defendants deny all of the claims and allegations made in the Action and deny that they ever engaged in any wrongful conduct. If the Action were to continue, the Defendants would raise numerous defenses to liability, including:

- Defendants did not engage in any of the allegedly improper conduct charged in the Complaint;
- Defendants reasonably and prudently managed the Plan's investment options and fees, including all recordkeeping fees, and fulfilled all of their fiduciary obligations;
- The Plan's investment options were and are reasonable, prudent, and sound investment options for Plan participants;
- Even if a court were to determine that Defendants failed to discharge any duty under ERISA, any such breach of fiduciary duty did not cause the Plan or its participants to suffer any loss.

THE ACTION HAS BEEN AGGRESSIVELY LITIGATED

Class Counsel has extensively investigated the allegations in the Class Action. Among other efforts, Class Counsel reviewed Plan-governing documents and materials, communications with Plan participants, U.S. Department of Labor filings, news articles and other publications, and other documents regarding the general and specific matters that were alleged in the Complaint filed on December 30, 2020. On March 8, 2021, Defendants filed a Motion to Dismiss Plaintiffs' Complaint. After the Parties fully briefed the merits of the motion to dismiss, the Court issued an order on June 9, 2022 denying the motion. Thereafter, Plaintiffs filed a motion for class certification on February 23, 2023. The Parties then jointly stipulated to certification of a class on March 17, 2023, which was approved by the Court on March 20, 2023. Expert discovery ensued shortly afterward. After Plaintiffs served their opening expert report the Parties agreed to stay the matter to attend mediation.

SETTLEMENT DISCUSSIONS

Settlement discussions were robust and arms' length at all times. The Parties attended a full-day mediation with a neutral private mediator, Robert Meyer of JAMS on April 19, 2024 where they were able to resolve the Action.

3. Why is this case a Class Action?

In a class action, one or more plaintiffs, called "class representatives" sue on behalf of people who have similar claims. All of these people who have similar claims collectively make up the "class" and are referred to individually as "class members." One case resolves the issues for all class members together. Because the conduct alleged in this Action is claimed to have affected a large group of people – participants in the Plan during the Class Period – in a similar way, Plaintiffs filed this case as a class action.

4. Why is there a Settlement?

As in any litigation, all parties face an uncertain outcome. On the one hand, continuation of the case against the Defendants could result in a judgment greater than this Settlement. On the other hand, continuing the case could result in Plaintiffs obtaining no recovery at all, losing the case, or obtaining a recovery that is less than the amount of the Settlement. Based on these factors, Plaintiffs and Class Counsel have concluded that the proposed Settlement is in the best interests of all Settlement Class members.

5. How do I know whether I am part of the Settlement?

You are a member of the Settlement Class if you fall within the definition of the Settlement Class preliminarily approved by Judge Mark G. Mastroianni:

All persons, except individual Defendants and their immediate family members, who were participants in or beneficiaries of the Plan, at any time during the Class Period, and any Alternate Payee of a Person subject to a QDRO who participated in the Plan at any time during the Class Period.

The "class period" referred to in this definition is from December 30, 2014 to August 28, 2024. f you are a member of the Settlement Class, the amount of money you will receive, if any, will depend upon the Plan of Allocation, described below.

THE SETTLEMENT BENEFITS—WHAT YOU GET

6. What does the Settlement provide?

Provided that the Settlement becomes Final, a Settlement Fund consisting of \$1,500,000.00 will be established in the Action. The amount of money that will be allocated among members of the Settlement Class, after the payment of any taxes and Court-approved costs, fees, and expenses, including attorneys' fees and expenses of Class Counsel, any Court-approved Case Contribution Awards to be paid to Plaintiffs, and payment of expenses incurred in calculating the Settlement payments and administering the Settlement, is called the Net Settlement Amount. The Net Settlement Amount will not be known until these other amounts are quantified and deducted. The Net Settlement Amount will be allocated to members of the Settlement Class according to a Plan of Allocation to be approved by the Court. The Plan of Allocation describes how Settlement payments will be distributed to Settlement Class members who receive a payment.

If the Settlement is approved by the Court, all Settlement Class members and anyone claiming through them shall be deemed to fully release the Released Parties from Released Claims.

The Released Parties are (a) Defendants, their representatives, attorneys, agents, directors, officers, or employees; (b) Defendants' insurers, co-insurers, excess carriers, and reinsurers, (c) BHS's direct and indirect, past, present or future parents, subsidiaries, affiliates, divisions, joint ventures, predecessors, successors, successors-in-interest, and assigns, and each Person that controls, is controlled by, or is under common control with them, (d) the Plan and the Plan's current and past fiduciaries, administrators, plan administrators, recordkeepers, service providers, consultants, and parties-in-interest and (e) Defendants' current and past agents, officers, employees, trustees, Board of Trustees, and members of the Board of Trustees.

The above description of the proposed Settlement is only a summary. The complete terms, including the definitions of the Released Parties and Released Claims, are set forth in the Settlement Agreement (including its exhibits), which may be obtained at a dedicated Settlement Internet site, <u>www.BHSERISAsettlement.com</u>.

7. How much will my payment be?

Each Settlement Class member's share will be calculated according to a Court-approved Plan of Allocation by a third-party vendor ("Settlement Administrator") selected by Class Counsel. You are not required to calculate the amount you may be entitled to receive under the Settlement as the Settlement Administrator will do so under the Plan of Allocation. In general, your proportionate share of the Settlement will be calculated as follows:

- First, the Settlement Administrator will obtain balances for each Settlement Class member in their Plan accounts as of December 30, 2014, or the balance reflected in their 2014 fourth quarter statement, whichever balance is more practical to obtain, and on December 31 of each subsequent year of the Class Period up to and including 2023. For 2024, a Plan participant's balance on June 30, 2024, or the balance reflected in their 2024 second quarter statement, whichever balance is more practical to obtain, will be used. For Class Members who had a balance in their accounts at the beginning of the Class Period, but liquidated their account prior to June 30, 2024, the balance of their account at the time of their last quarterly statement will be the balance used for purposes of calculating an award under the Plan of Allocation. Each Class Member's account balances for each year of the Class Period based on the account balances as of these dates will be summed. This summed amount will be that Class Member's "Balance."
- Second, the Balance for all Class Members will be summed.
- Third, each Class Member will receive a share of the Net Settlement Amount in proportion to the sum of that Class Member's Balance as compared to the sum of the Balance for all Class Members, *i.e.* where the numerator is the Class Member's Balance and the denominator is the sum of all Class Members' Balances.
- The amounts resulting from this initial calculation will be known as the Preliminary Entitlement Amount. Class Members who are entitled to a distribution of less than \$10.00 will receive a distribution of \$10.00 (the "De Minimis Amount") from the Net Settlement Amount. In other words, the Settlement Administrator shall progressively increase Class Members' awards falling below the De Minimis Amount until the lowest participating Class Member award is the De Minimis Amount, *i.e.* \$10.00. The resulting calculation shall be the Final Entitlement Amount for each Class Member. The sum of the Final Entitlement Amount for each Class Member will equal the dollar amount of the Net Settlement Amount.

You will not be required to produce records that show your Plan activity. If you are entitled to a share of the Settlement Fund, your share of the Settlement will be determined based on the Plan's records for your account. If you have questions regarding the allocation of the Net Settlement Amount, please contact Class Counsel listed on Page 2 above.

8. How may I receive a payment?

You do not need to file a claim. The Entitlement Amount for Settlement Class members with an Active Account (an account with a positive balance) as of the date of the calculation of the Final Entitlement Amount, will be allocated into their Plan account (unless that Plan account has been closed in the intervening period between the calculation of the Entitlement Amount and the payment of the Entitlement Amount, in which case that Class Member will receive their allocation via a check from the Settlement Administrator.

All such payments are intended by the Settlement Class to be "restorative payments" in accordance with Internal Revenue Service Revenue Ruling 2002-45. Checks issued to Former Participants pursuant to this paragraph shall be valid for 180 days from the date of issue. If you are a former Plan participant and have not provided the Plan with your current address, please contact Class Counsel listed on Page 2 above.

Each Class Member who receives a payment under this Settlement Agreement shall be fully and ultimately responsible for payment of any and all federal, state, or local taxes resulting from or attributable to the payment received by such person.

9. When would I get my payment?

The Settlement cannot be completed unless and until several events occur. These events include final approval of the Settlement by the Court, approval of the Settlement by an independent fiduciary to the Plan, transfer of the Net Settlement Amount to the Plan, and calculation of the amount of the Settlement owed to each Settlement Class member. If objections are made to the Settlement or appeals are taken by objectors who oppose the approval of the Settlement, this process may take a long time to complete, possibly several years.

There will be no payments if the Settlement Agreement is terminated.

The Settlement Agreement may be terminated for several reasons, including if (1) the Court does not approve or materially modifies the Settlement Agreement, or (2) the Court approves the Settlement Agreement but the approval is reversed or materially modified by an appellate court. If the Settlement Agreement is terminated, the Action will proceed in litigation again as if the Settlement Agreement had not been entered into. The Settlement is not conditioned upon the Court's approval of attorneys' fees or the reimbursement of expenses/costs sought by Class Counsel, the Case Contribution Awards sought by Plaintiffs, or any appeals solely related thereto.

10. Can I get out of the Settlement?

You do not have the right to exclude yourself from the Settlement. The Settlement Agreement provides for certification of the Settlement Class as a non-opt-out class action under Federal Rule of Civil Procedure 23(b) (1), and the Court has preliminarily determined that the requirements of that rule have been satisfied. Thus, it is not possible for any Settlement Class members to exclude themselves from the Settlement. As a Settlement Class member, you will be bound by any judgments or orders that are entered in the Action for all claims that were or could have been asserted in the Action or are otherwise released under the Settlement.

Although you cannot opt out of the Settlement, you can object to the Settlement and ask the Court not to approve it. For more information on how to object to the Settlement, see the answer to Question 13 below.

THE LAWYERS REPRESENTING YOU

11. Do I have a Lawyer in the case?

The Court has preliminarily appointed the law firm of Capozzi Adler, P.C. as Class Counsel for the Settlement Class. You will not be charged directly by these lawyers. If you want to be represented by your own lawyer, you may hire one at your own expense.

12. How will the Lawyers be paid?

Class Counsel will file a motion for the award of attorneys' fees of not more than one third (33 1/3%) of the Settlement Amount, plus reimbursement of expenses incurred in connection with the prosecution of the Action. This motion will be considered at the Fairness Hearing described below.

OBJECTING TO THE ATTORNEYS' FEES

By following the procedures described in the answer to Question 13, you can tell the Court that you do not agree with the fees and expenses the attorneys intend to seek and ask the Court to deny their motion or limit the award.

13. How do I tell the Court if I do not like the Settlement?

If you are a Settlement Class Member, you can object to the Settlement if you do not like any part of it. You can give reasons why If you are a Settlement Class Member, you can object to the Settlement if you do not like any part of it. You can give reasons why you think the Court should not approve it. To object, you must send a letter or other writing saying that you object to the Settlement in Coviello, et al. v. BHS Management Services, Inc.., et al., No. 3:20-cv-30198. Be sure to include your name, address, telephone number, signature, and a full explanation of all the reasons why you object to the Settlement. You must file your objection with the Clerk of the Court of the United States District Court for the District Of Massachusetts so that it is received no later than January 8, 2025. The address is:

Clerk of the Court Springfield Courthouse 300 State Street, Suite 120 Springfield, MA 01105

The objection must refer prominently to this case name: Coviello, et al. v. BHS MANAGEMENT SERVICES, INC., et al., No. 3:20-cv-30198.

A copy of your objection must also be provided to Class Counsel and Defense Counsel by email to bhserisasettlement@noticeadministrator.com (writing "BHS Management Services, Inc" in the subject line) or to the following respective addresses for Class and Defense Counsel:

Class Counsel

Mark K. Gyandoh Capozzi Adler, P.C. 312 Old Lancaster Rd Merion Station, PA 19066 Defense Counsel

Lindsey Chopin Jackson Lewis P.C. 601 Poydras Street. Suite 1400 New Orleans, LA 70130 Tel: (504) 208-1755 Fax: (504) 208-1759

THE FAIRNESS HEARING

The Court will hold a Fairness Hearing to decide whether to approve the Settlement as fair, reasonable, and adequate. You may participate in the Fairness Hearing, which may be held telephonically or by video conference, and you may ask to speak if you have timely asserted an objection, but you do not have to participate in the Fairness Hearing to have your objection considered. It is your obligation to ensure that your written objection is received by the Court by no later than January 8, 2025.

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

The Fairness Hearing currently is scheduled for January 22, 2025, at the United States District Court for the District of Massachusetts, 300 State Street, Suite 120, Springfield, Massachusetts 01105, before the Hon. Mark G. Mastroianni, or other courtroom as the Court may designate. The Court may hold this hearing in person or via Zoom or other videoconference technology designated for use by the United States District Court system. The Court may adjourn the Fairness Hearing without further notice to the Settlement Class and also may schedule the hearing to be done by telephone or video conference at its sole discretion. If you wish to attend, you should confirm the date and time of the Fairness Hearing with Class Counsel before doing so or on the Court's official docket. At that hearing, the Court will consider whether the Settlement is fair, reasonable, and adequate. If there are objections, the Court will consider them. The Court will also rule on the motions for attorneys' fees and reimbursement of expenses and for Case Contribution Awards for Plaintiffs. The Parties do not know how long these decisions will take or whether appeals will be filed.

15. Do I have to come to the Hearing?

No, but you are welcome to attend at your own expense. If you file an objection, you do not have to come to Court to talk about it. As long as you mailed your written objection on time, it will be before the Court when the Court considers whether to approve the Settlement. You also may pay your own lawyer to attend the Fairness Hearing, but such attendance is also not necessary.

16. May I speak at the Hearing?

If you submit a timely written objection to the Settlement to the Court and counsel before the Court-approved deadline, you may (but do not have to) attend the Fairness Hearing and present your objections to the Court. You may attend the Fairness Hearing even if you do not file a written objection, but you will only be allowed to speak at the Fairness Hearing if you file a written objection in advance of the Fairness Hearing AND you file a Notice of Intention To Appear, as described in this paragraph. To do so, you must file with the Court a letter or other paper called a "Notice of Intention To Appear at Fairness Hearing in *Coviello, et al. v. BHS MANAGEMENT SERVICES, INC.., et al.*, No. 3:20-cv-30198. Be sure to include your name, address, telephone number, and your signature. Your Notice of Intention To Appear must be received by the attorneys listed in the answer to Question 13 above, no later than January 8, 2025, and must be filed with the Clerk of the Court at the address listed in the answer to Question 13.

IF YOU DO NOTHING

17. What happens if I do nothing at all?

If you do nothing and you are a Settlement Class member, and the Settlement is approved, you will participate in the Settlement of the Action as described above in this Notice.

GETTING MORE INFORMATION

18. Are there more details about the Settlement?

Yes. This Notice summarizes the proposed Settlement. The complete terms are set forth in the Settlement Agreement. You may obtain a copy of the Settlement Agreement by making a written request to Class Counsel listed on Page 2 above. Copies may also be obtained and/or accessed at the dedicated Settlement website, <u>www.BHSERISAsettlement.</u> com, by calling the toll-free number, (866) 852-2299, or by sending an email to BHSERISAsettlement .com. In the subject line please write "BHS Settlement" You are encouraged to read the complete Settlement Agreement.

DO NOT CONTACT THE COURT, THE CLERK'S OFFICE, BHS, OR COUNSEL FOR BHS REGARDING THIS NOTICE. THEY WILL NOT BE ABLE TO ANSWER YOUR QUESTIONS. INSTEAD CONTACT CLASS COUNSEL, THE SETTLEMENT ADMINISTRATOR TOLL-FREE AT (866) 852-2299, OR VISIT THE SETTELMENT WEBSITE AT WWW. BHSERISASETTLEMENT.COM.