

MALLINCKRODT (“MNK”) OPIOID PERSONAL INJURY TRUST

NAS PI CLAIM FAQs

These FAQs are meant to simplify the description of the Personal Injury Claim submission and review process to facilitate Claimant and Law Firm understanding, and are not all inclusive. However, the actual Plan, PI Trust Distribution Procedures and Trust documents are controlling, and these FAQs will evolve and be edited as the Trust administration proceeds.

A. NAS PI Claim Defined

1. What is a NAS PI Claim?

A “NAS PI Claim” (also referred to as a NAS PI Opioid Claim) is an opioid claim, including opioid demand, for present and future claims held by any natural person who has been diagnosed by a licensed medical provider with a medical, physical, cognitive, or emotional condition resulting from such natural person’s intrauterine exposure to opioids or opioid replacement or treatment medication including but not limited to the condition known as neonatal abstinence syndrome, and does not include any NAS Monitoring Opioid Claims. See the PI Trust Distribution Procedures for NAS PI Claims (the “NAS PI TDP”) and the Plan. A NAS PI Claim does not require proof that the opioid exposure was caused by the use of an opioid manufactured by MNK. **The NAS PI Claim must be submitted within three (3) years from the June 16, 2022, Effective Date, or by June 15, 2025.**

B. Qualifying to File a NAS PI Claim

2. Who qualifies to file a NAS PI Claim?

To establish an Allowed NAS PI Claim, you (or a deceased person on whose behalf you are filing a NAS PI Claim) must have been diagnosed by a licensed medical provider of a medical, physical, cognitive, or emotional condition (damages) resulting from intrauterine exposure to either:

1. Opioids; or
2. Opioid replacement/treatment medication.

If you are the parent, guardian, or legal representative of a child who has been diagnosed as described above, then you can file a claim on their behalf. You will be required to provide documentation of your authority to act on behalf of the child/minor claimant. (See Questions 16–17 for Proxy requirements).

To help explain the types of damages that qualify you, please refer to the NAS Admission Criteria (“NCAM”) developed by NAS Counsel, and the written critique of the NCAM provided by the Trustee’s Neonatologist Expert and the resulting NCAM Claims Grading Manual found on the NAS PI Claims tab on this website. The Trust will accept as a qualifying diagnosis any diagnosis approved in the Neonatologist critique of the NCAM, in the NCAM Claims Grading Manual. The NCAM and the neonatologist critique can be found in the NAS PI Claims tab on this website.

3. Who is considered a licensed medical provider?

Physicians, nurses, physician assistants, mental health counselors or therapists, and professionals at a rehabilitation center

4. Is Neonatal Abstinence Syndrome the only possible diagnosis that allows a person to qualify?

NO → Neonatal Abstinence Syndrome is included, but it is not the only possible diagnosis. Refer to the NCAM and the neonatologist critique found in the NAS PI Claims tab on this website.

5. If I recently received my diagnosis, can I still qualify?

YES → You may file a claim based on diagnosis/facts that occur before you file your claim as long as the intrauterine exposure to opioids or opioid replacements or treatment medication occurred on or before the Effective Date **and** you file your claim within three (3) years from the June 16, 2022, Effective Date, or by June 15, 2025.

6. If I qualify to file a claim, do I have to file?

NO → You are allowed to opt out and elect to liquidate your claim in the tort system at your own expense, rather than under the NAS PI TDP. If you opt out, you cannot opt back in. But, if you do nothing, you will have no claim.

7. How do I opt out?

To opt out, you must check the box on the NAS PI Claim Form indicating you are choosing to opt out and submit the completed and signed claim form within three (3) years of the June 16, 2022, Effective Date, or by June 15, 2025.

If you make such election, you may file a lawsuit regarding your NAS PI Claim (and no other claims) in the tort system provided that the lawsuit is filed:

1. against the Trust, listing no other parties as defendants;
2. in the Delaware District Court, unless the Bankruptcy Court orders differently; and
3. in your individual capacity, not as a member or representative of a class and no such lawsuit may be consolidated with any other plaintiff's lawsuits, or on motion of any plaintiff.

If a NAS PI Claimant obtains a judgment on his/her NAS PI Claim in the tort system and such judgment becomes a final order (a "Final Judgment"), such Final Judgment shall be deemed Allowed for purposes of the Plan and shall be payable by the Trust over time (as provided in the NAS PI TDP), subject to the NAS PI TDP limitations on damages, the NAS Recovery Percentage, the Maximum Value, any allowed deductions under the Plan and the NAS PI TDP, and the resolution of healthcare liens.

A NAS PI Claimant who obtains a Final Judgment through the tort system shall be entitled to receive from the PI Trust, in full and final satisfaction of that Final Judgment, a gross amount (subject to certain deductions) equal to the **LESSER OF** the Maximum Value (which is \$6,000), and the NAS Percentage-Reduced Claim (which is the liquidated value

of the obtained Final Judgment multiplied by the ½ % NAS Recovery Percentage). The NAS Recovery Percentage may or may not be altered over time. For more information regarding Procedures for NAS PI Claimants Who Opt to Liquidate Their NAS PI Claims in the Tort System, please refer to ARTICLE 7 of the NAS PI TDP.

C. Filing a NAS PI Claim

8. How do I file a NAS PI Claim?

You can file a NAS PI Claim within three (3) years of the June 16, 2022, Effective Date, or by June 15, 2025 by:

1. Submitting a NAS PI Claim Form and supporting documentation through the NAS Portal link located on the NAS PI Claims Tab of this website, or
2. Downloading the NAS PI Claim Form on the NAS PI Claims Tab of this website, completing the NAS PI Claim Form and mailing it with your supporting documentation to: **MNK PI Trust, PO Box 361930, Hoover, AL 35236-1930.**

9. What must I include in my submission?

You must include the following:

1. a completed and signed NAS PI Claim Form;
2. competent evidence to demonstrate a diagnosis by a licensed medical provider with a medical, physical, cognitive, or emotional condition resulting from such natural person's intrauterine exposure to opioids or opioid replacement or treatment medication including but not limited to the condition known as neonatal abstinence syndrome;
3. a completed and signed HIPAA Release Form;
4. if the NAS PI Claimant is a minor, documentation to show that you are qualified Proxy who is authorized to file a NAS PI Claim on the minor's behalf; and
5. if the NAS PI Claim is on behalf of a deceased person, a certified death certificate must be provided AND:
 - a. if an Estate has been opened, provide Estate Documentation;
 - b. If an Estate has not been opened, but there was a Will, the person filing the claim, who was named as the Executor under the Will, should execute and submit the **NAS PI SD1 Heirship Declaration Form**, a copy of which is located in the NAS PI Claims tab of this website; or
 - c. If an Estate has not been opened, and there was no Will, the person filing the claim should complete and submit the **NAS PI SD2 Heirship Declaration Form**, a copy of which is located in the NAS PI Claims tab of this website.

10. Will there be other forms I have to submit after my initial submission?

YES → After your NAS PI Claim has been reviewed and any deficiencies addressed, the Trust will send you a written notice advising you if your claim is Allowed or Disallowed.

If your claim is Allowed, your notice will include notice of your award amount, as well as a release document that must be signed prior to receiving any such award.

11. How will I know what forms to fill out for my NAS PI Claim submittal?

The required forms are located under the NAS PI Claims Tab.

12. What is included on the NAS PI Claim Form?

The NAS PI Claim Form includes the following:

1. Claimant Certification;
2. Instructions for submitting all required information; and
3. Description of evidence required to establish a claim.

13. When will I be required to submit an Heirship Declaration?

If you are filing a NAS PI Claim for a person who is deceased, you may be required to submit an Heirship Declaration if the court has not appointed an executor, administrator, or personal representative of the deceased's estate.

14. How long do I have to file a NAS PI Claim?

You have three (3) years from the June 16, 2022, Effective Date, or by June 15, 2025, to complete, sign, and submit a NAS PI Claim Form.

15. What if I represent a NAS PI Claimant who is still a minor?

If you represent a minor NAS PI Claimant, you will be responsible for submitting the above requirements, including showing you are acting on behalf of the minor NAS PI Claimant as a proxy.

16. Who can be a minor NAS PI Claimant's proxy?

You may be considered the minor NAS PI Claimant's proxy if you show you are one of the following:

1. The NAS PI Claimant's custodial parent;
2. The NAS PI Claimant's legal guardian (under applicable law); or
3. An adult providing custody/care to the NAS PI Claimant.

17. How do I prove I am the NAS PI Claimant's proxy?

We have prepared a MNK Proxy Form that can be completed and submitted in order to satisfy the below sworn statement requirements for a purported proxy. This completed MNK Proxy Form, along with any required supporting documentation, may be submitted in order to satisfy the Proxy proof requirements. This MNK Proxy Form can be found in the Important Documents to Review Before Filing a Claim section of the NAS PI Claims tab of this website.

If you are a purported proxy submitting a NAS PI Claim on behalf a Minor Claimant, you must submit documentation of your authority to act on behalf of the Minor Claimant, consisting of the following as proof:

1. If you are the custodial parent of the Minor Claimant, you must submit a sworn statement that you are the Minor Claimant’s custodial parent.
 2. If you are the guardian of the Minor Claimant, you must submit either:
 - a. a court order appointing you as guardian; or
 - b. other documents reasonably acceptable to the Trust that is sufficient under applicable law to evidence guardianship.
 3. If you are neither the guardian nor the custodial parent of the Minor Claimant, you must submit both of the following:
 - a. a statement by you, under penalty of perjury:
 - i. stating that you are providing custody/care to the Minor Claimant;
 - ii. stating how long you have been providing custody and care to the Minor Claimant; and
 - iii. explaining your relationship to the Minor Claimant and the circumstances around the provision of care and custody.
 - b. a statement and/or records from one of the following in support of your statement under penalty of perjury:
 - i. Minor Claimant’s school;
 - ii. Your landlord or property manager;
 - iii. Minor Claimant’s health provider;
 - iv. Minor Claimant’s childcare provider;
 - v. Your placement agency;
 - vi. Governmental social services agency;
 - vii. Indian tribe officials; or
 - viii. Your Employer.
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D. Supporting Evidence for a NAS PI Claim

18. What can I submit to show evidence of a NAS PI Claim?

In order to qualify to receive an award from the Trust on account of a NAS PI Claim, the NAS PI Claimant must submit, in addition to the NAS PI Claim Form, one of the following forms of evidence:

1. A document from a licensed medical provider diagnosing the NAS PI Claimant with one of the following:
 - a. a medical, physical, cognitive, or emotional condition resulting from intrauterine exposure to opioids; or
 - b. a medical, physical, cognitive, or emotional condition resulting from intrauterine exposure to opioid replacement/treatment medication.
2. A document from licensed medical provider affirming that the NAS PI Claimant had Neonatal Opioid Withdrawal Syndrome (“NOWS”); or
3. Medical Records evidencing the NAS PI Claimant had a Neonatal Abstinence Syndrome diagnosis, including:
 - a. post-natal treatment for symptoms caused by opioid exposure;

- b. symptoms of post-natal withdrawal from opioids;
- c. medical scoring for NAS or Nows that was positive or indicated fetal opioid exposure;
- d. positive toxicology screen of birth mother or infant for opioids or opioid-weaning drugs; or
- e. A maternal diagnosis of opioid use disorder by the birth mother.

Refer to the NCAM and the neonatologist critique of the NCAM, copies of which are located in the NAS PI Claims tab of this website. All diagnosis approve by the critique are accepted.

19. Will I be required to prove that the NAS PI Claimant had, or currently has, an opioid prescription?

NO → You will not be required to provide evidence proving the NAS PI Claimant had, or currently has, an opioid prescription.

20. Who determines if the evidence submitted is considered incomplete/deficient?

The Trustee has the discretion to determine whether your submitted evidence is complete (see section F. Deficient or Incomplete NAS PI Claims for additional information regarding incomplete/deficient evidence).

21. Will I have to submit additional evidence after submitting the NAS PI Claim Form and supporting evidence is submitted?

If the Trust believes it is relevant, you may be required to provide additional relevant documentation or other evidence.

22. Who will be assessing/auditing my claim?

One of the following will be assessing/auditing your claim:

- 1. the Trustee; or
- 2. a third party retained by the Trust.

23. How will the Trust determine if the evidence supports the claim?

The evidence provided supports the NAS PI Claim when, in the opinion of the Trustee, it establishes that it is more likely true than not true that the injury occurred.

24. Will the information provided be confidential?

YES → It is assumed that information in your NAS PI Claim Form, and any other related materials, was intended to:

- 1. Remain confidential between you and the Trust; and
- 2. Be protected by all applicable state and federal privileges and protections.

25. What about third parties hired by the Trust to assess/audit claims?

In specific limited circumstances, the Trust may disclose information, documents, or other materials, if it is reasonably necessary to process your claim or in order to resolve liens.

26. How will the Trust make sure personal information remains confidential when it is sent to a third party?

The Trust shall take any and all steps reasonably feasible (as determined by the Trust) to ensure your personal information remains confidential, including, receiving a written confidentiality agreement from the third party that:

1. Ensures your information will be used solely by the third party for the purpose stated in the agreement; and
2. Prohibits the third party from sharing your information except as stated in the agreement.

27. What happens to personal information once the Trust is closed?

Once the Trust winds down (leading to the termination of the Trust), if the Trust determines there is no legitimate reason to keep submitted records/information, the Trust will securely destroy all records containing any personal information in compliance with any applicable federal laws and Delaware laws.

28. What happens after the records are securely destroyed?

The Trust will file a certification with the Bankruptcy Court attesting to the secure destruction of the records in compliance with any applicable federal laws and Delaware laws.

E. NAS PI Claims Processing

29. How will NAS PI Claims be processed?

NAS PI Claims will be processed based on their place in the First-In-First-Out (“FIFO”) Processing Queue.

30. How is the position in the FIFO Processing Queue determined?

The position in the FIFO Processing Queue will generally be determined by the date the NAS PI Claim Form was filed with the Trust, and, if the claim is filed on the same date as other NAS PI Claimants, the position will be determined as follows:

1. If more than one NAS PI Claim is filed the same day, then the order the claim is processed will be based on the date of diagnosis of a qualifying condition, with the earliest date of diagnosis being processed first; however,
2. If the NAS PI Claimants have the same diagnosis date, then the order the claim is processed will be determined based on date of birth of the NAS PI Claimant, with older NAS PI Claimants given priority over younger NAS PI Claimants.

31. What if my attorney’s law firm is representing multiple NAS PI Claimants, and the law firm submits multiple claims in the same day?

If a law firm submits less than 10 NAS PI Claims on the same day, your position will be determined as stated above.

If a law firm submits more than 10 NAS PI Claims on the same day, your position in the FIFO Processing Queue will be randomly assigned within the FIFO queue. For example, if a law firm submits 100 NAS PI Claims on the same day, those 100 NAS PI Claims will be randomly assigned a position in the FIFO queue for the next 100 spots in the queue.

32. What if I elect to opt out?

If you elect to opt out and liquidate your claim in the tort system, you will not enter the FIFO Processing Queue → once the appropriate court issues a final judgment concerning your opt-out claim, you will be placed in the FIFO Payment Queue (see section I. Payment of NAS PI Claim Awards for additional information regarding the FIFO Payment Queue).

F. Deficient or Incomplete NAS PI Claims

33. What if my NAS PI Claim is deficient/incomplete?

If your NAS PI Claim is deficient, you will be notified by the Trust and have 60 days to cure any deficiencies.

34. What are some examples of deficiencies?

Common deficiencies can include, but are not limited to, the following:

1. Failing to sign or complete the NAS PI Claim Form;
2. Failing to execute the HIPAA authorization; and
3. Failing to submit qualifying evidence.

35. What if I don't cure my deficiencies?

If the deficiency is not timely cured to the satisfaction of the Trustee (within 60 days of notification), depending on what the deficiency is, a deduction/penalty may be assessed, or the NAS PI Claim may be Disallowed.

36. What is included in a deduction/penalty?

A possible result of not timely curing a deficiency will include the Trustee having the authority to prevent you from receiving all, or part, of your NAS PI Claim.

If the Trustee concludes that either you, or your attorney, have engaged in a pattern or practice to circumvent full or truthful disclosure, the Trustee also has the sole discretion to disallow, reduce, or eliminate your award.

G. Award Amount Notification for NAS PI Claims

37. When will I be notified of the award amount for my NAS PI Claim?

After your NAS PI Claim has been reviewed and any deficiencies addressed, the Trust will send you a written notice to inform you if your claim was Allowed or Disallowed. If your claim is Allowed, your notice will include notice of your estimated award amount, as well as a release document that must be signed prior to receiving your award.

38. When will the release be effective?

The release is effective when you approve your award amount and deliver the properly executed release form to the Trustee.

39. How will the Trust determine my award?

The amount paid on account of each Allowed NAS PI Claim (the “NAS Payment Amount”) will be determined based on the goal of the Trust to divide the funds available for distribution equally among present and future NAS PI Claimants.

40. How will the Trust divide the funds equally?

The Trustee will flexibly evaluate the following factors, and may rely on advice of experts and, exercising common sense, and with the consent of the NAS Representative and the FCR, to determine your offer:

1. Current estimates of the number of present and future eligible NAS PI Claims.
2. Value of the assets that are available to the Trust to pay NAS PI Claims.
3. All anticipated administrative and legal expenses.
4. Any other material matters that are reasonably likely to affect the sufficiency of funds to treat NAS PI Claimants in a substantially similar manner.

41. Does the NAS Payment Amount stay the same?

The NAS Payment Amount is periodically evaluated and may be adjusted, with the required consents, upon the request of the Trustee, the NAS Representative, or the FCR. If a redetermination of the NAS Payment Amount has been proposed in writing but not yet adopted, awards offered to NAS PI Claimants shall be based upon the lower of the current NAS Payment Amount and the proposed NAS Payment Amount.

42. What happens if the NAS Payment Amount changes?

If the NAS Payment Amount increases → the Trustee shall make a supplemental payment of the difference between the previous payments and the new increased payment amount, provided such payment is not less than \$100.

If the NAS Payment Amount decreases → any previous payments will not be affected, but any future payments will be made at the new lower amount.

43. What if the increase is less than \$100?

The Trustee will not send an additional payment but will instead accumulate supplemental award amounts until the total of the additional award amounts per person is greater than

\$100 – no NAS PI Claimant is entitled to an additional payment until that additional payment would be greater than \$100.

If the aggregate supplemental award amounts are greater than \$100, the Trustee will issue the additional award amount in a supplemental payment.

H. Appealing a NAS PI Claim Award Determination

44. Can I appeal my award determination?

YES → You will have 14 days after you are notified of your award determination to file an appeal with the Claims Administrator.

45. What do I have to do to appeal?

To appeal, you are required to submit to the Trust a written document clearly marked as “Appeal to Claims Administrator” that:

1. identifies the determination with which you disagree; and
2. states the reasons for disagreement with the determination.

46. Can I submit additional information when I submit my written appeal?

YES → When you submit your written appeal, you may submit any additional documentation you would like to have considered.

47. What if I represent a NAS PI Claimant who is still a minor?

The Proxy for a Minor PI Claimant may appeal a determination made by the Trust with respect to the Minor Claimant’s NAS PI Claim.

48. What happens after I submit my written appeal?

The Trust will review your claim again, without giving any weight to the first determination, but using the same criteria used to initially review your NAS PI Claim.

The Trust will promptly notify you, and your attorney (if applicable), in writing of the ruling.

49. How many times can I appeal?

Only one appeal is permitted per NAS PI Claim Form.

50. Is there someone else I can appeal to after the Trust issues a ruling?

NO → Determinations made by the Trust in the appeals process are final and binding, and not subject to further appeal in any forum.

I. Payment of NAS PI Claim Awards

51. When will I get paid?

Once the initial NAS Payment Amount has been set by the Trust, NAS PI Claims will be paid on a rolling basis each year until the Maximum Annual Payment amount for that year has been reached, with your claim being processed and paid, after lien resolution, based on your position in the First-In-First-Out (“FIFO”) Payment Queue. If there are any additional funds due in subsequent years, those funds will continue to be paid in the same order each subsequent year.

52. How is my position in the FIFO Payment Queue determined?

Position in the FIFO Payment Queue is determined using the following criteria, in order of priority:

1. date signed NAS PI Claim Release form received by the Trust;
2. date of diagnosis of the condition for which the NAS PI Claim was filed; and
3. claimant’s birth date, with older claimants given priority over younger claimants.

53. How is my order in the FIFO Payment Queue determined if I am representing a claimant that is deceased?

The process for payment will remain the same (FIFO Payment Queue), including claims for which the payment of the decedent’s NAS PI Claim must be approved by a court or the probate process, as long as the Trust has been furnished with evidence that the award offer has been submitted to the court or the probate process for approval. If the offer is ultimately approved by the court, then the payment will be made in the award amount in effect at the time the offer was first made.

54. How will liens be satisfied?

MASSIVE has been named as the Lien Resolution Administrator for the PI Trust and each claimant’s award. Please refer to the MNK PI Trust Lien Resolution FAQs or the Lien Resolution Tab on this website for more information.

55. What if my award is in the form of a Final Judgment?

If you have elected to opt out and liquidate your claim and the tort system and you have received a Final Judgment, your placement in the FIFO Payment Queue will be based on the date your judgment became final and will not include any interest.

56. How will payments of attorneys’ fees be handled, if applicable, if the NAS PI Claimant is a minor?

1. Within a reasonable period following receipt of notice of the final distributable amount on Minor Claimant’s NAS PI Claim, and using forms to be provided by the Trust, the Minor Claimant’s counsel shall submit to the Trust, with a copy to the Proxy, a request for payment of legal fees and expenses from the Minor Claimant’s recovery.

2. It is the Minor Claimant's attorney's duty to comply with all ethical and legal rules respecting such legal fees and expenses, and the PI Trust is permitted to rely upon such representation in issuing payments in respect of such fees and expenses.
3. Absent objection from the Proxy with respect to such asserted fees and expenses, the PI Trust shall remit payment to the Minor Claimant's attorney in accordance with the latter's request.

57. What happens to minor NAS PI Claimant's distribution until they become a legal adult?

1. When the PI Trust has determined the final distributable amount on a Minor Claimant's claim, it will send notice of the final amount to the Minor Claimant's Proxy and counsel, if applicable. Such notice will include a letter inviting the Proxy to discuss how the distributable amount was determined, and the PI Trust will take reasonable steps to ensure that the Proxy understands how the amount was determined.
2. Any distributions owed to a Minor Claimant that are ready for issuance by the PI Trust at a time when the Minor Claimant is still a minor under applicable law shall be:
 - a. used to pay the individual attorneys' fees of the Minor Claimant pursuant to section 8.5 of the NAS PI TDP; and
 - b. with respect to the remainder, paid into an interest-bearing sub-fund of the PI Trust (the "Minor Claimants Account"), held there for the sole benefit of the Minor Claimant, and invested in a U.S. governmental money-market fund until such funds are distributed pursuant to section 8.6 of the NAS PI TDP or until the Minor Claimant becomes an adult under applicable law (the "Adult Distribution Date"), at which time the amount then held in such account (including interest earned) shall be paid directly to such Non-NAS PI Claimant.
3. Pending distributions for all Minor Claimants may be held in the same sub-fund.

58. Can I get an early distribution as the Proxy on behalf of minor Claimant?

Possibly. As the Minor Claimant's Proxy, it is possible that you could receive up to half (or all, if your jurisdiction permits) of the Minor Claimant's net award as an early distribution on behalf of the Minor Claimant, if **all of** the following requirements are met (and the fixed payment amount has been set by the Trust):

1. An authorizing order is obtained from one of the following:
 - a. U.S. court of general jurisdiction in the Minor Claimant's state of residence;
or
 - b. U.S. Bankruptcy Court for the District of Delaware.
2. You have established to the satisfaction of Trust that you are the custodial parent/guardian of the Minor Claimant.
3. The Trust has received a statement under penalty of perjury from you, that states the following:
 - a. You, as the Proxy, are financially responsible for the Minor Claimant's welfare;

- b. All funds you receive from an early distribution will only be used for the direct benefit and welfare of the Minor Claimant; and
- c. You agree to account for and demonstrate, if requested by a court of law, government official, or the Minor Claimant, that all funds received by you, as the Proxy, (i) have been used for the direct benefit and welfare of the Minor Claimant or (ii) have not yet been used for the direct benefit and welfare of the Minor Claimant but are being safely held in your possession for the Minor Claimant.

J. Award Deductions

59. What, if any, fees/expenses, or other amounts will be deducted from my award?

The following fees/expenses will be deducted from your award:

- 1. 5% of each distribution made by the Trust will be paid on a periodic schedule to the Common Benefit Escrow (and then directly to the Common Benefit Fund once it is established) to go toward common benefit attorneys' fees/expenses;
- 2. Administrative costs including Claims Administration, lien resolution services and other expenses;
- 3. If applicable, fees/expenses from retained individual claimant counsel through an individual contingency fee arrangement; and
- 4. If applicable, any known liens, including health insurance liens will be deducted from your award.

60. What if I elected to opt-out?

You will be responsible for all expenses → Attorney's fees/expenses will not be deducted from your award amount distributed by the Trust.