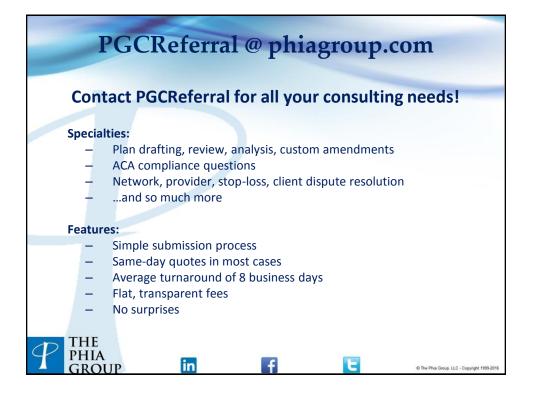
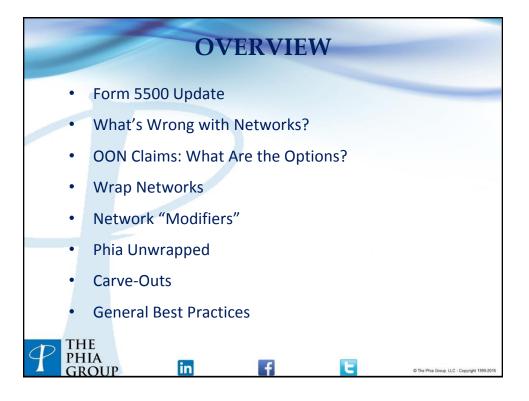
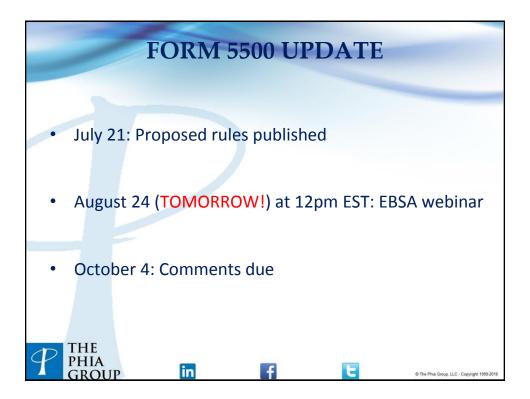
UNWRAPPING YOUR WRAPS	
THE	Dressented Day
PHIA GROUP	Presented By: Adam V. Russo, Esq. CEO
EMPOWERING PLANS	Ron E. Peck, Esq. Senior VP and General Counsel
August 23, 2016	<b>Jon A. Jablon, Esq.</b> Director, Provider Relations
<u>www.phiagroup.com</u> PGCReferral@phiagroup.com	Kelly E. Dempsey, Esq. Legal Counsel
$\mathcal{P}$ PHIA GROUP in f	© The Phia Group, LLC - Copyright 1999-2016

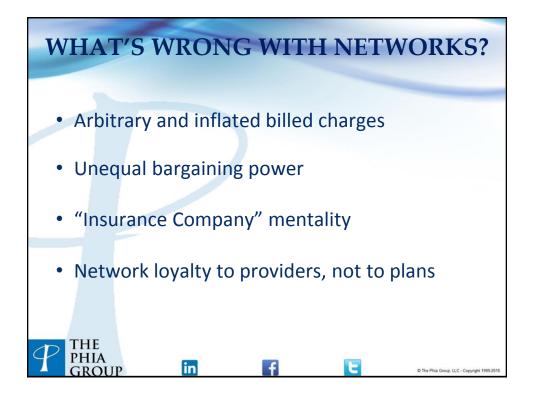


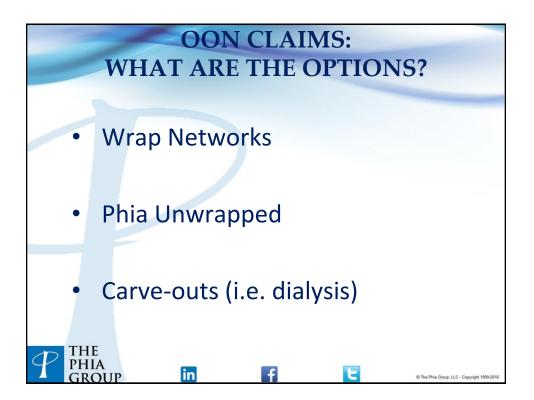




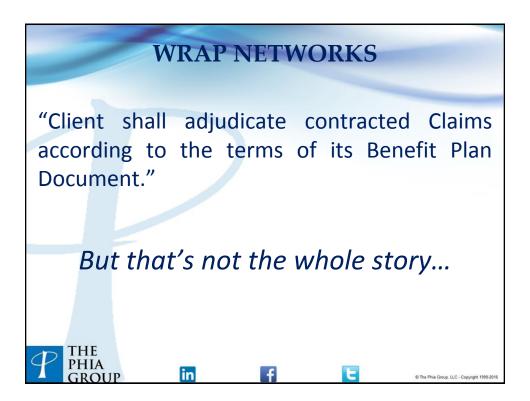


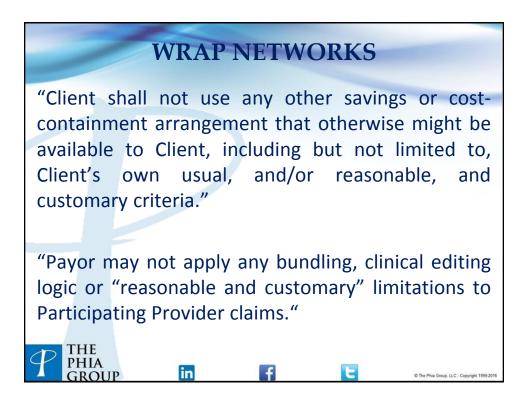




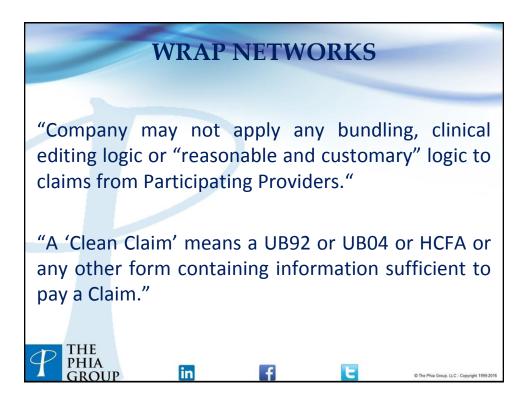












## WRAP NETWORKS

"A 'Clean Claim' means a UB92 or UB04 or HCFA or other form containing information sufficient to identify the claimant, provider and services rendered. A 'Clean Claim' does not include itemized bills, invoices or cost data."

"Company must pay claim within 30 days of receipt of Clean Claim but in no event may Company pay any claim more than 45 days from its submission to Company.

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