

Subrogation & Recovery



ACCIDENT

INJURY

CLAIM

COMPENSATION

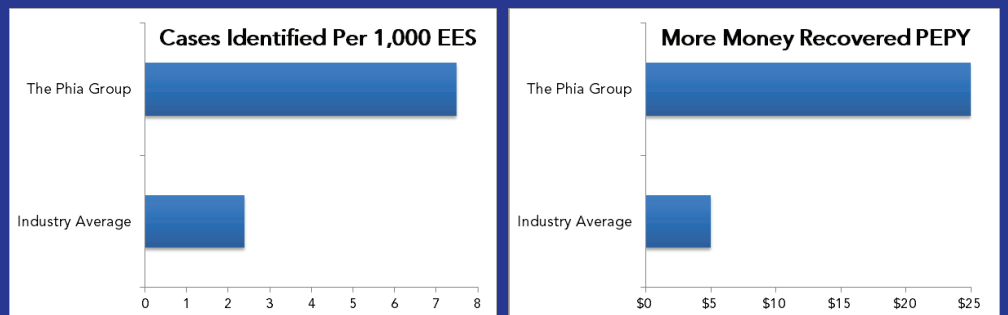
Services Powered by The Phia Group

Zenith American Solutions partnership with The Phia Group offers an innovative solution for our clients that identifies more opportunities to recoup funds and recover more on a per case basis. The Phia Group is an experienced provider of health care cost containment techniques and offers comprehensive services.

With The Phia Group Subrogation & Recovery services you get an online reporting portal which is available online 24/7.

- ✓ Obtain monthly status reports
- ✓ Recovery reports
- ✓ Historical overview reports
- ✓ Much more

Enjoy incredible gains brought to you by
Zenith American Solutions and The Phia Group.



**REMARKABLE PEOPLE.
REMARKABLE RESULTS.**



Zenith American
SOLUTIONS®



Recoup Funds & Recover More On A Per Case Basis

The Phia Group Saves With...

Subrogation & Third Party Reimbursements

- ✓ The Phia System - Advanced Detection Technology & Multifaceted Investigation Techniques Identify More Recovery Opportunities
- ✓ Cross Referencing Litigation & Claims Databases, Product Recalls & Social Media Ensuring a Complete Investigation
- ✓ Identification Techniques Reduce Use of Plan Participant Questionnaires
- ✓ Superior Claim Recovery Specialists, Paralegals and Attorneys Result in Unrivaled Mastery of Law & Increased Fund Recovery

Overpayment Recoupment

Regardless of the cause, excess payments are pursued by overpayment recovery specialists, a team dedicated to recovering funds from providers.

Class Actions, Toxic Tort & Product Recalls

Claims are run through a second proprietary system to specifically identify instances where a participant utilized medication, products, or was exposed to toxic substances, that are now featured in some form of class action, recall, or litigation - presenting opportunities to recoup funds for the plan.

Litigation & Attorney Retention

In instances where litigation is absolutely necessary to recoup funds, options are presented and efforts are conducted to secure legal representation for their benefit plan client in the proper jurisdiction and venue.