

PRODUCT OVERVIEW

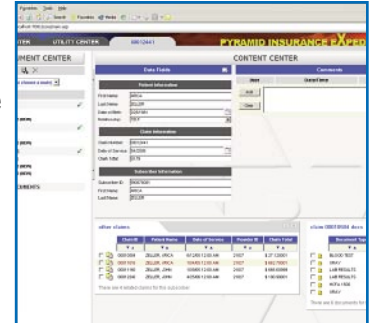
- Creates a totally paperless work environment
- Automatically organizes data into virtual case folders
- Uses rules-based automation to streamline processes, eliminating steps and “touches”
- Highly configurable, easily-mastered user interface provides fast, simultaneous access to data and document images
- Facilitates rapid comparison and validation between electronic data and image-based claims data
- Seamless integration with auto- adjudication systems, point solutions, e-mail communications and office applications
- Role-based filtering delivers the right documents to the right person at the right time
- Utilizes unique interactive checklist validation methodology to assure standardized claim analysis
- Enables rapid communications with all internal and external stakeholders
- Robust reporting, analysis and management tools
- Facilitates rapid changes to data access and distribution security
- Robust audit and historical tracking for each step and “touch” in the process for rock-solid regulatory compliance
- Allows quick reallocation of work in response to changes in workload volume or emergencies
- Enables quick resolution of customer service issues with quick access to data and processes
- Utilizes Service-Oriented Architecture (SOA) for ease of enterprise integration

PYRAMID INSURANCE EXPEDITOR

CLAIMS PROCESSING:

PIX Delivers Faster Insurance Claims Processing, Lower Costs And Flawless Regulatory Compliance.

Pyramid Insurance eXpeditor™ (PIX) is an advanced Business Process Management solution that gives insurance companies the power to truly revolutionize claims processing. It provides a single, seamless, highly intuitive paperless environment that makes it easier, faster, and less expensive to process claims. It allows your company to deliver truly exceptional customer service.



TAMING THE PAPER TIGER

When a claim is rejected by your adjudication system, it must be worked manually. Claims adjudicators must quickly identify the issue, query providers and often climb through a mountain of data across multiple sources to verify and validate data. Claims forms, lab reports, X-rays, patient medical and claims histories, provider and policy information—a wide assortment of divergent information. All while adhering to the stringent boundaries of HIPAA and other regulatory requirements. The process can be arduous, time-consuming, expensive and inefficient. Highly-skilled adjudicators can essentially be reduced to clerks.

PIX: INSTANT ACCESS TO MISSION-CRITICAL DATA

PIX speeds the claims exception process by providing claims adjudicators with a powerful electronic environment in which access to every piece of critical data and images is only a point-and-click away. Communications with providers, subscribers, internal review and other stakeholders is accelerated by seamless integration with office applications, e-mail and FAX applications. A single click can initiate a multitude of actions, saving time and multiplying productivity.

POWERFUL PROCESS AUTOMATION

Built on industry-leading Enterprise Content Management (ECM) architectures, PIX delivers intelligent process automation that speeds decision making and reduces processor workload. It correlates information across different sources and repositories, automatically connects incoming items with existing claims, contextually matches images and documents with appropriate data and instantly routes critical information to the right people at the right time.

THE RIGHT TOOL

Pyramid Insurance eXpeditor enables insurance companies of all sizes to realize the substantial benefits of paperless claims processing. These include reduced claims cycle times, higher productivity, reduced costs and world-class customer service.

PRODUCT BENEFITS

ACCELERATES CLAIMS PROCESSING

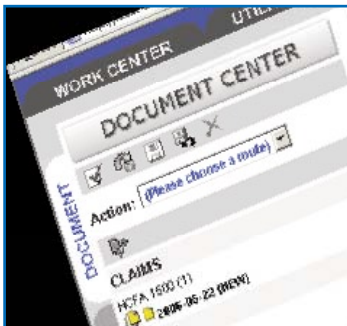
- Facilitates rapid resolution of pended insurance claims**
 Speeds communications with providers, labs, review boards and other internal and external stakeholders. Automatically delivers requested documents and data to the right personnel.
- Eliminates paper work processes**
 PIX digitizes and indexes paper documents of all types and sizes using best-of-class scanning technologies. Accepts all provider electronic data streams including EDI.
- Standardizes work processes across the enterprise**
 PIX's advanced user interface and dynamic checklists enables establishment and consistent execution of standard work processes and methodologies that enhance the quality, regulatory compliance and speed of claims processing.
- Streamlines processes**
 Dramatically reduces steps and "touches" using powerful rules-based automation.
- Enables seamless collaboration across the enterprise**
 Provides instant, simultaneous access to data and document images, allowing parallel work on any part of the claims process.
- Eliminates searches for lost, misplaced and misfiled items**
 Eliminates the significant delay associated with searches for missing claims-related documents. All documents of all types, sizes and dimensions are stored electronically and are instantly available at the click of a mouse.

ENHANCES CUSTOMER SERVICE

- Reduces customer service call volume through higher customer satisfaction**
 By allowing insurers to eliminate processing errors and resolve claims faster, PIX reduces the overall volume of customer service inquiries.
- Increases first-call resolution**
 When service calls are generated, PIX speeds resolution by providing instant, point-and-click access to all claims data and documents.

REDUCES COSTS

- Virtually eliminates claims leakage**
 By orchestrating and automating best insurance practices throughout your claims operation, PIX cuts the expenses associated with inefficient processing, improper payments, compliance fines and poor decision-making.
- Reduces labor costs**
 Eliminates the enormous labor costs associated with all aspects of paper handling and storage. Higher employee satisfaction reduces the costs associated with employee recruitment, training, benefits and management.
- Reduces paper-related costs**
 Reduces or eliminates costs related to shipping, duplicating, faxing and archiving paper documents, including the cost of facilities.
- Increases productivity**
 By eliminating low-value tasks, automating key processes and having instant access to data, PIX multiplies claims adjudicator output.
- Reduces customer service costs**
 PIX significantly reduces call volume by enabling resolution of customer service issues during the first call. PIX reduces the cost of telephone service, FTEs and all related administrative expenses.
- Reduces audit and compliance costs**
 By eliminating the arduous tasks associated with collecting and reviewing claims data and supporting documents, PIX significantly reduces audit and compliance costs.



ADDS MANAGEMENT FLEXIBILITY AND CONTROL

- Robust reporting capabilities**
 PIX provides maximum "heads-up" management by delivering powerful, customizable operational performance and business metric reports.
- Enables better, more dynamic utilization of resources**
 Facilitates rapid reallocation of claims in response to changing workloads, staffing issues, even weather and other calamities.
- Enables cross-training employees for maximum flexibility**
 Pyramid Insurand eXpeditor's unique user interface enables effective cross- Robust reporting capabilities PIX provides maximum "heads-up" management by delivering powerful, customizable operational performance and business metric reports.

HIGH EMPLOYEE SATISFACTION AND PRODUCTIVITY

- Eliminates the need to manually search for documents and resources**
 Immediate access to all information needed to resolve a claim in a single, easy to navigate digital environment. Employees rapidly adapt to and come to prefer the efficiencies and simplicity of a paperless workstyle.
- Increases productivity**
 Standardized work processes facilitated by PIX dramatically increases the number of claims processed by your adjudicators per day.
- Reduces employee turnover**
 Increased employee satisfaction has a significant effect on turnover throughout your claims operation, reducing the need for recruitment and training.

POWERFUL REGULATORY COMPLIANCE AND FRAUD DETECTION

- Facilitates HIPAA compliance**
 Through a system of easily configurable "role" settings, PIX assures that only authorized personnel will have access to sensitive, regulated patient data. In addition, PIX tracks each and every step of the claims process, enabling detailed auditing of all access and processing activity.
- Robust fraud detection**
 PIX facilitates fraud detection and adherence to ethical conduct by monitoring and flagging exceptions and suspicious activity.