

## Judy Fryer

Manager

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Judy is a manager in the Retirement & Medical Plans Department of Saltmarsh, Cleaveland & Gund. She has been practicing in this field since 1982 and has significant management, medical billing, CPT and ICD9 coding experience. Her primary areas of concentration include supervision of claims processing, adjudication of medical, health and dental claims, FSA benefit education and enrollment and FSA, HRA and HSA consulting for the firm's employee benefit plans clients. Judy is a Certified Section 125 Administrator through the HR certification Section 125 training program and remains compliant with HIPAA training and active membership with the Employee Benefits Institution of America (EBIA).

### Certifications

Certified Section 125 Administrator - HR certification Section 125 Training & Certification Program  
Section 125 Administrator Training - MHM Resources, Inc.

### Professional Affiliations

HR certification Group - Professional Member  
Employee Benefits Institute of America (EBIA) - Professional Member

### Community Affiliations

North West Florida Wildlife Sanctuary - Volunteer  
Five Flags Sertoma - Member  
Escambia County School Board - Mentor