

## **Transcript: Malcolm**

**Nash-6565291199086592-5194361864503296**

### **Full Transcript**

Thanks for calling Benefits in a Card. This is Malcolm, how can I help you? Hi, Malcolm. My name is Natisha. I'm calling from the provider's office, a dental provider, and I have a question. I received a mail back, uh, for a claim and it's saying that there, I guess you guys are waiting for information? I mean, so typically when it says that- What does it mean? ... it just means that they're still being processed. Okay. Okay. And how long does it take typically to process it? So that would be a question you have to ask the carrier directly. We're, we're not... We're just the plan administrator. We're not the carrier. So we don't do anything with claims here. Okay. So once the, once the claim is finished then they send it to you? Is that how that works? No, ma'am. Again, we don't do anything with claims here. That would be between you guys and American Public Life. American Public Life is the carrier for the dental. Oh, okay. So what is, what is Benefits in a Card? And it told me to call this number if I have any questions. Well, so we would be able to tell you if the member has active coverage and when it became active and stuff like that, but we wouldn't be able to do anything with claims, like tell you why a claim was denied or why it's still pending. That would be between APL and you guys because APL's the carrier and they're the actual ones- Gotcha. ...on the insurance. Okay. Okay. All right. Well, I'll give them a call. Thank you so much for your help, Malcolm. No problem. Do you have their phone number? Uh, let me look in my computer screen here. Let's see, I have 800-256-8606. Yes, ma'am. You want to hit option four to speak with a representative. Okay, option four. Thank you. No problem. You have a great rest of your week. You too. Thanks. Bye-bye. Thank you.

### **Conversation Format**

Speaker speaker\_0: Thanks for calling Benefits in a Card. This is Malcolm, how can I help you?

Speaker speaker\_1: Hi, Malcolm. My name is Natisha. I'm calling from the provider's office, a dental provider, and I have a question. I received a mail back, uh, for a claim and it's saying that there, I guess you guys are waiting for information?

Speaker speaker\_0: I mean, so typically when it says that-

Speaker speaker\_1: What does it mean?

Speaker speaker\_0: ... it just means that they're still being processed.

Speaker speaker\_1: Okay. Okay. And how long does it take typically to process it?

Speaker speaker\_0: So that would be a question you have to ask the carrier directly. We're, we're not... We're just the plan administrator. We're not the carrier. So we don't do anything with claims here.

Speaker speaker\_1: Okay. So once the, once the claim is finished then they send it to you? Is that how that works?

Speaker speaker\_0: No, ma'am. Again, we don't do anything with claims here. That would be between you guys and American Public Life. American Public Life is the carrier for the dental.

Speaker speaker\_1: Oh, okay. So what is, what is Benefits in a Card? And it told me to call this number if I have any questions.

Speaker speaker\_0: Well, so we would be able to tell you if the member has active coverage and when it became active and stuff like that, but we wouldn't be able to do anything with claims, like tell you why a claim was denied or why it's still pending. That would be between APL and you guys because APL's the carrier and they're the actual ones-

Speaker speaker\_1: Gotcha.

Speaker speaker\_0: ...on the insurance.

Speaker speaker\_1: Okay. Okay. All right. Well, I'll give them a call. Thank you so much for your help, Malcolm.

Speaker speaker\_0: No problem. Do you have their phone number?

Speaker speaker\_1: Uh, let me look in my computer screen here. Let's see, I have 800-256-8606.

Speaker speaker\_0: Yes, ma'am. You want to hit option four to speak with a representative.

Speaker speaker\_1: Okay, option four. Thank you.

Speaker speaker\_0: No problem. You have a great rest of your week.

Speaker speaker\_1: You too. Thanks. Bye-bye.

Speaker speaker\_0: Thank you.