

## Transcript: Sara

**Marulanda-4610275195142144-5310675577651200**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? My name is Stacy. Hello, Ms. Stacy. How may I help you? Um, I am contracting with, um, PRC. Okay. And I've gotten the benefits package, but I don't see the dental provi- I don't see the dental provider. Okay. Let me check that for PRC. Let me just a minute, please. Okay, that will be APL. The, the dental- American Public Life. The dental? Yes. Dental, dental and, uh, hospital indemnity are under APL, which is American Public Life. Let me look that, okay. I've, um... Let me take a look at that. American Public Life? Public Life. Yes, ma'am. Do a lot of dentists accept this insurance? Okay. There is no network required. No? If they don't ac- I mean, if they don't accept it, you pay for your package and you send a claim to the company, the, to American Public Life, and they will, um, send you the money back, whatever the amount they're going to cover. Okay, so if it's out of network, if I go and it's still out of network, I still submit a claim, and they will refund me for- Yeah, they, they don't require network. You don't need network for, um, for the dental. Oh. So if my dentist accepts APL- Mm-hmm. ... I go in for a service, I pay out of pocket. Okay. This is how- And then get reimbursed? Yes. Uh, but you're going to get reimbursed the amount they're going to cover, like for dental with a PRC staffing. If you're going for preventive visitation, like a cleaning- Mm-hmm. ... um, they're going to cover it 100%. You're going, but I still- But I have to pay out-of-pocket first? If you, if they don't accept it, yes, but a lot of them accept them. Okay. So if you're going for a basic nonsurgical extraction, uh, a basic restoration, li- like a filling- Mm-hmm. ... a X-ray, they're going to cover 80% after \$50 deductible. Mm-hmm. The maximum they will cover, uh, the maximum, um, annually coverage is going to be \$500. Mm-hmm. But they won't cover any major procedure like, uh, root canals, uh, dentures, braces, crowns. Those are not covered. Root canals are not covered? No, ma'am. They're not. Wow. Crowns are not covered? Uh, well, as long as they know just for, uh, I mean, the, like, major procedures, just remember- Mm-hmm. ... the annual maximum coverage is going to be \$500. 500. And those could cost- Yeah. ... way over that, yeah. Ooh, okay. Um... This is interesting. Is there... From APL, is there a list of what's covered and what's not covered? No. Because it's not in this document. Okay, let me check. May I put you on hold just for a minute? Sure. Okay. I'll be right back with you. Please don't disconnect the call. I won't. Thank you. Thank you. . Hello, Ms. Stacy? Yes. Thank you for waiting. Okay. We don't have that list, but I can give you a phone number, uh, for APL Dental- Mm-hmm. ... and they would provide that information. Okay. Just one moment. Let me... Sure. Take your time. Okay, and what's the number? Okay. The number is 800-256-8606. Mm-hmm. Mm-hmm. 8606. Yes, ma'am. Okay. 800-256-8606. 06. Yes, ma'am. Okay. Okay, and, I'm sorry, give me the name once again? What's it called? APL, American Public Life. American... Okay, I got it. Thank you so much. You're more than welcome. Is there anything else that I can help you with? No, that's all. Thank you. All righty,

ma'am. So have a wonderful night, and thank you for calling Benefits in a Card. Same for you. Thank you. Bye-bye.

## Conversation Format

Speaker None: Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? My name is Stacy. Hello, Ms. Stacy. How may I help you? Um, I am contracting with, um, PRC. Okay. And I've gotten the benefits package, but I don't see the dental provi- I don't see the dental provider. Okay. Let me check that for PRC. Let me just a minute, please. Okay, that will be APL. The, the dental- American Public Life. The dental? Yes. Dental, dental and, uh, hospital indemnity are under APL, which is American Public Life. Let me look that, okay. I've, um... Let me take a look at that. American Public Life? Public Life. Yes, ma'am. Do a lot of dentists accept this insurance? Okay. There is no network required. No? If they don't ac- I mean, if they don't accept it, you pay for your package and you send a claim to the company, the, to American Public Life, and they will, um, send you the money back, whatever the amount they're going to cover. Okay, so if it's out of network, if I go and it's still out of network, I still submit a claim, and they will refund me for- Yeah, they, they don't require network. You don't need network for, um, for the dental. Oh. So if my dentist accepts APL- Mm-hmm. ... I go in for a service, I pay out of pocket. Okay. This is how- And then get reimbursed? Yes. Uh, but you're going to get reimbursed the amount they're going to cover, like for dental with a PRC staffing. If you're going for preventive visitation, like a cleaning- Mm-hmm. ... um, they're going to cover it 100%. You're going, but I still- But I have to pay out-of-pocket first? If you, if they don't accept it, yes, but a lot of them accept them. Okay. So if you're going for a basic nonsurgical extraction, uh, a basic restoration, li- like a filling- Mm-hmm. ... a X-ray, they're going to cover 80% after \$50 deductible. Mm-hmm. The maximum they will cover, uh, the maximum, um, annually coverage is going to be \$500. Mm-hmm. But they won't cover any major procedure like, uh, root canals, uh, dentures, braces, crowns. Those are not covered. Root canals are not covered? No, ma'am. They're not. Wow. Crowns are not covered? Uh, well, as long as they know just for, uh, I mean, the, like, major procedures, just remember- Mm-hmm. ... the annual maximum coverage is going to be \$500. 500. And those could cost- Yeah. ... way over that, yeah. Ooh, okay. Um... This is interesting. Is there... From APL, is there a list of what's covered and what's not covered? No. Because it's not in this document. Okay, let me check. May I put you on hold just for a minute? Sure. Okay. I'll be right back with you. Please don't disconnect the call. I won't. Thank you. Thank you. . Hello, Ms. Stacy? Yes. Thank you for waiting. Okay. We don't have that list, but I can give you a phone number, uh, for APL Dental- Mm-hmm. ... and they would provide that information. Okay. Just one moment. Let me... Sure. Take your time. Okay, and what's the number? Okay. The number is 800-256-8606. Mm-hmm. Mm-hmm. 8606. Yes, ma'am. Okay. 800-256-8606. 06. Yes, ma'am. Okay. Okay, and, I'm sorry, give me the name once again? What's it called? APL, American Public Life. American... Okay, I got it. Thank you so much. You're more than welcome. Is there anything else that I can help you with? No, that's all. Thank you. All righty, ma'am. So have a wonderful night, and thank you for calling Benefits in a Card. Same for you. Thank you. Bye-bye.