

Protective Life Bulletin

A Reminder About APS Reimbursements

As a reminder, Protective Life can process APS reimbursements via EFT to help simplify your business and credit your balance account faster.

1. Reimbursement amounts greater than \$.01 can be paid weekly via EFT.
2. Reimbursement amounts will be available on myprotective.com and on each commission statement under expenses/adjustments with “APS reimbursement.”

If you currently receive commissions via EFT, select *EFT* as the form of reimbursement on the attached “APS Reimbursement Request” to receive APS reimbursements via EFT. If you do not receive commissions via EFT, please contact the Protective Life Commissions team at **800-444-2658**, Option 2 to begin receiving commissions and APS reimbursements via EFT.

Updated Preferred APS Vendor List

We have updated our Preferred APS Vendor list to ensure the lowest possible APS retrieval fees.

To receive the negotiated rates, we encourage you to use the preferred vendors listed below.

If a non-preferred vendor is used, you will be responsible for paying the vendor directly and submitting a request for reimbursement to Protective Life once a formal application has been submitted.

Parameds
718-575-2000
parameds.com

Jetstream APS
310-826-3759
jetstreamaps.com

Express Imaging Services
888-846-8804
eiscallcenter.com

When using the preferred vendors, please note the following:

1. Protective Life must be designated as the carrier when the order is placed for our rates to apply.
2. All orders placed with the preferred vendors are eligible for direct billing.
3. To utilize the direct billing option, the agent must set up their own account with the vendor.
4. Invoices will be forwarded directly to Protective Life for review after the direct billing account is established.
5. The preferred vendors will distribute APS images directly to Protective Life once the order is complete. Therefore, the agent does not need to forward a copy.
6. Agent reimbursements will be processed according to the updated APS Reimbursement Guidelines listed below and any expense exceeding these rates will be the responsibility of the agent.

Updated APS Reimbursement Guidelines

The Protective Life APS Reimbursement Guidelines include, but are not limited to, the following:



Additional information on next page.

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1. APS reimbursement requests must be submitted within six months after the APS is submitted to the Underwriting Department.
 2. A maximum of \$20.00 per APS will be reimbursed for “base fees.” Base fees include any fees other than those from the doctor/facility, including fees from vendors, copy services, etc.
 3. A maximum of \$100.00 per APS will be reimbursed (base fee + doctor fee) without prior written approval from the Underwriting Department.
 4. An APS is eligible for reimbursement only if Protective Life has received a formal application in good order, if requested by the Underwriting Department and received during the underwriting process.
 5. Additional requirements submitted for reconsideration after a case is complete are not eligible for reimbursement.
 6. Processing fees charged by the agent will not be reimbursed. However, courier fees and rush fees will be reimbursed if requested and/or approved by the Underwriting Department.
 7. Requirements ordered directly from facilities must be paid for by the agent. Afterwards the agent can request reimbursement from Protective Life.

We greatly appreciate your collaboration and ask that you complete and submit the attached “APS Reimbursement Request” form when requesting APS reimbursements. The form is available for download on myprotective.com.

If you have any questions or would like additional information, please contact your Protective Life Representative or the Sales Support Team at 877-778-3500, Option 1.

Let’s deliver on our promises. Together.



myprotective.com