

Transcript: Franchesca

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Full Transcript

Thank you for calling 10-89... Uh, my name is Francesca. How can I assist you today? Hello. Um, I was calling because, um, I was trying to find out my policy number for... Well, my policy number and trying to find out what is my medical insurance actually called. I know my... I know my dental is with APL, America's Public Light. I got the card for that, but I didn't get my medical card and I don't know what it's called, and I need the medical card. I mean, I need the policy number because when I went online it wasn't showing me my... Like, it wasn't showing me that 90 degree and it wouldn't let me email this to myself. What's the name of the company you work with? Uh, MAU. What are the last four of your social and your last name? Um, 9690 and my last name is Wright. Please verify your mailing address and your date of birth to make sure I'm at the right address. Um, 1526 Interlaken Pass, Jonesboro, Georgia 30230. I think, yeah. Uh, 30238. Okay. And what's your 19 dot date of birth? Uh, July 23rd, 1992. We show up as phone number to contact you down as 912-313-9379, same as the one you called on. Yes, that's my number. See. And we have your email down as JB... I mean, gvjlove@yahoo.com? Correct. All right. Give me one moment. Let's see. One, two, three, four... So the benefit card itself show that it was sent out on February 18th, 2025. It should have arrived by this time, so I'll go ahead and put out another request form to send another copy and informing you never got the first one. Okay. What'd you say? Yes. I said the benefit card was mailed out February 18, 2025. I'll go ahead and put in another request for them to mail another card and advise them that you did not re- receive the first one. Okay. What is the actual benefit ca- 'Cause I know I got the p- public medical ex- but that's for dental. But what is the me- uh, the medical card under? The carrier for your medical plan is 90 Degree. You selected the Medical Preventative Plan, the MEC. So with your current plan you do have a network requirement. In that email I'm sending you for a digital copy of that benefit card, there's gonna be a phone number for the company MultiPlan Network. They will be the ones to have that specific list of providers and offices where you have to go in order for your coverage services to be covered under your insurance. Okay. W- what's the name of the medical? 'Cause the... 'Cause I don't think it's the stand alone policy. Yes, sir. As I stated previously, it's 90 Degree. That is the name of the carrier. What's the name of the carrier? 90 Degree. Oh, that's the name of the carrier? Okay, 'cause when I went online, it said something about MIC something stand alone or something. Yes. That will be the name of the actual plan that you selected. The MEC Stand Alone is the name of the plan. The carrier and owner of that plan is 90 Degree. Oh, it's, it's 90 Degree then. Okay. So that's the... Okay. I didn't get a card in the mail that said 90 Degree on it. Yes, sir. That's why I'm putting another mail request when I send you a digital copy to your email. Okay. You send a digital copy. Okay. And you say on that digital copy it gives me a list of where I can go to use it? No, sir. I said the email itself will have the phone number for the company that has that list for you. Oh, okay. But that

digital copy that I, I could be able to use that it had showed my policy number and stuff? Yes. Okay. Um, okay then. Quick question. Um, is my off- is my benef- Oh, one, will it cover... Will my off benefits cover... My medical one, will it cover like a simple checkup? Like a well visit? So the plan that you selected is a Medical Preventative Care Plan. It only covers preventative services. Preventative services itself are services that you get done to make sure you're up to health, like the annual physical, the screenings for blood pressure, iron deficiency, um, counseling for, like, a healthy diet or avoiding the UV exposures from the sun. It's also gonna be covering your preventative immunizations like the influenza, tetanus, and pertussis. And then it'll cover preventative generic prescriptions like statins and vitamins. But it's not gonna cover anything considered hospital indemnity, which are those hospital services of doctor's visits, emergency room, urgent care, or surgeries. You say it won't... It won't cover urgent care? No, sir, because as many preventative services does a hospital indemnity service. Oh, so like a... So a urgent care clinic, it won't cover that, if I go to a urgent care clinic? No, it will not. Since preventative is to prevent you getting sick, it's not going to cover anything that actually treats any sickness. Yeah, yeah, 'cause I... It's a clinic that I have, um, that I wanted to go to but I wanted to just get a regular check-up, just a check-up to make sure everything is good. So they'll cover that, right? I can't say, unfortunately. We don't know these plans, we're only an administrator. You'll have to make sure that the clinic itself is within your network first and then if you want to know a specific services that you're getting done, whether or not they will be covered under the plan, you'll have to call 90 Degrees for them to advise you on it. But anything that's not preventative won't be covered. Okay, right. So it only cover things that basically keep me healthy, it won't... It won't cover nothing, a service that I might need? Yes, it won't cover any service to treat a illness or a sickness. It's only gonna cover the preventative services. Oh, to prevent something, okay. Okay, so that, that sounds, that sounds good because a check-up is to prevent something, so that makes sense. Um, do they have to have like- No, sir. Preventative... Sir, preventative services doesn't mean that it's to prevent something. If you're getting a surgery that's to prevent further illness, that is not preventative, sir. Oh, yeah. So it's like a regular check-up, you know, check my blood pressure, check, you know, things like that. If you would like me to, I can transfer you to the carrier and they'll be able to give you a definite yes or no. What we representative have to go off on what that, whether or not something's covered on the plans is the benefit guide. I can't inform you whether or not a doctor visit will be covered. That's something only the carrier can a- in- inform you of. Um, from the services that you're listing today, the only thing that I can say for certain that will be covered is the physical. But we don't own their plans so I'm not at liberty to tell you whether or not something will be covered unless it's already stated in the benefit guide. Okay. Um, is there a way that I can like... Is my, is my benefit still active right now? Yes, sir, it is. Okay, so, um, is it a... Is it also a way that I can like pay for it next week, too? So these are benefits offered by your staffing company for actively working staffing members. If at some point you stop working with MAU and you're no longer getting a paycheck from them, you're only going to be able to make four payments out of your pocket. And by the fifth consecutive week of there not being any deduction taken from your pay stub of MAU, the policy's gonna cancel itself. But you can't make a payment out of pocket if a deduction has been taken out of your paycheck because you're not gonna get those services per week, and we're not able to take future payments either. You can only make payments for your current week, and you are active this specific week. We've received payment already. You said I

already accessed the payment? Yes, sir. We received payment. You are already active for this week. Okay, so I'm active for this week? Okay. Yes, sir. Okay. So next week will I be active or will I have to make my first payment out of pocket? We'll have to wait because we receive payments all the way from Mondays through Wednesdays. I can't say whether or not we're going to receive a payment next week. We don't have access to your pay stub system, only your staffing company does and they're the ones that send the payments over. Oh, okay. So what... Like if I don't get a... If I don't get a check this week, I won't be covered for my insurance next week and I will ha-... I could call and just pay that out of pocket? Correct, unless your staffing company sends one paycheck in funds when they send over the premiums. Okay. Okay, that's great. Okay, uh, let me check, let me check to see if I got that, uh, that, um, that copy... um, on my email. And then the people are letting me know like how much it covers up to and all that stuff when you transfer me, right? To the carrier? Yes, sir. They can let me know how much it covers up to? Okay. Um... Okay, okay, info ID card, I guess that's what it's under, um... Yeah, sir, that will be the benefit card. Right, um, let me see... Are you waiting for me to get you over to the carrier? Um, 'cause I was waiting for the card to load up, so... Okay, I think it's... Yeah. Uh, okay, I see it. Um, MAU, the identity. Yes, sir, um... I'm- Mm-hmm. It- Okay, I see the card. They have the group number, the employee ID, uh, I'm looking for the policy number. The employee ID will be your policy number. Okay, the employee ID will be my policy number, okay. And employee name, medical coverage, employee. It says, uh... Hey, it don't s-... Where's the name of it on here that say 90 Degrees on the card? Oh, it... Do it s- does it say that? If you look at it, the right square says Providers, in the corner of that, in big letters, it says 90 Degree Benefits. Okay, it says Provider. Okay, I see the employee ID, employer name, medical coverage, example, and then it say Pharmacy, that's 90 Degree

Conversation Format

Speaker speaker_0: Thank you for calling 10-89... Uh, my name is Francesca. How can I assist you today?

Speaker speaker_1: Hello. Um, I was calling because, um, I was trying to find out my policy number for... Well, my policy number and trying to find out what is my medical insurance actually called. I know my... I know my dental is with APL, America's Public Light. I got the card for that, but I didn't get my medical card and I don't know what it's called, and I need the medical card. I mean, I need the policy number because when I went online it wasn't showing me my... Like, it wasn't showing me that 90 degree and it wouldn't let me email this to myself.

Speaker speaker_0: What's the name of the company you work with?

Speaker speaker_1: Uh, MAU.

Speaker speaker_0: What are the last four of your social and your last name?

Speaker speaker_1: Um, 9690 and my last name is Wright.

Speaker speaker_0: Please verify your mailing address and your date of birth to make sure I'm at the right address.

Speaker speaker_1: Um, 1526 Interlaken Pass, Jonesboro, Georgia 30230. I think, yeah. Uh, 30238.

Speaker speaker_0: Okay. And what's your 19 dot date of birth?

Speaker speaker_1: Uh, July 23rd, 1992.

Speaker speaker_0: We show up as phone number to contact you down as 912-313-9379, same as the one you called on.

Speaker speaker_1: Yes, that's my number. See.

Speaker speaker_0: And we have your email down as JB... I mean, gvjlove@yahoo.com?

Speaker speaker_1: Correct.

Speaker speaker_0: All right. Give me one moment. Let's see. One, two, three, four... So the benefit card itself show that it was sent out on February 18th, 2025. It should have arrived by this time, so I'll go ahead and put out another request form to send another copy and informing you never got the first one.

Speaker speaker_1: Okay. What'd you say?

Speaker speaker_0: Yes. I said the benefit card was mailed out February 18, 2025. I'll go ahead and put in another request for them to mail another card and advise them that you did not re- receive the first one.

Speaker speaker_1: Okay. What is the actual benefit ca- 'Cause I know I got the p- public medical ex- but that's for dental. But what is the me- uh, the medical card under?

Speaker speaker_0: The carrier for your medical plan is 90 Degree. You selected the Medical Preventative Plan, the MEC. So with your current plan you do have a network requirement. In that email I'm sending you for a digital copy of that benefit card, there's gonna be a phone number for the company MultiPlan Network. They will be the ones to have that specific list of providers and offices where you have to go in order for your coverage services to be covered under your insurance.

Speaker speaker_1: Okay. W- what's the name of the medical? 'Cause the... 'Cause I don't think it's the stand alone policy.

Speaker speaker_0: Yes, sir. As I stated previously, it's 90 Degree. That is the name of the carrier.

Speaker speaker_1: What's the name of the carrier?

Speaker speaker_0: 90 Degree.

Speaker speaker_1: Oh, that's the name of the carrier? Okay, 'cause when I went online, it said something about MIC something stand alone or something.

Speaker speaker_0: Yes. That will be the name of the actual plan that you selected. The MEC Stand Alone is the name of the plan. The carrier and owner of that plan is 90 Degree.

Speaker speaker_1: Oh, it's, it's 90 Degree then. Okay. So that's the... Okay. I didn't get a card in the mail that said 90 Degree on it.

Speaker speaker_0: Yes, sir. That's why I'm putting another mail request when I send you a digital copy to your email.

Speaker speaker_1: Okay. You send a digital copy. Okay. And you say on that digital copy it gives me a list of where I can go to use it?

Speaker speaker_0: No, sir. I said the email itself will have the phone number for the company that has that list for you.

Speaker speaker_1: Oh, okay. But that digital copy that I, I could be able to use that it had showed my policy number and stuff?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. Um, okay then. Quick question. Um, is my off- is my benef- Oh, one, will it cover... Will my off benefits cover... My medical one, will it cover like a simple checkup? Like a well visit?

Speaker speaker_0: So the plan that you selected is a Medical Preventative Care Plan. It only covers preventative services. Preventative services itself are services that you get done to make sure you're up to health, like the annual physical, the screenings for blood pressure, iron deficiency, um, counseling for, like, a healthy diet or avoiding the UV exposures from the sun. It's also gonna be covering your preventative immunizations like the influenza, tetanus, and pertussis. And then it'll cover preventative generic prescriptions like statins and vitamins. But it's not gonna cover anything considered hospital indemnity, which are those hospital services of doctor's visits, emergency room, urgent care, or surgeries.

Speaker speaker_1: You say it won't... It won't cover urgent care?

Speaker speaker_0: No, sir, because as many preventative services does a hospital indemnity service.

Speaker speaker_1: Oh, so like a... So a urgent care clinic, it won't cover that, if I go to a urgent care clinic?

Speaker speaker_0: No, it will not. Since preventative is to prevent you getting sick, it's not going to cover anything that actually treats any sickness.

Speaker speaker_1: Yeah, yeah, 'cause I... It's a clinic that I have, um, that I wanted to go to but I wanted to just get a regular check-up, just a check-up to make sure everything is good. So they'll cover that, right?

Speaker speaker_0: I can't say, unfortunately. We don't know these plans, we're only an administrator. You'll have to make sure that the clinic itself is within your network first and then if you want to know a specific services that you're getting done, whether or not they will be

covered under the plan, you'll have to call 90 Degrees for them to advise you on it. But anything that's not preventative won't be covered.

Speaker speaker_1: Okay, right. So it only cover things that basically keep me healthy, it won't... It won't cover nothing, a service that I might need?

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Speaker speaker_1: Oh, to prevent something, okay. Okay, so that, that sounds, that sounds good because a check-up is to prevent something, so that makes sense. Um, do they have to have like-

Speaker speaker_0: No, sir. Preventative... Sir, preventative services doesn't mean that it's to prevent something. If you're getting a surgery that's to prevent further illness, that is not preventative, sir.

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Speaker speaker_0: Yes, sir, it is.

Speaker speaker_1: Okay, so, um, is it a... Is it also a way that I can like pay for it next week, too?

Speaker speaker_0: So these are benefits offered by your staffing company for actively working staffing members. If at some point you stop working with MAU and you're no longer getting a paycheck from them, you're only going to be able to make four payments out of your pocket. And by the fifth consecutive week of there not being any deduction taken from your pay stub of MAU, the policy's gonna cancel itself. But you can't make a payment out of pocket if a deduction has been taken out of your paycheck because you're not gonna get those services per week, and we're not able to take future payments either. You can only make payments for your current week, and you are active this specific week. We've received payment already.

Speaker speaker_1: You said I already accessed the payment?

Speaker speaker_0: Yes, sir. We received payment. You are already active for this week.

Speaker speaker_1: Okay, so I'm active for this week? Okay.

Speaker speaker_0: Yes, sir.

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Speaker speaker_0: Correct, unless your staffing company sends one paycheck in funds when they send over the premiums.

Speaker speaker_1: Okay. Okay, that's great. Okay, uh, let me check, let me check to see if I got that, uh, that, um, that copy... um, on my email. And then the people are letting me know like how much it covers up to and all that stuff when you transfer me, right?

Speaker speaker_0: To the carrier? Yes, sir.

Speaker speaker_1: They can let me know how much it covers up to? Okay. Um... Okay, okay, info ID card, I guess that's what it's under, um...

Speaker speaker_0: Yeah, sir, that will be the benefit card.

Speaker speaker_1: Right, um, let me see...

Speaker speaker_0: Are you waiting for me to get you over to the carrier?

Speaker speaker_1: Um, 'cause I was waiting for the card to load up, so... Okay, I think it's... Yeah. Uh, okay, I see it. Um, MAU, the identity. Yes, sir, um... I'm-

Speaker speaker_0: Mm-hmm. It-

Speaker speaker_1: Okay, I see the card. They have the group number, the employee ID, uh, I'm looking for the policy number.

Speaker speaker_0: The employee ID will be your policy number.

Speaker speaker_1: Okay, the employee ID will be my policy number, okay. And employee name, medical coverage, employee. It says, uh... Hey, it don't s-... Where's the name of it on here that say 90 Degrees on the card? Oh, it... Do it s- does it say that?

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