

Transcript: Franchesca

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Full Transcript

Thank you for calling by the 10 o'clock. My name is Francesca. How may I assist you today? How are you? I'm an employee with Creative Circles account. Uh, so I wanted to, um, wanted to inquire about the, uh, benefits for medical. And the last four of your social? Uh, 0453. And the last name? Serhan. S for sound, E-R-H-A-N. Please verify your mailing address and date of birth to make sure I have the right account in front of me. Yeah. Mailing address is 6649, uh, State Route 52, Lake- Lake Huntington, New York 12752. And what was the other question? I actually have a different address on file, sir. It could very well be your old address. We have... Yeah, 188 Humboldt Street, Apartment 3H, Brooklyn, New York 11206. Yes, sir. Okay. Now, what was the other question you needed? Um, your date of birth. Uh, July 5th, 1971. And you said the new address was 6649 State Road 52? Yes. And it's Apartment 1, and it's Lake Huntington, New York 12752. I have the best phone number to reach you down as 347-721-2599. That's right. And I have your email down as your letter and last name @gmail.com. Uh, it's, uh, W... Yes, correct. WSerhan@gmail.com, correct. I have an M instead of a W on front of it. Is that wrong? Oh, it's a mac... um, it's mac... maybe mac.com, mac.com. So you have the, uh... my... the focus is WSerhan@gmail.com. That's, that's the one. It should be that. Okay. Okay. And then you should know which medical plan you wanted to be enrolled into? No, my question to you is basically I'd like to know the name of the plan because I want to check with my, um, my doctor to see if they accept the plan. So what's the name of the pla... or what's the name of the, um, the insurance plan? So depending on the plan, if you were enrolling into one of the Intro Plus plans, the carrier is American Public Life. American Public Life. Okay, so that's one option. And what's the other one? The other plan is Medical Preventative Only, and it is with 90 Degree. They have a network requirement. Okay. So those are the two, right? Yes, sir. Those are the two carriers for the medical plans. Okay. Um, so when I looked at the brochure, it says this is not a major plan. What- what does that mean? It means that it's a limited PPO plan. Major medical insurances usually have a high deductible with co-pays and percentages, whereas a limited plan either has a co-pay, a percentage, or a set dollar amount that the insurance will pay for. Okay, so essentially it's- it's- it's more limited to what they pay. With the major plans, they will pay more basically. That's the difference, right? Yes, sir. Okay. Okay. Got it. Okay, so those are the two plans. I mean, it's American Public... let me just see, American Public Life and Medical Preventative. Those are the two. Okay. Well, I need to check- No. ... them. I'll check with... oh, sorry? Yes, sir. It seems you misunderstood. There's three Intro Plus plans, but the carrier for them, which is the information that you're actually asking for is American Public Life. And the preventative plan is with the carrier 90 Degree, but they have a network requirement. Oh, 90 Degree. Okay. Okay. And this is... it's preventative. What does that mean preventative versus the other one? Preventative are those services that you get done to make sure you're up to

health, like your physical, your immunizations, or screenings for like low iron deficiency, whereas the other services with the Intro Plus are what they call hospital indemnity. Those are your hospital services, your emergency room, urgent care, surgeries or doctor visits. Uh, okay. So you can essentially get both of them. Uh, if- if- If you mix them, yes. Okay. So the companies are American Public Life and... so basically, if I call my doctor and ask them, "Do you accept American Public Life?" That's- that's what I should ask, correct? Yes, sir. Okay, fantastic. Uh, is there a website also... is there a website that lists their doctors, American Public Life doctors, or there isn't? Um, so they do have a network provider website. I can send you the phone numbers as well as the websites to your email, if you like. That'd be perfect. Yeah, that would be helpful. Thank you so much. Of course. Let's see. Do you have a copy of their benefit guide? Yeah. I'm sorry? Uh, I do have, I do have the... Creative Circle sent me a brochure. Okay. And, uh, let me see something. In the brochure at the end... Yeah, I, I do have it, ampublic.com. Actually, I can just do that then. I can, uh, find it out. Oh, no. I was just asking in general- Yeah. ...'cause it sounds like you're still thinking of whi- what to enroll into. I was just making sure you had the benefit guide. But I did just send out that email with their phone numbers and websites. Yeah. That's good. It will be sent from Info Benefit Teno Card. No, this is great. Thank you. Yeah. It, it's just, you know what it is? It's, um, it's time to find out if my doctor accepts that insurance and that's what I'm trying to decide on at this point. Of course, I understand. You wanna make sure that they c- that they do accept this so that you know you don't have to look for a new provider's office. Yeah. I mean, you know, this is, you know, obviously a benefit by Creative Circle. But if it doesn't work out, then I, you know, I can't really use it. Um, the other question I wanted to ask you, is dental, that's a separate plan altogether, right? Or is that part of those as well? So, the only plans that are gonna be together is vision, dental and life insurance. Aside from those three, everything else is separate. Vision, dental and life insurance. Okay, and, uh, uh, who's the provider for the dental? That's also American Public Life. Okay. Okay. So it's the same thing, I can call a dentist and ask them, "Do you accept American Public Life?" Or, I guess I'll try and look on their website to see where I can go in my, uh, uh, you know, where I'm, where I live, I guess. Okay. Yes, sir. And then the one for vision is MetLife. MetLife. Okay. Perfect. Thank you so much for your help. Of course. All right. Were there any other questions you may have? Um, let me see here. I just wanna check something quick while you're here. So the, I got the, uh, for medical providers... Okay. So multiplan.com, that's, um... What is multiplan.com? Wha- what's mut- that's a... What is multiplan.com? That's a website of the network provider for the medical plan. But if I see, if I see and my doctor that they accept MultiPlan, that doesn't mean anything. I have to see within MultiPlan if they accept American Public Life, correct? Yes, sir. 'Cause it's not 100% guarantee on their website. Some doctors stopped accepting them, but it doesn't get always- Oh. ... updated quite quickly as we would wish it does. Okay. Okay. And, um, I, I'm thanking, I guess, for helping me with these questions. Uh, find the provider would be the link that I need to look at. Okay. Okay. This is good. Thank you again. Have a great day. Of course. I hope you have a wonderful rest of your day as well. Take care. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling by the 10 o'clock. My name is Francesca. How may I assist you today?

Speaker speaker_1: How are you? I'm an employee with Creative Circles account. Uh, so I wanted to, um, wanted to inquire about the, uh, benefits for medical.

Speaker speaker_0: And the last four of your social?

Speaker speaker_1: Uh, 0453.

Speaker speaker_0: And the last name?

Speaker speaker_1: Serhan. S for sound, E-R-H-A-N.

Speaker speaker_0: Please verify your mailing address and date of birth to make sure I have the right account in front of me.

Speaker speaker_1: Yeah. Mailing address is 6649, uh, State Route 52, Lake- Lake Huntington, New York 12752. And what was the other question?

Speaker speaker_0: I actually have a different address on file, sir. It could very well be your old address.

Speaker speaker_1: We have... Yeah, 188 Humboldt Street, Apartment 3H, Brooklyn, New York 11206.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay. Now, what was the other question you needed?

Speaker speaker_0: Um, your date of birth.

Speaker speaker_1: Uh, July 5th, 1971.

Speaker speaker_0: And you said the new address was 6649 State Road 52?

Speaker speaker_1: Yes. And it's Apartment 1, and it's Lake Huntington, New York 12752.

Speaker speaker_0: I have the best phone number to reach you down as 347-721-2599.

Speaker speaker_1: That's right.

Speaker speaker_0: And I have your email down as your letter and last name @gmail.com.

Speaker speaker_1: Uh, it's, uh, W... Yes, correct. WSerhan@gmail.com, correct.

Speaker speaker_0: I have an M instead of a W on front of it. Is that wrong?

Speaker speaker_1: Oh, it's a mac... um, it's mac... maybe mac.com, mac.com. So you have the, uh... my... the focus is WSerhan@gmail.com. That's, that's the one. It should be that.

Speaker speaker_0: Okay. Okay. And then you should know which medical plan you wanted to be enrolled into?

Speaker speaker_1: No, my question to you is basically I'd like to know the name of the plan because I want to check with my, um, my doctor to see if they accept the plan. So what's the name of the pla... or what's the name of the, um, the insurance plan?

Speaker speaker_0: So depending on the plan, if you were enrolling into one of the Intro Plus plans, the carrier is American Public Life.

Speaker speaker_1: American Public Life. Okay, so that's one option. And what's the other one?

Speaker speaker_0: The other plan is Medical Preventative Only, and it is with 90 Degree. They have a network requirement.

Speaker speaker_1: Okay. So those are the two, right?

Speaker speaker_0: Yes, sir. Those are the two carriers for the medical plans.

Speaker speaker_1: Okay. Um, so when I looked at the brochure, it says this is not a major plan. What- what does that mean?

Speaker speaker_0: It means that it's a limited PPO plan. Major medical insurances usually have a high deductible with co-pays and percentages, whereas a limited plan either has a co-pay, a percentage, or a set dollar amount that the insurance will pay for.

Speaker speaker_1: Okay, so essentially it's- it's- it's more limited to what they pay. With the major plans, they will pay more basically. That's the difference, right?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay. Okay. Got it. Okay, so those are the two plans. I mean, it's American Public... let me just see, American Public Life and Medical Preventative. Those are the two. Okay. Well, I need to check-

Speaker speaker_0: No.

Speaker speaker_1: ... them. I'll check with... oh, sorry?

Speaker speaker_0: Yes, sir. It seems you misunderstood. There's three Intro Plus plans, but the carrier for them, which is the information that you're actually asking for is American Public Life. And the preventative plan is with the carrier 90 Degree, but they have a network requirement.

Speaker speaker_1: Oh, 90 Degree. Okay. Okay. And this is... it's preventative. What does that mean preventative versus the other one?

Speaker speaker_0: Preventative are those services that you get done to make sure you're up to health, like your physical, your immunizations, or screenings for like low iron deficiency, whereas the other services with the Intro Plus are what they call hospital indemnity. Those are your hospital services, your emergency room, urgent care, surgeries or doctor visits.

Speaker speaker_1: Uh, okay. So you can essentially get both of them. Uh, if- if-

Speaker speaker_0: If you mix them, yes.

Speaker speaker_1: Okay. So the companies are American Public Life and... so basically, if I call my doctor and ask them, "Do you accept American Public Life?" That's- that's what I should ask, correct?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay, fantastic. Uh, is there a website also... is there a website that lists their doctors, American Public Life doctors, or there isn't?

Speaker speaker_0: Um, so they do have a network provider website. I can send you the phone numbers as well as the websites to your email, if you like.

Speaker speaker_1: That'd be perfect. Yeah, that would be helpful. Thank you so much.

Speaker speaker_0: Of course. Let's see. Do you have a copy of their benefit guide?

Speaker speaker_1: Yeah.

Speaker speaker_0: I'm sorry?

Speaker speaker_1: Uh, I do have, I do have the... Creative Circle sent me a brochure.

Speaker speaker_0: Okay.

Speaker speaker_1: And, uh, let me see something. In the brochure at the end... Yeah, I, I do have it, ampublic.com. Actually, I can just do that then. I can, uh, find it out.

Speaker speaker_0: Oh, no. I was just asking in general-

Speaker speaker_1: Yeah.

Speaker speaker_0: ...'cause it sounds like you're still thinking of whi- what to enroll into. I was just making sure you had the benefit guide. But I did just send out that email with their phone numbers and websites.

Speaker speaker_1: Yeah. That's good.

Speaker speaker_0: It will be sent from Info Benefit Teno Card.

Speaker speaker_1: No, this is great. Thank you. Yeah. It, it's just, you know what it is? It's, um, it's time to find out if my doctor accepts that insurance and that's what I'm trying to decide on at this point.

Speaker speaker_0: Of course, I understand. You wanna make sure that they c- that they do accept this so that you know you don't have to look for a new provider's office.

Speaker speaker_1: Yeah. I mean, you know, this is, you know, obviously a benefit by Creative Circle. But if it doesn't work out, then I, you know, I can't really use it. Um, the other question I wanted to ask you, is dental, that's a separate plan altogether, right? Or is that part of those as well?

Speaker speaker_0: So, the only plans that are gonna be together is vision, dental and life insurance. Aside from those three, everything else is separate.

Speaker speaker_1: Vision, dental and life insurance. Okay, and, uh, uh, who's the provider for the dental?

Speaker speaker_0: That's also American Public Life.

Speaker speaker_1: Okay. Okay. So it's the same thing, I can call a dentist and ask them, "Do you accept American Public Life?" Or, I guess I'll try and look on their website to see where I can go in my, uh, uh, you know, where I'm, where I live, I guess. Okay.

Speaker speaker_0: Yes, sir. And then the one for vision is MetLife.

Speaker speaker_1: MetLife. Okay. Perfect. Thank you so much for your help.

Speaker speaker_0: Of course.

Speaker speaker_1: All right.

Speaker speaker_0: Were there any other questions you may have?

Speaker speaker_1: Um, let me see here. I just wanna check something quick while you're here. So the, I got the, uh, for medical providers... Okay. So multiplan.com, that's, um... What is multiplan... Wha- what's mut- that's a... What is multiplan.com?

Speaker speaker_0: That's a website of the network provider for the medical plan.

Speaker speaker_1: But if I see, if I see and my doctor that they accept MultiPlan, that doesn't mean anything. I have to see within MultiPlan if they accept American Public Life, correct?

Speaker speaker_0: Yes, sir. 'Cause it's not 100% guarantee on their website. Some doctors stopped accepting them, but it doesn't get always-

Speaker speaker_1: Oh.

Speaker speaker_0: ... updated quite quickly as we would wish it does.

Speaker speaker_1: Okay. Okay. And, um, I, I'm thanking, I guess, for helping me with these questions. Uh, find the provider would be the link that I need to look at. Okay. Okay. This is good. Thank you again. Have a great day.

Speaker speaker_0: Of course. I hope you have a wonderful rest of your day as well.

Speaker speaker_1: Take care. Bye-bye.