

## Transcript: Francesca

**Baez-6356228439851008-5528275950813184**

### Full Transcript

Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today? Yeah. Hi. Uh, my name is Chigo. I have a policy with American Life through you guys. I'm ... Well, I'm with M- TRC Staffing. So I, I know I subscribed for the MEC Enhanced, which is the highest one available. And I just called my insurance company and they said wellness is not covered, which is totally different from what I have on the paperwork. Yes, sir. That would be because the wellness visit is not going to be with American Public Life. It's going to be with 90 Degree. 90 Degree is the one that covers most of the benefits that the MEC Enhanced plan offers. It's gonna be with who? 90 Degree, sir. That medical plan, MEC Enhanced, has two carriers: 90 Degree- Okay. ... and American Public Life. 90 Degree- Oh. ... is the one that covers most of the benefits, including that wellness benefit that you're speaking of. Okay. So I don't have a card for that and I've been on this for over a month. When am I gonna get the card? Because I have an appointment scheduled already. You don't have a benefit card in general or specifically for the portion that I mentioned? I don't have the, the, the 90 Degrees. Yeah. I don't have the 90 Degrees Wellness. I just have the American Life Public Life. You didn't get a card that has about four to three blue squares in it? Hold on. Uh, the... I have one that has three squares in it, the plastic card. That's the 90 Degree benefit card. Okay. So, um, just a moment. Okay. But it doesn't have anywhere is written 90 Degrees, anything on it. I don't know if, I, I don't know if I'm at the right place. 'Cause I'm looking at it, it just has the, the CR-, the member, CRBC, it has the medical and it has the pharmacy and the vision. But it doesn't have any insurance document, any insurance anything, um, on it. It just has the multi-plan service. Give me one moment. I'm pulling an example benefit card from your staffing company. Okay. So as you flip the card, there's supposed to be two benefit cards, I mean, two squares where it says Vision. The one right next to it says Provider. To the corner will say 90 Degree Benefits. Hold on. If I flip the card, yeah, I can see one that has vision, one for provider. Oh, okay. I can see it has a 90 Degree Benefit. Okay. Okay, so what number am I... Okay. So what number am I gonna give my insurance and my doctor's, my healthcare's rather? So when you flip back to the front where it has the total of the four squares, on the square that says Member- Mm-hmm. ... there's going to be an employee ID. That's the policy number for that plan. Okay. Okay. All right. So this is the same, um, the employee ID is the same number for the American Public Life? No, the American Public Life one will be a different policy number. This will be only for the 90 Degree. Okay. Um, so what I'm saying, on the American Public Life, the medical ID number is the same with this one's public employee, employee ID? The 3477971? No, the American- 5477971. No. So the American Public Life one actually has, um, it stated in there where it says policy number. Yeah. That will be the policy number that you provide for the hospital indemnity services, which is the- Okay. ... portion that the American Public Life covers. Oh, okay. Okay. So, um, so this, um, the

wellness cover is just for... Um, the wellness is under the 90 Degree, right? Yes. The 90 Degree. For your specific plan, the wellness, the urgent care, and I believe... Let me see the benefit guide. I think it's the emergency room, the other one that's with 90 Degree. Let's see. Okay. Yeah. So the primary care, which is the wellness visit, the specialist and the urgent cares are gonna be covered by 90 Degree because they have a- Okay. ... co-pay on those three services. Okay. And how much is the co-pay? \$10 for... right? So it says that for physician's office, it's supposed to be a \$10 co-pay. The specialist visit is supposed to be a \$50 co-pay. Mm-hmm. And the urgent visits would be a \$60 co-pay. Remember, this plan does have a network requirement, so make sure that you do go within network, otherwise it will not cover any services. Okay. All right. That's fine. And, um, so for the American Public Life, what do they cover? So the benefit guide itself does not tell me specifically what American Public Life is in charge of from the plan. Okay. My deduction will be, aside from those visits, the office visits and the preventive- Okay. ... services, everything else would be covered under them, um, based on what the benefit guide is providing me. Okay. All right. And one more question. So for the dental, right? It's covered by American Public Life fully, right? Yes. Okay. All right. And, um, the pharmacy... All right. That's fine. Okay. I'll just call my hospital and give them the one for the, um, the... You said a 90 Degrees benefits, right? Yes. Okay. All right. Thank you. Of course. Was there anything else we can assist you with today? Um, no, that'll be all. All right. I do hope you have a wonderful rest of your day. Thank you for calling Benefits in a Car. All right. Thank you. Bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Yeah. Hi. Uh, my name is Chigo. I have a policy with American Life through you guys. I'm ... Well, I'm with M- TRC Staffing. So I, I know I subscribed for the MEC Enhanced, which is the highest one available. And I just called my insurance company and they said wellness is not covered, which is totally different from what I have on the paperwork.

Speaker speaker\_0: Yes, sir. That would be because the wellness visit is not going to be with American Public Life. It's going to be with 90 Degree. 90 Degree is the one that covers most of the benefits that the MEC Enhanced plan offers.

Speaker speaker\_1: It's gonna be with who?

Speaker speaker\_0: 90 Degree, sir. That medical plan, MEC Enhanced, has two carriers: 90 Degree-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... and American Public Life. 90 Degree-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... is the one that covers most of the benefits, including that wellness benefit that you're speaking of.

Speaker speaker\_1: Okay. So I don't have a card for that and I've been on this for over a month. When am I gonna get the card? Because I have an appointment scheduled already.

Speaker speaker\_0: You don't have a benefit card in general or specifically for the portion that I mentioned?

Speaker speaker\_1: I don't have the, the, the 90 Degrees. Yeah. I don't have the 90 Degrees Wellness. I just have the American Life Public Life.

Speaker speaker\_0: You didn't get a card that has about four to three blue squares in it?

Speaker speaker\_1: Hold on. Uh, the... I have one that has three squares in it, the plastic card.

Speaker speaker\_0: That's the 90 Degree benefit card.

Speaker speaker\_1: Okay. So, um, just a moment. Okay. But it doesn't have anywhere is written 90 Degrees, anything on it. I don't know if, I, I don't know if I'm at the right place. 'Cause I'm looking at it, it just has the, the CR-, the member, CRBC, it has the medical and it has the pharmacy and the vision. But it doesn't have any insurance document, any insurance anything, um, on it. It just has the multi-plan service.

Speaker speaker\_0: Give me one moment. I'm pulling an example benefit card from your staffing company.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So as you flip the card, there's supposed to be two benefit cards, I mean, two squares where it says Vision. The one right next to it says Provider. To the corner will say 90 Degree Benefits.

Speaker speaker\_1: Hold on. If I flip the card, yeah, I can see one that has vision, one for provider. Oh, okay. I can see it has a 90 Degree Benefit. Okay. Okay, so what number am I... Okay. So what number am I gonna give my insurance and my doctor's, my healthcare's rather?

Speaker speaker\_0: So when you flip back to the front where it has the total of the four squares, on the square that says Member-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... there's going to be an employee ID. That's the policy number for that plan.

Speaker speaker\_1: Okay. Okay. All right. So this is the same, um, the employee ID is the same number for the American Public Life?

Speaker speaker\_0: No, the American Public Life one will be a different policy number. This will be only for the 90 Degree.

Speaker speaker\_1: Okay. Um, so what I'm saying, on the American Public Life, the medical ID number is the same with this one's public employee, employee ID? The 3477971?

Speaker speaker\_0: No, the American-

Speaker speaker\_1: 5477971.

Speaker speaker\_0: No. So the American Public Life one actually has, um, it stated in there where it says policy number.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: That will be the policy number that you provide for the hospital indemnity services, which is the-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... portion that the American Public Life covers.

Speaker speaker\_1: Oh, okay. Okay. So, um, so this, um, the wellness cover is just for... Um, the wellness is under the 90 Degree, right?

Speaker speaker\_0: Yes.

Speaker speaker\_1: The 90 Degree.

Speaker speaker\_0: For your specific plan, the wellness, the urgent care, and I believe... Let me see the benefit guide. I think it's the emergency room, the other one that's with 90 Degree. Let's see.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Yeah. So the primary care, which is the wellness visit, the specialist and the urgent cares are gonna be covered by 90 Degree because they have a-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... co-pay on those three services.

Speaker speaker\_1: Okay. And how much is the co-pay? \$10 for... right?

Speaker speaker\_0: So it says that for physician's office, it's supposed to be a \$10 co-pay. The specialist visit is supposed to be a \$50 co-pay.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And the urgent visits would be a \$60 co-pay. Remember, this plan does have a network requirement, so make sure that you do go within network, otherwise it will not cover any services.

Speaker speaker\_1: Okay. All right. That's fine. And, um, so for the American Public Life, what do they cover?

Speaker speaker\_0: So the benefit guide itself does not tell me specifically what American Public Life is in charge of from the plan.

Speaker speaker\_1: Okay.

Speaker speaker\_0: My deduction will be, aside from those visits, the office visits and the preventive-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... services, everything else would be covered under them, um, based on what the benefit guide is providing me.

Speaker speaker\_1: Okay. All right. And one more question. So for the dental, right? It's covered by American Public Life fully, right?

Speaker speaker\_0: Yes.

Speaker speaker\_1: Okay. All right. And, um, the pharmacy... All right. That's fine. Okay. I'll just call my hospital and give them the one for the, um, the... You said a 90 Degrees benefits, right?

Speaker speaker\_0: Yes.

Speaker speaker\_1: Okay. All right. Thank you.

Speaker speaker\_0: Of course. Was there anything else we can assist you with today?

Speaker speaker\_1: Um, no, that'll be all.

Speaker speaker\_0: All right. I do hope you have a wonderful rest of your day. Thank you for calling Benefits in a Car.

Speaker speaker\_1: All right. Thank you. Bye.