

## Transcript: Justin

**Mills-5081892888985600-5503433061646336**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Cart. This is Justin. How can I help you today? I had, um, called yesterday. I was asking some questions about the insurance card and, uh, he had put me on, connect me to somebody but they didn't never come. So I need a, uh... I got some questions. Okay. Um, what's the staffing agency you work for? Mega 4. And the last four of your Social? 6566. And what was your first and last name? Uh, Lisa Easterling. And for security purposes, can you verify the home address, including city, state and zip code, Lisa? Uh, is it a physical P.O.? P.O. Box, uh, 26655- Uh, looks like a physical address. ... is it too P.O. Box 26655 North Turnpike Road, Wiggum, North Carolina 28396. And confirm your date of birth. 03-31-67. And a good telephone number has 910-318-5515? Yep. Right. And the email have is miss.easterling@gmail? Yeah. Okay, so let's see here. And what questions did you have? I asked her, did the, um, insurance cover the, um, a mammogram. She said she didn't know. She would connect me to somebody but nobody never came on. All right. Um, let's see here. Let me check the benefit guide for a second. So mammogram- Okay. ... would technically be considered as a preventative healthcare service. Oh, okay. And I do know that the MEC TeleRx covers all of your preventative healthcare services, um, but I do know you have to stay in network for that coverage. Um... Uh, for what... For, what you say? I stated, uh, so yeah, so mammogram is technically considered preventative healthcare services so you do have the MEC, uh, which does cover your preventative healthcare services, so you do have coverage for that mammogram. Um, but I do know... Uh, what I was saying, I do know you have to stay in network, uh, for the actual insurance carrier to pay, um, which I have a telephone number to provide you if you need to find providers in your location. Um, so you don't know if it covers... I have to call if it cover- Mm-hmm. 'Cause I already got an appointment for, uh, the images center in Laurinburg. You don't know if that's- Mm-hmm. ... in-network? Yeah, correct. Right, well, I don't have a list on hand on who is in-network- Mm-hmm. ... in your location. Um, what I was saying- Mm-hmm. ... is that a mammogram is considered preventative healthcare services, so that would be covered since you do have the MEC TeleRx Medical Plan. So that don't matter where I go? That's what I'm saying. Um, no. You would have to stay- So you said to me, um- ... in-network, and I'm providing you... Yes, so I'm providing you a number to find providers that will accept the insurance in your location. Mm-hmm. That's what I'm trying to say. Okay, well, give me that number 'cause I already got an appointment. I need to see if they in-network. Okay, so the company is called MultiPlan and their telephone number is 800-457-1403. Okay. So another question. Uh, what about regular, just a regular check-up? Do... Would that be covered too if it's in-network? A regular... Um, so yeah, so like a regular physical- Just a visit. ... or a check-up would be, would be covered, yes. Now- Not physical, just a regular visit. Yes. So you do have hospitals, doctors and medication coverage under

your InSure Plus basic medical plan, so you do have coverage for that, uh, check-up. Yes, ma'am. Mm-hmm. So what about specialists? You don't know how they do about that? Um, specialists, you do have coverage for them. Um, I do know that in the benefit guide. Let me see. I got them all on there. Let's see here. Specialist. Let's see. Here, do you mind if I place you on a brief hold for a second? No, go ahead. Okay. Hillary, are you still there? Yeah, I am. Awesome. Thank you so much for holding. So yes, so you do have, uh, specialty visits covered. Um, so I do know that copays for regular doctor's visits would be \$25, specialists like a ears, nose and throat doctor, for example, \$50. Yes. Okay, okay, okay. But, uh, what's the percentage that they pay? Uh, let me see here. Well, looking at the benefit guide, it's just showing me a, a copay, what the copay would be. It's not showing me the exact dollar amount of what's covered. Because I said yesterday they probably want to take \$50 off your bill. Then she said she was gonna connect me and I didn't never. It just wasn't recorded. Okay. Now, now I can try to get somebody on in the- at the insurance carrier and then verify they are on the line before I transfer you over, if that would help. Mm-hmm. Okay. Or just provide you with their telephone number in case they do get disconnected and you can try calling them back? Mm-hmm. Okay. Okay. Is that okay? Um, so I'll go ahead and do... Yeah, I'll go ahead and do both, um, but just let me know whenever you're ready for their telephone number. I'm ready. Okay, so the insurance carrier is American Public Life. And their telephone number is- American Public Life? Yes, American Public Life. Okay. Okay. And their telephone number is 800-256-8606. And it's option four- Okay. ... for a customer service representative. Okay. Okay. But bear with me one second while I get somebody on and I'll verify that they're on the line before I transfer you over, okay? Okay. Thank you. You've been helpful. You're welcome. You have a great day, Lisa, okay? You too. Thank you. All right. You're welcome.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits in a Cart. This is Justin. How can I help you today?

Speaker speaker\_2: I had, um, called yesterday. I was asking some questions about the insurance card and, uh, he had put me on, connect me to somebody but they didn't never come. So I need a, uh... I got some questions.

Speaker speaker\_1: Okay. Um, what's the staffing agency you work for?

Speaker speaker\_2: Mega 4.

Speaker speaker\_1: And the last four of your Social?

Speaker speaker\_2: 6566.

Speaker speaker\_1: And what was your first and last name?

Speaker speaker\_2: Uh, Lisa Easterling.

Speaker speaker\_1: And for security purposes, can you verify the home address, including city, state and zip code, Lisa?

Speaker speaker\_2: Uh, is it a physical P.O.? P.O. Box, uh, 26655-

Speaker speaker\_1: Uh, looks like a physical address.

Speaker speaker\_2: ... is it too P.O. Box 26655 North Turnpike Road, Wiggum, North Carolina 28396.

Speaker speaker\_1: And confirm your date of birth.

Speaker speaker\_2: 03-31-67.

Speaker speaker\_1: And a good telephone number has 910-318-5515?

Speaker speaker\_2: Yep. Right.

Speaker speaker\_1: And the email have is miss.easterling@gmail?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay, so let's see here. And what questions did you have?

Speaker speaker\_2: I asked her, did the, um, insurance cover the, um, a mammogram. She said she didn't know. She would connect me to somebody but nobody never came on.

Speaker speaker\_1: All right. Um, let's see here. Let me check the benefit guide for a second. So mammogram-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... would technically be considered as a preventative healthcare service.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: And I do know that the MEC TeleRx covers all of your preventative healthcare services, um, but I do know you have to stay in network for that coverage. Um...

Speaker speaker\_2: Uh, for what... For, what you say?

Speaker speaker\_1: I stated, uh, so yeah, so mammogram is technically considered preventative healthcare services so you do have the MEC, uh, which does cover your preventative healthcare services, so you do have coverage for that mammogram. Um, but I do know... Uh, what I was saying, I do know you have to stay in network, uh, for the actual insurance carrier to pay, um, which I have a telephone number to provide you if you need to find providers in your location.

Speaker speaker\_2: Um, so you don't know if it covers... I have to call if it cover-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: 'Cause I already got an appointment for, uh, the images center in Laurinburg. You don't know if that's-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... in-network?

Speaker speaker\_1: Yeah, correct. Right, well, I don't have a list on hand on who is in-network-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... in your location. Um, what I was saying-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... is that a mammogram is considered preventative healthcare services, so that would be covered since you do have the MEC TeleRx Medical Plan.

Speaker speaker\_2: So that don't matter where I go? That's what I'm saying.

Speaker speaker\_1: Um, no. You would have to stay-

Speaker speaker\_2: So you said to me, um-

Speaker speaker\_1: ... in-network, and I'm providing you... Yes, so I'm providing you a number to find providers that will accept the insurance in your location.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: That's what I'm trying to say.

Speaker speaker\_2: Okay, well, give me that number 'cause I already got an appointment. I need to see if they in-network.

Speaker speaker\_1: Okay, so the company is called MultiPlan and their telephone number is 800-457-1403.

Speaker speaker\_2: Okay. So another question. Uh, what about regular, just a regular check-up? Do... Would that be covered too if it's in-network? A regular...

Speaker speaker\_1: Um, so yeah, so like a regular physical-

Speaker speaker\_2: Just a visit.

Speaker speaker\_1: ... or a check-up would be, would be covered, yes. Now-

Speaker speaker\_2: Not physical, just a regular visit.

Speaker speaker\_1: Yes. So you do have hospitals, doctors and medication coverage under your InSure Plus basic medical plan, so you do have coverage for that, uh, check-up. Yes, ma'am.

Speaker speaker\_2: Mm-hmm. So what about specialists? You don't know how they do about that?

Speaker speaker\_1: Um, specialists, you do have coverage for them. Um, I do know that in the benefit guide. Let me see.

Speaker speaker\_2: I got them all on there.

Speaker speaker\_1: Let's see here. Specialist. Let's see. Here, do you mind if I place you on a brief hold for a second?

Speaker speaker\_2: No, go ahead.

Speaker speaker\_1: Okay. Hillary, are you still there?

Speaker speaker\_3: Yeah, I am.

Speaker speaker\_1: Awesome. Thank you so much for holding. So yes, so you do have, uh, specialty visits covered. Um, so I do know that copays for regular doctor's visits would be \$25, specialists like a ears, nose and throat doctor, for example, \$50.

Speaker speaker\_3: Yes. Okay, okay, okay. But, uh, what's the percentage that they pay?

Speaker speaker\_1: Uh, let me see here. Well, looking at the benefit guide, it's just showing me a, a copay, what the copay would be. It's not showing me the exact dollar amount of what's covered.

Speaker speaker\_3: Because I said yesterday they probably want to take \$50 off your bill. Then she said she was gonna connect me and I didn't never. It just wasn't recorded.

Speaker speaker\_1: Okay. Now, now I can try to get somebody on in the- at the insurance carrier and then verify they are on the line before I transfer you over, if that would help.

Speaker speaker\_3: Mm-hmm. Okay.

Speaker speaker\_1: Or just provide you with their telephone number in case they do get disconnected and you can try calling them back?

Speaker speaker\_3: Mm-hmm. Okay.

Speaker speaker\_1: Okay.

Speaker speaker\_3: Is that okay?

Speaker speaker\_1: Um, so I'll go ahead and do... Yeah, I'll go ahead and do both, um, but just let me know whenever you're ready for their telephone number.

Speaker speaker\_3: I'm ready.

Speaker speaker\_1: Okay, so the insurance carrier is American Public Life. And their telephone number is-

Speaker speaker\_3: American Public Life?

Speaker speaker\_1: Yes, American Public Life.

Speaker speaker\_3: Okay.

Speaker speaker\_1: Okay. And their telephone number is 800-256-8606. And it's option four-

Speaker speaker\_3: Okay.

Speaker speaker\_1: ... for a customer service representative.

Speaker speaker\_3: Okay.

Speaker speaker\_1: Okay. But bear with me one second while I get somebody on and I'll verify that they're on the line before I transfer you over, okay?

Speaker speaker\_3: Okay. Thank you. You've been helpful.

Speaker speaker\_1: You're welcome. You have a great day, Lisa, okay?

Speaker speaker\_3: You too. Thank you.

Speaker speaker\_1: All right. You're welcome.