

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits on the Card. This is Malcolm. How can I help you? Hi. Um, I just started, uh, with a new employer and I need to enroll in benefits, but I have some questions. Okay. Uh, um, just so you know, I only have limited information because we're not the carrier. You're not what? We're not the carrier. Oh. Okay. Is there someone else I should call? I mean, I have information. It depends on how m- how much information you would need, ma'am. Like detailed information- Oh. ... I don't know how much info I can go into, but I do have- Okay. So let- ... um, like I said, I do have information. Mm-hmm. Um, one thing I don't understand is, um, what is the difference between the Ensure Plus Enhanced and the Sh- Insure Plus Premier? Because, uh, I don't see any difference with it. What's that company do you work for? Creative Circle. What's the last four of your social? Uh, 6266. First name? Autumn. You're a brand new hire? Yeah. Okay. So I'm gonna have to add you in the system. Were you wanting to get enrolled or you just had questions? Um, well, I need to enroll, but I need to have some questions answered first, I guess. Yep. Okay. So you said the difference between the Ensure Plus Enhanced and Ensure Plus Premier? Yeah. All right. So the main differences come from w- the hospital portion. So it looks like, it says daily hospital confinement, the difference between the two. The Enhanced, you get a \$100 a day. With the Premier, it's \$200 a day. Yeah. Okay. With Intensive Care/ Coronary Care Unit, with the Enhanced you get \$400 a day. With the Premier, you get \$1,000 a day. There's annual first occurrence hospital, \$1,500 with the Enhanced. It's \$2,500 with the Premier. Okay. Okay. So that's the, that's the difference there. And then, um, I can't figure out how to find out if my current provider is in network with... I don't understand who the carrier is, but um- So- ... with whoever the carrier would be. Go ahead. So it'd be American Public. Yeah. Oh. Oh, okay. American Public is the medical insurance carrier. Yes, ma'am. So they cover the medical, the dental, the group accident, the short-term disability and the life insurance and the critical illness. Oh, okay. Um, okay. So I'll have to look on their site and see if my provider is covered. Perfect. I think that's how that will work. So you want to go to multiplan.com. Yeah. That website will tell you what doctor's in the area taking insurance. Oh, okay. It's called multiplan.com? Yes, ma'am. Okay. Multiplan.com. Okay. So I'll look that up. And then, um, I am a little confused about why, like, why would anyone choose the, um, the Stay Healthy plus one of the Insure plans? Uh- So- ... is that just to get preventative care covered? Yes, ma'am, because preventative care is, uh, included inside the Insure Plus. And with the, and with the preventative care plan, it comes with FreeRx. And FreeRx gives you access to over 800 acute and chronic medications. Okay. Okay. So that would come... But then it does say, uh, an outpatient sickness is 75 bucks for one of the Insure plans. But th- that would be like, oh, I have a sore throat, I need to go to the doctor. Is that right? Is that what that means by outpatient sickness? Now that question would

be a question for the carrier. Oh, okay. Okay. Um, so do most people select like the Stay Healthy and then plus one of these Insure plans just to get the preventative care? I wouldn't be able to make any recommendations. So people typically pick plans based off their needs. Um, since they- Okay. Some people just need preventative services. So some people just have their MEC and they just go in for wellness checks, physicals, vaccinations. And then some people need actual doctors and that's why they pick the Insure Plus plan. So the way that I break it down, typically, the Insure Plus is if you are sick already. The MEC would be for if you're getting tested to see if you are sick. Does that make sense? Oh, yeah. Okay. That's helpful. And then let me ask you this. I'm not sick, but I'm accident prone. And so I have had to use insurance for ridiculous accidents. And so that's why I'm a little worried if I only go with the preventative care and I'm very clumsy, I could end up in trouble. But they don't- Does that make sense? Yes, ma'am. So they don't offer you short-term disability, but they do offer you the group accident. Group accident is if you got hurt outside of work and you were... And it causes you to be out of work for a while. Oh. Oh, yeah. I mean, like, and I also have a daughter. And so, like, what is... If she gets sick and she, like, when she has a sore throat or when she has a fever, um, it does... Does the preventive care cover that kind of thing? Or I would just be like, oh my gosh, I have a \$600 doctor bill for checking her sore throat? That would be a question for the, that would be a question for the carrier. Okay. Okay, great. That is helpful. Okay, so it's MultiPlan and, um, looks like I just... Is there a number? I don't see that number. Are you, are you looking at the benefits guide right now? I am looking at the... Uh, it says benefit plan summary, yeah. Yeah, so that, the information on there is the same information that I have available. When it comes to, when it comes to, like, specific detail questions, that would be questions you want to ask the carrier directly, 'cause I wouldn't want to tell you, "Oh, this is covered-" Okay. "... and then it not be covered by them." Okay. Yeah, that sounds good. Um, I will give a call to the MultiPlan people and then... But this is the call, uh, this is the number I call to get enrolled, is that right, I call you back? Yes, ma'am. So the mul- Mm-hmm. So just to clarify, MultiPlan is the network for the medical plans. They're not the carrier. The carrier for the MEC plan would be 90 Degree Benefits. Oh, okay. That's called 90 Degree Benefits? Yes, ma'am. And, and I can give you all these carriers' phone numbers. Oh, yeah, that would be awesome. Okay, I'm ready. Right, so 90 Degree Benefits, their phone number is 1-800-833-4296. All right. And you want to hit option one to speak with a representative. Okay. And then American Public Life, their phone number is 1-800-256-8606, and you want to hit option four to speak with a representative. Okay. And then if you did- Okay, that's great. If you did want to contact MultiPlan directly instead of going to the website, I can give you their phone number as well. Yeah, I'll take that too. Thank you. Whenever you're ready. Yeah, I'm ready. So there would, their phone number would be 1-800-457-1403. All right. Okay, great. Okay, I will make all these calls and, um, give a call back to get enrolled. Yes, ma'am. Was there anything else I could help you with today? Uh, no, I think that's it for now. Thank you very much. No problem. Thanks for calling Benefits in the Car. I hope you have a great rest of your day. You too. Bye. Okay, bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thanks for calling Benefits on the Card. This is Malcolm. How can I help you?

Speaker speaker_2: Hi. Um, I just started, uh, with a new employer and I need to enroll in benefits, but I have some questions.

Speaker speaker_1: Okay. Uh, um, just so you know, I only have limited information because we're not the carrier.

Speaker speaker_2: You're not what?

Speaker speaker_1: We're not the carrier.

Speaker speaker_2: Oh. Okay. Is there someone else I should call?

Speaker speaker_1: I mean, I have information. It depends on how m- how much information you would need, ma'am. Like detailed information-

Speaker speaker_2: Oh.

Speaker speaker_1: ... I don't know how much info I can go into, but I do have-

Speaker speaker_2: Okay. So let-

Speaker speaker_1: ... um, like I said, I do have information. Mm-hmm.

Speaker speaker_2: Um, one thing I don't understand is, um, what is the difference between the Ensure Plus Enhanced and the Sh- Insure Plus Premier? Because, uh, I don't see any difference with it.

Speaker speaker_1: What's that company do you work for?

Speaker speaker_2: Creative Circle.

Speaker speaker_1: What's the last four of your social?

Speaker speaker_2: Uh, 6266.

Speaker speaker_1: First name?

Speaker speaker_2: Autumn.

Speaker speaker_1: You're a brand new hire?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. So I'm gonna have to add you in the system. Were you wanting to get enrolled or you just had questions?

Speaker speaker_2: Um, well, I need to enroll, but I need to have some questions answered first, I guess. Yep.

Speaker speaker_1: Okay. So you said the difference between the Ensure Plus Enhanced and Ensure Plus Premier?

Speaker speaker_2: Yeah.

Speaker speaker_1: All right. So the main differences come from w- the hospital portion. So it looks like, it says daily hospital confinement, the difference between the two. The Enhanced, you get a \$100 a day. With the Premier, it's \$200 a day.

Speaker speaker_2: Yeah. Okay.

Speaker speaker_1: With Intensive Care/ Coronary Care Unit, with the Enhanced you get \$400 a day. With the Premier, you get \$1,000 a day. There's annual first occurrence hospital, \$1,500 with the Enhanced. It's \$2,500 with the Premier.

Speaker speaker_2: Okay. Okay. So that's the, that's the difference there. And then, um, I can't figure out how to find out if my current provider is in network with... I don't understand who the carrier is, but um-

Speaker speaker_1: So-

Speaker speaker_2: ... with whoever the carrier would be.

Speaker speaker_1: Go ahead. So it'd be American Public.

Speaker speaker_2: Yeah. Oh. Oh, okay. American Public is the medical insurance carrier.

Speaker speaker_1: Yes, ma'am. So they cover the medical, the dental, the group accident, the short-term disability and the life insurance and the critical illness.

Speaker speaker_2: Oh, okay. Um, okay. So I'll have to look on their site and see if my provider is covered.

Speaker speaker_1: Perfect.

Speaker speaker_2: I think that's how that will work.

Speaker speaker_1: So you want to go to multiplan.com.

Speaker speaker_2: Yeah.

Speaker speaker_1: That website will tell you what doctor's in the area taking insurance.

Speaker speaker_2: Oh, okay. It's called multiplan.com?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. Multiplan.com. Okay. So I'll look that up. And then, um, I am a little confused about why, like, why would anyone choose the, um, the Stay Healthy plus one of the Insure plans? Uh-

Speaker speaker_1: So-

Speaker speaker_2: ... is that just to get preventative care covered?

Speaker speaker_1: Yes, ma'am, because preventative care is, uh, included inside the Insure Plus. And with the, and with the preventative care plan, it comes with FreeRx. And FreeRx

gives you access to over 800 acute and chronic medications.

Speaker speaker_2: Okay. Okay. So that would come... But then it does say, uh, an outpatient sickness is 75 bucks for one of the Insure plans. But th- that would be like, oh, I have a sore throat, I need to go to the doctor. Is that right? Is that what that means by outpatient sickness?

Speaker speaker_1: Now that question would be a question for the carrier.

Speaker speaker_2: Oh, okay. Okay. Um, so do most people select like the Stay Healthy and then plus one of these Insure plans just to get the preventative care?

Speaker speaker_1: I wouldn't be able to make any recommendations. So people typically pick plans based off their needs. Um, since they-

Speaker speaker_2: Okay.

Speaker speaker_1: Some people just need preventative services. So some people just have their MEC and they just go in for wellness checks, physicals, vaccinations. And then some people need actual doctors and that's why they pick the Insure Plus plan. So the way that I break it down, typically, the Insure Plus is if you are sick already. The MEC would be for if you're getting tested to see if you are sick. Does that make sense?

Speaker speaker_2: Oh, yeah. Okay. That's helpful. And then let me ask you this. I'm not sick, but I'm accident prone. And so I have had to use insurance for ridiculous accidents. And so that's why I'm a little worried if I only go with the preventative care and I'm very clumsy, I could end up in trouble.

Speaker speaker_1: But they don't-

Speaker speaker_2: Does that make sense?

Speaker speaker_1: Yes, ma'am. So they don't offer you short-term disability, but they do offer you the group accident. Group accident is if you got hurt outside of work and you were... And it causes you to be out of work for a while.

Speaker speaker_2: Oh. Oh, yeah. I mean, like, and I also have a daughter. And so, like, what is... If she gets sick and she, like, when she has a sore throat or when she has a fever, um, it does... Does the preventive care cover that kind of thing? Or I would just be like, oh my gosh, I have a \$600 doctor bill for checking her sore throat?

Speaker speaker_1: That would be a question for the, that would be a question for the carrier.

Speaker speaker_2: Okay. Okay, great. That is helpful. Okay, so it's MultiPlan and, um, looks like I just... Is there a number? I don't see that number.

Speaker speaker_1: Are you, are you looking at the benefits guide right now?

Speaker speaker_2: I am looking at the... Uh, it says benefit plan summary, yeah.

Speaker speaker_1: Yeah, so that, the information on there is the same information that I have available. When it comes to, when it comes to, like, specific detail questions, that would

be questions you want to ask the carrier directly, 'cause I wouldn't want to tell you, "Oh, this is covered-"

Speaker speaker_2: Okay.

Speaker speaker_1: "... and then it not be covered by them."

Speaker speaker_2: Okay. Yeah, that sounds good. Um, I will give a call to the MultiPlan people and then... But this is the call, uh, this is the number I call to get enrolled, is that right, I call you back?

Speaker speaker_1: Yes, ma'am. So the mul-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So just to clarify, MultiPlan is the network for the medical plans. They're not the carrier. The carrier for the MEC plan would be 90 Degree Benefits.

Speaker speaker_2: Oh, okay. That's called 90 Degree Benefits?

Speaker speaker_1: Yes, ma'am. And, and I can give you all these carriers' phone numbers.

Speaker speaker_2: Oh, yeah, that would be awesome. Okay, I'm ready.

Speaker speaker_1: Right, so 90 Degree Benefits, their phone number is 1-800-833-4296.

Speaker speaker_2: All right.

Speaker speaker_1: And you want to hit option one to speak with a representative.

Speaker speaker_2: Okay.

Speaker speaker_1: And then American Public Life, their phone number is 1-800-256-8606, and you want to hit option four to speak with a representative.

Speaker speaker_2: Okay.

Speaker speaker_1: And then if you did-

Speaker speaker_2: Okay, that's great.

Speaker speaker_1: If you did want to contact MultiPlan directly instead of going to the website, I can give you their phone number as well.

Speaker speaker_2: Yeah, I'll take that too. Thank you.

Speaker speaker_1: Whenever you're ready.

Speaker speaker_2: Yeah, I'm ready.

Speaker speaker_1: So there would, their phone number would be 1-800-457-1403.

Speaker speaker_2: All right. Okay, great. Okay, I will make all these calls and, um, give a call back to get enrolled.

Speaker speaker_1: Yes, ma'am. Was there anything else I could help you with today?

Speaker speaker_2: Uh, no, I think that's it for now. Thank you very much.

Speaker speaker_1: No problem. Thanks for calling Benefits in the Car. I hope you have a great rest of your day.

Speaker speaker_2: You too. Bye.

Speaker speaker_1: Okay, bye.