

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in a Card . This is Malcolm. How can I help you? Hi, Malcolm. Uh, this is Raven calling. I was just calling to ask you a couple of questions about the Benefits in a Card. Okay. Go ahead. Um, my employer- Sure. Go ahead. ... offers us ATC Healthcare Services. Mm-hmm. And, um, is this a regular insurance? 'Cause she was mentioning, she said this is not like major medical insurance. Um, could you explain that please? Or... Yeah. So what that means is they're all limited benefits plans. That means the doctor or the member sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of that claim would be your responsibility. Okay. So it's, it doesn't work like a regular insurance that would cover like 100% of certain things and, um- No, ma'am. It's not, it's not major medical, it's not a major medical plan. They're all limited benefits plans. Okay. Okay. All right. Uh, this probably will not work then 'cause I'm, I'm looking for, uh, major medical insurance. Yes, ma'am. So you say you're ATC? Yes. ATC, ATC Healthcare. Okay. So they don't auto-enroll. I'm sorry, was there any more questions? Yeah. Yeah. 'Cause I was looking for, um, major medical. So this wouldn't even, um, this wouldn't even benefit me probably, would it? I wouldn't be able to say yes or no. The, the plans are so... I would not... 'cause I'm not, I'm not able to make recommendations like that. Mm-hmm. So it's totally up to what you build to work around your health. So what works for you. Typically, that's how it works for the members. They pick plans that work for their individual health and what they feel like will benefit them more in the long run. Would this, uh, is this type insurance, does most doctors accept this? Like for office visits? So you would have to go to multiplan.com. That website will tell you what doctors in your area accept the insurance. Okay. All right. Now, I'm also looking. I don't see anything for like, okay, primary care visit. You only allow four visits a year. Uh, it's \$10. So just to clarify, we're not taking care, we're just a plan administrator. We just get you enrolled and unenrolled from the coverage or help you make changes. So American Public Life will be the one that covers your medical plan. Okay. Wouldn't be able to answer specific questions. Only have what's on the, the benefits guide. Okay. So I should call them to ask questions? More specific questions, yes, ma'am. I can answer what, like small questions that's included on the benefits guide. Okay. But out in, any specific questions that you're not able to see on the benefits guide, I would not be able to answer those. Okay. Can I have the telephone number to, to them then? Yes, ma'am. Whenever you're ready, I can give you the line and then you ask specific questions. Oh, right. Let me find my pen here. Okay. That's, got it. Okay. I'm going to go over there. Right. So her name is Sandra. She works for American Public Life. Okay. Sandra. Hold on. Yes, ma'am. Oh. Okay. Here it is. Let me get something. I'm sorry. No, you're fine. Sandra. Yeah, I'm ready. All right. So her direct, her direct line is 601. 601. 936- 936. 3287. 3287. Sandra. How do you spell that please? S-A-N-D-R-A. Okay.

Okay. Oh, Sandra. Okay. All right then. Thank you. And then I can give you the phone number directly to APL as well. Now what is APL? What is that? American Public Life, they're the carrier. Miss Sandra works for them as well. Okay. All right. Telephone number please. It's 1-800. 1-800. 256. 256. 8606. 8, okay, 06. Okay. 9606. And you'll get option four to speak with a representative. Option four. Okay. Thank you. No problem. Was there anything else I can help you with today, ma'am? That is it. All right. Well, thanks for calling Benefits in a Card. I hope you have a great rest of your week. Okay. Goodbye. Bye.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in a Card . This is Malcolm. How can I help you?

Speaker speaker_1: Hi, Malcolm. Uh, this is Raven calling. I was just calling to ask you a couple of questions about the Benefits in a Card.

Speaker speaker_0: Okay. Go ahead.

Speaker speaker_1: Um, my employer-

Speaker speaker_0: Sure. Go ahead.

Speaker speaker_1: ... offers us ATC Healthcare Services.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And, um, is this a regular insurance? 'Cause she was mentioning, she said this is not like major medical insurance. Um, could you explain that please? Or...

Speaker speaker_0: Yeah. So what that means is they're all limited benefits plans. That means the doctor or the member sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of that claim would be your responsibility.

Speaker speaker_1: Okay. So it's, it doesn't work like a regular insurance that would cover like 100% of certain things and, um-

Speaker speaker_0: No, ma'am. It's not, it's not major medical, it's not a major medical plan. They're all limited benefits plans.

Speaker speaker_1: Okay. Okay. All right. Uh, this probably will not work then 'cause I'm, I'm looking for, uh, major medical insurance.

Speaker speaker_0: Yes, ma'am. So you say you're ATC?

Speaker speaker_1: Yes. ATC, ATC Healthcare.

Speaker speaker_0: Okay. So they don't auto-enroll. I'm sorry, was there any more questions?

Speaker speaker_1: Yeah. Yeah. 'Cause I was looking for, um, major medical. So this wouldn't even, um, this wouldn't even benefit me probably, would it?

Speaker speaker_0: I wouldn't be able to say yes or no. The, the plans are so... I would not... 'cause I'm not, I'm not able to make recommendations like that.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So it's totally up to what you build to work around your health. So what works for you. Typically, that's how it works for the members. They pick plans that work for their individual health and what they feel like will benefit them more in the long run.

Speaker speaker_1: Would this, uh, is this type insurance, does most doctors accept this? Like for office visits?

Speaker speaker_0: So you would have to go to multiplan.com. That website will tell you what doctors in your area accept the insurance.

Speaker speaker_1: Okay. All right. Now, I'm also looking. I don't see anything for like, okay, primary care visit. You only allow four visits a year. Uh, it's \$10.

Speaker speaker_0: So just to clarify, we're not taking care, we're just a plan administrator. We just get you enrolled and unenrolled from the coverage or help you make changes. So American Public Life will be the one that covers your medical plan.

Speaker speaker_1: Okay.

Speaker speaker_0: Wouldn't be able to answer specific questions. Only have what's on the, the benefits guide.

Speaker speaker_1: Okay. So I should call them to ask questions?

Speaker speaker_0: More specific questions, yes, ma'am. I can answer what, like small questions that's included on the benefits guide.

Speaker speaker_1: Okay.

Speaker speaker_0: But out in, any specific questions that you're not able to see on the benefits guide, I would not be able to answer those.

Speaker speaker_1: Okay. Can I have the telephone number to, to them then?

Speaker speaker_0: Yes, ma'am. Whenever you're ready, I can give you the line and then you ask specific questions.

Speaker speaker_1: Oh, right. Let me find my pen here. Okay. That's, got it. Okay. I'm going to go over there.

Speaker speaker_0: Right. So her name is Sandra. She works for American Public Life.

Speaker speaker_1: Okay. Sandra.

Speaker speaker_0: Hold on. Yes, ma'am.

Speaker speaker_1: Oh. Okay. Here it is. Let me get something. I'm sorry.

Speaker speaker_0: No, you're fine.

Speaker speaker_1: Sandra. Yeah, I'm ready.

Speaker speaker_0: All right. So her direct, her direct line is 601.

Speaker speaker_1: 601.

Speaker speaker_0: 936-

Speaker speaker_1: 936.

Speaker speaker_0: 3287.

Speaker speaker_1: 3287. Sandra. How do you spell that please?

Speaker speaker_0: S-A-N-D-R-A.

Speaker speaker_1: Okay. Okay. Oh, Sandra. Okay. All right then. Thank you.

Speaker speaker_0: And then I can give you the phone number directly to APL as well.

Speaker speaker_1: Now what is APL? What is that?

Speaker speaker_0: American Public Life, they're the carrier. Miss Sandra works for them as well.

Speaker speaker_1: Okay. All right. Telephone number please.

Speaker speaker_0: It's 1-800.

Speaker speaker_1: 1-800.

Speaker speaker_0: 256.

Speaker speaker_1: 256.

Speaker speaker_0: 8606.

Speaker speaker_1: 8, okay, 06. Okay. 9606.

Speaker speaker_0: And you'll get option four to speak with a representative.

Speaker speaker_1: Option four. Okay. Thank you.

Speaker speaker_0: No problem. Was there anything else I can help you with today, ma'am?

Speaker speaker_1: That is it.

Speaker speaker_0: All right. Well, thanks for calling Benefits in a Card. I hope you have a great rest of your week.

Speaker speaker_1: Okay. Goodbye.

Speaker speaker_0: Bye.