

## Transcript: Malcolm

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### Full Transcript

... yeah. Thanks for calling Benefits in a Card, this is Malcolm, how can I help you? Uh, yes. Uh, my name is Charles Hall and, um, I'm currently, uh, I think, paying for coverage with you guys. Through AmeriStaff. Through AmeriStaff. Okay. How can I help you? Okay. Uh, I've got some questions but I'm gonna let my mom ask you, okay? Okay. All right, here she is. Wait, so sir, before you put her on, could I, can I get you to verify your address and date of birth for me, for security purposes? 23, 23 Mad Cap Road, Rocky Mount, Virginia, 7/16/84. Thank you. And your phone number is 393-1992? Yeah. And then the email is callawaycrazy46@gmail.com? Yes, sir. All right. All right. S- Thank you. Uh, first question is, um, he's... they're deducting the money from his paycheck. Um, how much? \$18 a week, I think. Eight- \$18 a week or something like that, and we want to know exactly what, what this coverage is. I tried to down roll the enrollment guide, but it's all Chinese to me. I, I don't, um, really understand and like, how does he go about getting a card or something that he can take to his pharmacy to use towards his prescription medicines? Uh, several other questions. Is this strictly an in- indemnity plan? Yes, ma'am. They're all- Ooh. All these plans are, are indemnity plans. Also, it doesn't- So there's really- ... look like it's probably been active yet. You said he's seeing deductions? Yeah, they're deducting- \$18 a week. ... \$18 a week. So it should be \$17.62 and it'd be deducted. It doesn't- 17.64? Okay. And should be what? It's not showing that any deduction. It shouldn't... It's not showing that any deductions have been taken on our end yet. Has he... Did he just receive his first deduction this week? Uh, this is my... I got... This is my... I've had my third... It got my third check this week. He said this... Uh, what they took out this week was his third deduction. Okay, so what I'm gonna have to do, I'm gonna have to send you an email where you have to send in proof that these deductions have been happening. Because on our end it doesn't show that any deductions have happened yet. Okay, give me the email address. It'll be from an info@benefitsinacard.com. So with that email that I sent him, I'm going to send it to callawaycrazy46@gmail.com. You would have to send us, basically his pay stub showing where the deductions were happening. It should say... And if it was from us, it would say BIC VIP or BIC Medical with the \$17.62. Um, ha- hang on just a second. Let me see if I can... Here's his pay stub. He's got to let... Oh, he says he doesn't have any pay stubs right now, so he's gonna have to- Call AmeriStaff. He's gonna have to call AmeriStaff to figure out how to get pay stubs to... but- That's fine. But he said w- I'll just send an email to you with the requested document. All right. Let me, let me see if it came in. Okay, we've got info Benefits in a Card requested. Okay, so now what we need to do is, uh... Send proof that those deductions are happening. Okay. So we're gonna have to get with AmeriStaff, um, to get proof that those deductions- Do you see any more questions? Um, well, yeah. You said... Okay, so this is completely just an indemnity policy. There's no coverage for hospital or, uh... But from

what I thought I saw, there was some well care coverage. So the plan that he has is the VIP Standard. It covers doctors, hospitals and prescriptions. It's just no... It's not a major medical plan. It's a ho- So what that means is, the doctor or the member sends the claim to the insurance carrier and the carrier takes- Right. ... claims up to a set dollar amount, and depending on the services rendered and the coverage, he would be responsible for the, the rest of what he pays. Right, it's indemnity only. But now, as far as the prescriptions, are they indemnity as well? What do you mean when you say the in- if the prescriptions are indemnity? What do you mean by that? Does he have to pay for the prescriptions in full up front and then send proof that he's paid for them or... So that would be a question you would have to ask the carrier directly, 'cause we're not a carrier, we're just a plan administrator. So I don't want to tell you yes or no to that, because I wouldn't have the answer for that. Okay. Who would be the carrier? It'd be American Public Life. American? Yes, ma'am. American Public Life. Public. Yes, ma'am. P-U-B-L-I-C, Public Life. Okay. Is that, is that their like, uh... Would that be their website, americanpubliclife.com or whatever? Or something like that? But their website would... Their website would be ampublic.com. I can also give you their phone number to reach them directly. AM... Yeah. Well, whenever you're ready. Yeah, please give me the phone number. I'm ready. So the phone number is 1-800-256-8606. Mm-hmm. 86- And you want option 4 to speak with a representative. 06 and number 4. Okay. All right. Well, um, I think that is all the questions that we have for right now. Um, if we have any more, we'll just call back. All right. Just so you know, we're open 8:00 AM to 8:00 PM Eastern Time, Monday through Friday. We are closed on the weekends. Okay. All right. Thank you. No problem. Y'all have a great weekend. You too. Bye.

## Conversation Format

Speaker speaker\_0: ... yeah.

Speaker speaker\_1: Thanks for calling Benefits in a Card, this is Malcolm, how can I help you?

Speaker speaker\_2: Uh, yes. Uh, my name is Charles Hall and, um, I'm currently, uh, I think, paying for coverage with you guys.

Speaker speaker\_0: Through AmeriStaff.

Speaker speaker\_2: Through AmeriStaff.

Speaker speaker\_1: Okay. How can I help you?

Speaker speaker\_2: Okay. Uh, I've got some questions but I'm gonna let my mom ask you, okay?

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right, here she is.

Speaker speaker\_1: Wait, so sir, before you put her on, could I, can I get you to verify your address and date of birth for me, for security purposes?

Speaker speaker\_2: 23, 23 Mad Cap Road, Rocky Mount, Virginia, 7/16/84.

Speaker speaker\_1: Thank you. And your phone number is 393-1992?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: And then the email is callawaycrazy46@gmail.com?

Speaker speaker\_2: Yes, sir.

Speaker speaker\_1: All right.

Speaker speaker\_0: All right. S-

Speaker speaker\_1: Thank you.

Speaker speaker\_0: Uh, first qu- first question is, um, he's... they're deducting the money from his paycheck. Um, how much?

Speaker speaker\_2: \$18 a week, I think.

Speaker speaker\_0: Eight- \$18 a week or something like that, and we want to know exactly what, what this coverage is. I tried to down roll the enrollment guide, but it's all Chinese to me. I, I don't, um, really understand and like, how does he go about getting a card or something that he can take to his pharmacy to use towards his prescription medicines? Uh, several other questions. Is this strictly an in- indemnity plan?

Speaker speaker\_1: Yes, ma'am. They're all-

Speaker speaker\_0: Ooh.

Speaker speaker\_1: All these plans are, are indemnity plans. Also, it doesn't-

Speaker speaker\_0: So there's really-

Speaker speaker\_1: ... look like it's probably been active yet. You said he's seeing deductions?

Speaker speaker\_0: Yeah, they're deducting-

Speaker speaker\_2: \$18 a week.

Speaker speaker\_0: ... \$18 a week.

Speaker speaker\_1: So it should be \$17.62 and it'd be deducted. It doesn't-

Speaker speaker\_0: 17.64? Okay. And should be what?

Speaker speaker\_1: It's not showing that any deduction. It shouldn't... It's not showing that any deductions have been taken on our end yet. Has he... Did he just receive his first deduction this week?

Speaker speaker\_2: Uh, this is my... I got... This is my... I've had my third... It got my third check this week.

Speaker speaker\_0: He said this... Uh, what they took out this week was his third deduction.

Speaker speaker\_1: Okay, so what I'm gonna have to do, I'm gonna have to send you an email where you have to send in proof that these deductions have been happening. Because on our end it doesn't show that any deductions have happened yet.

Speaker speaker\_0: Okay, give me the email address.

Speaker speaker\_1: It'll be from an info@benefitsinacard.com. So with that email that I sent him, I'm going to send it to callawaycrazy46@gmail.com. You would have to send us, basically his pay stub showing where the deductions were happening. It should say... And if it was from us, it would say BIC VIP or BIC Medical with the \$17.62.

Speaker speaker\_0: Um, ha- hang on just a second. Let me see if I can...

Speaker speaker\_2: Here's his pay stub. He's got to let...

Speaker speaker\_0: Oh, he says he doesn't have any pay stubs right now, so he's gonna have to-

Speaker speaker\_2: Call AmeriStaff.

Speaker speaker\_0: He's gonna have to call AmeriStaff to figure out how to get pay stubs to... but-

Speaker speaker\_1: That's fine.

Speaker speaker\_0: But he said w-

Speaker speaker\_1: I'll just send an email to you with the requested document.

Speaker speaker\_0: All right. Let me, let me see if it came in. Okay, we've got info Benefits in a Card requested. Okay, so now what we need to do is, uh...

Speaker speaker\_1: Send proof that those deductions are happening.

Speaker speaker\_0: Okay. So we're gonna have to get with AmeriStaff, um, to get proof that those deductions-

Speaker speaker\_1: Do you see any more questions?

Speaker speaker\_0: Um, well, yeah. You said... Okay, so this is completely just an indemnity policy. There's no coverage for hospital or, uh... But from what I thought I saw, there was some well care coverage.

Speaker speaker\_1: So the plan that he has is the VIP Standard. It covers doctors, hospitals and prescriptions. It's just no... It's not a major medical plan. It's a ho- So what that means is, the doctor or the member sends the claim to the insurance carrier and the carrier takes-

Speaker speaker\_0: Right.

Speaker speaker\_1: ... claims up to a set dollar amount, and depending on the services rendered and the coverage, he would be responsible for the, the rest of what he pays.

Speaker speaker\_0: Right, it's indemnity only. But now, as far as the prescriptions, are they indemnity as well?

Speaker speaker\_1: What do you mean when you say the in- if the prescriptions are indemnity? What do you mean by that?

Speaker speaker\_0: Does he have to pay for the prescriptions in full up front and then send proof that he's paid for them or...

Speaker speaker\_1: So that would be a question you would have to ask the carrier directly, 'cause we're not a carrier, we're just a plan administrator. So I don't want to tell you yes or no to that, because I wouldn't have the answer for that.

Speaker speaker\_0: Okay. Who would be the carrier?

Speaker speaker\_1: It'd be American Public Life.

Speaker speaker\_0: American?

Speaker speaker\_1: Yes, ma'am. American Public Life.

Speaker speaker\_0: Public.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: P-U-B-L-I-C, Public Life. Okay. Is that, is that their like, uh... Would that be their website, americanpubliclife.com or whatever? Or something like that?

Speaker speaker\_1: But their website would... Their website would be ampublic.com. I can also give you their phone number to reach them directly.

Speaker speaker\_0: AM... Yeah.

Speaker speaker\_1: Well, whenever you're ready.

Speaker speaker\_0: Yeah, please give me the phone number. I'm ready.

Speaker speaker\_1: So the phone number is 1-800-256-8606.

Speaker speaker\_0: Mm-hmm. 86-

Speaker speaker\_1: And you want option 4 to speak with a representative.

Speaker speaker\_0: 06 and number 4. Okay. All right. Well, um, I think that is all the questions that we have for right now. Um, if we have any more, we'll just call back.

Speaker speaker\_1: All right. Just so you know, we're open 8:00 AM to 8:00 PM Eastern Time, Monday through Friday. We are closed on the weekends.

Speaker speaker\_0: Okay. All right. Thank you.

Speaker speaker\_1: No problem. Y'all have a great weekend.

Speaker speaker\_0: You too. Bye.