

Transcript: Malcolm

Nash-5871891831013376-4736326301597696

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the Card, this is Malcolm, how can I help you? Um, yes, I wanted to find out about changing my plan. What staffing company do you work for? Um, Partners Personnel. What's the last four of your Social? 3811. First name? Irene. Last name? Holden. Okay. For security purposes, can you verify your address and date of birth for me? 613 Lake Shore Drive, Clearfield, 94534 and 12/18/68. Thank you. Okay, what type of changes were you looking to make? I wanted to change it out of the basic plan, which is the RE- REX. The MUC TRX? Yeah. Um, after further research or as much as I could research, um, I wanted to, um, do the VIP Standard Plan, but I wanted to understand, um, like what that means in regards to physician's offices and it references something about, um, the multi-plan. So- so how does that work? Like if I needed to go to a doctor, I'm not trying to get a physical, just a, uh, you know, just a, I don't know- So it says- ... my chest hurt or stomach hurt- So it says for the VIP Standard- ... you know that's not- ... you said a physician's office? Right, I see on here it says, "Physician's office, \$50 day, max four days." What does that mean? So it will pay \$50 a day for a max of four days. So if I needed to go for one day, for just a regular physician's office, they would... As long as I paid the deductible, I'm okay? No. So that, what they're saying is they will only pay \$50 of whatever you owe. Oh, they will only pay 50? Yes, ma'am. 'Cause none of these plans are PPO plans, all these are limited benefits plans. So what that means is the doctor and 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 it covers, the remainder of that claim will be your responsibility. Oh. So what is the, um, MultiPlan- That's the network- ... network, what is that? So that's just a network of doctors- So that's- ... that accept the insurance. Oh, okay. So it's not something totally separate. No, ma'am. Okay. I'm just- That's just the name of the network that accepts the insurance. Okay. So... Wow, this is crazy. Okay, so I totally missed the mark on that one. Okay, so all of these little amounts are just the amount that- that the- that the medical... That, uh, the benefits will pay, not the amount that you would actually pay as a person? Yes, ma'am. Like urgent care, they only pay \$50 out of a \$300 bill, is that what that means? Yes, ma'am. Wow, okay. This is not very clear. I thought those were deductibles. Um, okay, so the only one that has deductibles or copays is the en- the enhanced plan? Is that the only one? That one's dental. Out of all... Because most- I'm talking about for medical. Yes, ma'am, that'll be the only one. And the den- there- so there's only two plans that have it, is that one and the dental that have the deductible. None of the- the rest of them plans don't have deductibles 'cause they're hospital indemnity plans. Okay. So, um, with the Stay Healthy enhanced plan, as far as, um... I guess the MultiPlan network is included and if you have to go to the doctor, I would have to look up top to see, like, what the copay is. Is that how that works? Like if it's a specialist, look

at the copay, if it's a primary care physician, look at the copay, like that? Yes, ma'am. W-okay. I guess I don't have a choice then, I might as well sign up for this, uh, the enhanced plan 'cause I thought the others was different. So- so prescriptions, it says 10, 20, 30, is that the copay or is that... 'Cause it doesn't say copay next to- So I wouldn't be... I wouldn't be able to answer to that because, so we're not the carrier, we're just the plan administrator. If you wanted more detailed information, I could give you the carrier's phone number and you could speak with them directly and they'll be able to answer 100% for you. Well, I tried to call... I tried to call a 4:00 avail and they said unless they have more information on what kind of plan or if I have the card, then, you know, that's all they can tell me. But they couldn't tell me the cost or whatever, based upon what I gave them. So I don't know what the, what I would give them before I sign up in order to tell 'em, "Okay, this is the plan this is under, can you tell me if this particular prescription is covered?" You know what I'm saying? Um- Yes, ma'am. But let me ask you another question. Where it says, "Pharmacy option 30-day supply, in-network providers only." So how would... how would I know like what... who's in-network? Is that from the MultiPlan network or? Yes, ma'am. The MultiPlan network says you have doctors in the area to take the insurance. Okay. And does that include like lab work under the MultiPlan network? Because I don't see anything that references labs or anything on this, um, form. Oh, yeah, I do see. No, that's imaging. I don't see anything that says lab work. So you are- So how do I know? I will have to give you the carrier's phone number if you wanted more detailed information. The only information that I have is what's on the benefits guide that we're going over. Okay. Hmm. Okay. Yeah. Well, let me ask you a question. Well, that's okay. Um, I guess I don't have a choice. I'll just have to sign up for the Enhanced and not do the... to take the basic one which is the... just the Affordable Care one. If that's... since this is the only one that actually has a co-pay? Yes, ma'am, and the dental. If you were to get- Well, yeah, the dental. ... the insurance. Yeah. Yeah. I'm still... I'm still gonna keep the dental. It's just that medical piece that I signed up initially for, I just didn't understand like- You had it for preventive care? I'm sorry? The preventive care. Uh, yeah, the one that says, um... I'm flipping papers. Give me a minute. It says, "Stay healthy. M.E. Tellex." Yeah. Okay. Because I just need something- Yeah, ma'am. ... like if I need to go to the doctor that, you know, is not for like a preventive. But I see that this Enhanced includes it, but I don't wanna... uh, you know, just if you can remove me from the Healthy M.E.C. Tellex Rx and just sign me up for the Enhanced plan. That's the one that's \$43 a... a week. Is that... Is that correct? When you say Enhanced, yes, it'd be \$43.76. Okay. Wait. Do you mind if I put you on repeat hold? Yeah. Go ahead. Thank you. Are you there and just holding? Yes. Great. Thank you for holding. So we have been- having an issue changing with you- with your enrollment. Um, looks like you called on the fourth to get enrolled, wanted to go ahead and change that coverage, but it's not allowing us to make that change. So I'm- I'm currently getting it investigated, that's why I had you on hold for so long. I appreciate you holding. Um, if you don't mind- Okay. ... or I can give you a call back while we get the issue resolved? I don't mind holding. Okay. And I'll put you on brief hold again in... Okay. Thank you. Thank you. Hello? Yes, I am. Okay. I mean, you can email it to me already via PDF, and then I can add it to the file. So are those from November? Okay. You can email it. That'll be good. Oh, okay. It's on here. Hold on. Uh... What's the number? Mm-hmm. I have it. Yeah. Okay. Sounds good. Thank you. How you doing, Ms. Holden? Yes, I'm here. So, uh, we figured we'd figure out what- Mm-hmm. So it looks like since you called in on the fourth, that... what you originally wanted to get enrolled into has already been sent in to

be processed, so this would count as a change of coverage process. So we'll... what we're doing is gonna take another one to two weeks for the change to happen. And essentially that change, well, your coverage will become active as of 1-6-25. Okay. And how long does that coverage, um, end? What do you mean, how long does it end? I mean, like, what is the period for the coverage? Is it like January to December, or...? Yes, ma'am. So yeah, it'd be... it start- it started- it's part of your renewal period, so that's why it would have to- Okay. That's why it's going to have to be a future enrollment, because it's so close to the end of when it starts, when the renewal starts. Oh, okay. So it'll start in January. So you're saying that- Yeah. ... I'll just have this coverage until this... till the end of this month?... so you should- The current coverage will be valid. Yes, ma'am, the preventative coverage and the dental starts on the 23rd. It looks like it's already, a deduction already has been taken to pay for it and your coverage is already set to start next Monday. So only for one month? And yeah, and as... Uh, technically it wouldn't even be a month. It'd be until... Because the change of coverage process takes one to two weeks anyways. So if two weeks from- Mm-hmm. ... the 23rd, it'll be basically January 6th. So and then that's when the renewal starts- Then- ... for Partners Personnel. So that's when your changes will start. Okay. With the, uh, any fee in hand. Okay, so January 6th is when the new will start. And you're saying the existing one won't start until December 23rd? It starts next Monday. And so they've... So they've already taken out... They'll be taking out... This will be the second period in which they're taking money out, is that right? This will be the first period because they take out- Because they- They take it out the week prior. Okay. They take it out, they take it out. So they took out last week. Mm-hmm, depending on what level. But they took, they took out last week. You said a week prior? Yes, ma'am. So you should- Well- ... should see a deduction this week. So they took out money this... No, they took out this past week. They took out this past Friday. I see. So they... On the 13th, it was drafted from my payroll. How much was deducted? Um, I don't have it with me, but I know it's... It was the \$20 and I think it was the dental as well. I don't, I don't have the paperwork to pull up because I'm at work. Okay. But yeah, so the way that it works, it deducts the week prior to pay for the next following week. So this means I should still send- So our system shows... Our system's showing that your coverage will become active on the 23rd. Okay, so they may have taken an extra period out? Is that right? I don't have access to- Because I only have- ... your pickups, so I wouldn't be able to answer that question- Mm-hmm. ... unfortunately. Now if you just press- Because I only had... That means I only, only have... I'll only have two weeks of coverage, but they would have drafted me, um, three times? That's something you would have to ask- Does that sound right? ... Partners Personnel. I wouldn't know because, um, we don't have access to that, to those records. All right, so you're saying it's effective on the 23rd? Yes, ma'am. Okay. And then you just have to- All right, so I just have to find out... So I'll put the changes in, and those should happen as of January 6th. And you just wanted the dental- Okay. ... and EBA hand, correct? Yeah, that's it. Okay. That's correct. Okay. And so the other one will fall off as of when? When that other coverage starts. Okay, so one will stop and one will start? So if it starts- Yes, ma'am, on the 27th- ... on the 3rd, then the 27th is when... Is it the 27th normally when I'll see the change in my paycheck or something? Well, considering that it just- Because you said it was just before. ... takes one to two weeks for the coverage to change. Oh. All right. I'll have to figure it out with, with the, um, First Partners Personnel in regards to the coverage and all that stuff. Okay. Yes, ma'am. So I got that fixed for you, miss. Okay, I appreciate- Was there anything else that

I can help you with today? How do I contact the, um, the, um, network to find out what's covered? Even though I don't have the card or anything now, is there anything that I can provide to them now to tell them this is the type of coverage I'm going to have? I would not know because we're not... I mean, you can contact your carrier. I can give you a carrier phone number and you can ask them that question and see. But I wouldn't be able to answer that question because we're not a carrier. Okay, what is the carrier's number? Are you ready right now? Yes. It's 1-800-833-4296. And you want to hit option one to speak with- And what is the name of... I'm sorry, say that again? You want to hit option one to speak with a representative. And just tell them I'm with Partners Personnel? The, the name of the carry- the name of the carrier is 90 Degree Benefits, and yes, you can, you can state what staff or company you work for, but I wouldn't... I'm not sure, excuse me, if they would, what difference or how they would look you up in the system because, again, we're not a carrier and they're the carrier, and I'm not sure how things are handled once we transfer you over to them or whenever you make a call to them. So you, so you said it's called 90 Degree Benefits? Yes, ma'am. Okay. And is that just for the medical? That is- Is there, like, a pharmacy one or is that under the pharmacy as well? What are you referring to? The pharmacy part of it. The pharmaceutical, is this under that as well? Are you asking if the MEC Enhanced includes pharmaceuticals? No. The 90 Degree Benefit, the name, does that fall up under the, like, pharmacy as well? The carrier. Does the pharmacy prescription and medical- The, it- ... fall up under this carrier? It'd be Elixir. Elixir is the pharmacy for 90 Degree Benefits. Okay. What if the pharmacy are, are for non-Elixir type, um, uh, prescriptions? I'm not sure which- Elixir is only for... Elixir is only for, um, preventative. If it's outside of preventative-type prescriptions or, you know, who do, who do I call- I don't- ... to verify information? I would assume you would call 90 Degree Benefits 'cause we, I wouldn't know who you would contact directly about prescriptions. Okay. And my other question is on the dental side, has that already started or is that the 23rd as well? So that one should already be active 'cause you've already got enrolled into it. Once they, on the 23rd, it should become active on the 23rd, 'cause you already got enrolled in that. Okay. The only thing that will change is the medical plan 'cause you changed medical plans. Okay. And who do I call? I mean, is there, like, a website that I call to find out who, what providers are available? You go to ampublic.com for dentist in the area. Okay. Okay. That's all I needed to know for now. I appreciate your help. No problem, Miss Holden. If there's nothing else, thanks for calling Benefits in the Carter. I hope you have a great rest of your week. All right. Thanks. You too. Thank you.

Conversation Format

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

Speaker speaker_1: Thanks for calling Benefits in the Card, this is Malcolm, how can I help you?

Speaker speaker_2: Um, yes, I wanted to find out about changing my plan.

Speaker speaker_1: What staffing company do you work for?

Speaker speaker_2: Um, Partners Personnel.

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

Speaker speaker_2: 3811.

Speaker speaker_1: First name?

Speaker speaker_2: Irene.

Speaker speaker_1: Last name?

Speaker speaker_2: Holden.

Speaker speaker_1: Okay. For security purposes, can you verify your address and date of birth for me?

Speaker speaker_2: 613 Lake Shore Drive, Clearfield, 94534 and 12/18/68.

Speaker speaker_1: Thank you. Okay, what type of changes were you looking to make?

Speaker speaker_2: I wanted to change it out of the basic plan, which is the RE- REX.

Speaker speaker_1: The MUC TRX?

Speaker speaker_2: Yeah. Um, after further research or as much as I could research, um, I wanted to, um, do the VIP Standard Plan, but I wanted to understand, um, like what that means in regards to physician's offices and it references something about, um, the multi-plan. So- so how does that work? Like if I needed to go to a doctor, I'm not trying to get a physical, just a, uh, you know, just a, I don't know-

Speaker speaker_1: So it says-

Speaker speaker_2: ... my chest hurt or stomach hurt-

Speaker speaker_1: So it says for the VIP Standard-

Speaker speaker_2: ... you know

Speaker speaker_3: that's not-

Speaker speaker_1: ... you said a physician's office?

Speaker speaker_2: Right, I see on here it says, "Physician's office, \$50 day, max four days." What does that mean?

Speaker speaker_1: So it will pay \$50 a day for a max of four days.

Speaker speaker_2: So if I needed to go for one day, for just a regular physician's office, they would... As long as I paid the deductible, I'm okay?

Speaker speaker_1: No. So that, what they're saying is they will only pay \$50 of whatever you owe.

Speaker speaker_2: Oh, they will only pay 50?

Speaker speaker_1: Yes, ma'am. 'Cause none of these plans are PPO plans, all these are limited benefits plans. So what that means is the doctor and 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 it covers, the remainder of that claim will be your responsibility.

Speaker speaker_2: Oh. So what is the, um, MultiPlan-

Speaker speaker_1: That's the network-

Speaker speaker_2: ... network, what is that?

Speaker speaker_1: So that's just a network of doctors-

Speaker speaker_2: So that's-

Speaker speaker_1: ... that accept the insurance.

Speaker speaker_2: Oh, okay. So it's not something totally separate.

Speaker speaker_1: No, ma'am.

Speaker speaker_2: Okay. I'm just-

Speaker speaker_1: That's just the name of the network that accepts the insurance.

Speaker speaker_2: Okay. So... Wow, this is crazy. Okay, so I totally missed the mark on that one. Okay, so all of these little amounts are just the amount that- that the- that the medical... That, uh, the benefits will pay, not the amount that you would actually pay as a person?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Like urgent care, they only pay \$50 out of a \$300 bill, is that what that means?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Wow, okay. This is not very clear. I thought those were deductibles. Um, okay, so the only one that has deductibles or copays is the en- the enhanced plan? Is that the only one?

Speaker speaker_1: That one's dental.

Speaker speaker_2: Out of all...

Speaker speaker_1: Because most-

Speaker speaker_2: I'm talking about for medical.

Speaker speaker_1: Yes, ma'am, that'll be the only one. And the den- there- so there's only two plans that have it, is that one and the dental that have the deductible. None of the- the rest of them plans don't have deductibles 'cause they're hospital indemnity plans.

Speaker speaker_2: Okay. So, um, with the Stay Healthy enhanced plan, as far as, um... I guess the MultiPlan network is included and if you have to go to the doctor, I would have to look up top to see, like, what the copay is. Is that how that works? Like if it's a specialist, look at the copay, if it's a primary care physician, look at the copay, like that?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: W- okay. I guess I don't have a choice then, I might as well sign up for this, uh, the enhanced plan 'cause I thought the others was different. So- so prescriptions, it says 10, 20, 30, is that the copay or is that... 'Cause it doesn't say copay next to-

Speaker speaker_1: So I wouldn't be... I wouldn't be able to answer to that because, so we're not the carrier, we're just the plan administrator. If you wanted more detailed information, I could give you the carrier's phone number and you could speak with them directly and they'll be able to answer 100% for you.

Speaker speaker_2: Well, I tried to call... I tried to call a 4:00 avail and they said unless they have more information on what kind of plan or if I have the card, then, you know, that's all they can tell me. But they couldn't tell me the cost or whatever, based upon what I gave them. So I don't know what the, what I would give them before I sign up in order to tell 'em, "Okay, this is the plan this is under, can you tell me if this particular prescription is covered?" You know what I'm saying? Um-

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: But let me ask you another question. Where it says, "Pharmacy option 30-day supply, in-network providers only." So how would... how would I know like what... who's in-network? Is that from the MultiPlan network or?

Speaker speaker_1: Yes, ma'am. The MultiPlan network says you have doctors in the area to take the insurance.

Speaker speaker_2: Okay. And does that include like lab work under the MultiPlan network? Because I don't see anything that references labs or anything on this, um, form. Oh, yeah, I do see. No, that's imaging. I don't see anything that says lab work.

Speaker speaker_1: So you are-

Speaker speaker_2: So how do I know?

Speaker speaker_1: I will have to give you the carrier's phone number if you wanted more detailed information. The only information that I have is what's on the benefits guide that we're going over.

Speaker speaker_2: Okay. Hmm. Okay. Yeah. Well, let me ask you a question. Well, that's okay. Um, I guess I don't have a choice. I'll just have to sign up for the Enhanced and not do the... to take the basic one which is the... just the Affordable Care one. If that's... since this is the only one that actually has a co-pay?

Speaker speaker_1: Yes, ma'am, and the dental. If you were to get-

Speaker speaker_2: Well, yeah, the dental.

Speaker speaker_1: ... the insurance.

Speaker speaker_2: Yeah. Yeah. I'm still... I'm still gonna keep the dental. It's just that medical piece that I signed up initially for, I just didn't understand like-

Speaker speaker_1: You had it for preventive care?

Speaker speaker_2: I'm sorry?

Speaker speaker_1: The preventive care.

Speaker speaker_2: Uh, yeah, the one that says, um... I'm flipping papers. Give me a minute. It says, "Stay healthy. M.E. Tellex." Yeah.

Speaker speaker_1: Okay.

Speaker speaker_2: Because I just need something-

Speaker speaker_1: Yeah, ma'am.

Speaker speaker_2: ... like if I need to go to the doctor that, you know, is not for like a preventive. But I see that this Enhanced includes it, but I don't wanna... uh, you know, just if you can remove me from the Healthy M.E.C. Tellex Rx and just sign me up for the Enhanced plan. That's the one that's \$43 a... a week. Is that... Is that correct?

Speaker speaker_1: When you say Enhanced, yes, it'd be \$43.76.

Speaker speaker_2: Okay.

Speaker speaker_1: Wait. Do you mind if I put you on repeat hold?

Speaker speaker_2: Yeah. Go ahead.

Speaker speaker_1: Thank you. Are you there and just holding?

Speaker speaker_4: Yes.

Speaker speaker_1: Great. Thank you for holding. So we have been- having an issue changing with you- with your enrollment. Um, looks like you called on the fourth to get enrolled, wanted to go ahead and change that coverage, but it's not allowing us to make that change. So I'm- I'm currently getting it investigated, that's why I had you on hold for so long. I appreciate you holding. Um, if you don't mind-

Speaker speaker_4: Okay.

Speaker speaker_1: ... or I can give you a call back while we get the issue resolved?

Speaker speaker_4: I don't mind holding.

Speaker speaker_1: Okay. And I'll put you on brief hold again in...

Speaker speaker_4: Okay.

Speaker speaker_1: Thank you.

Speaker speaker_4: Thank you. Hello? Yes, I am. Okay. I mean, you can email it to me already via PDF, and then I can add it to the file. So are those from November? Okay. You can email it. That'll be good. Oh, okay. It's on here. Hold on. Uh... What's the number? Mm-hmm. I have it. Yeah. Okay. Sounds good. Thank you.

Speaker speaker_1: How you doing, Ms. Holden?

Speaker speaker_4: Yes, I'm here.

Speaker speaker_1: So, uh, we figured we'd figure out what-

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: So it looks like since you called in on the fourth, that... what you originally wanted to get enrolled into has already been sent in to be processed, so this would count as a change of coverage process. So we'll... what we're doing is gonna take another one to two weeks for the change to happen. And essentially that change, well, your coverage will become active as of 1-6-25.

Speaker speaker_4: Okay. And how long does that coverage, um, end?

Speaker speaker_1: What do you mean, how long does it end?

Speaker speaker_4: I mean, like, what is the period for the coverage? Is it like January to December, or...?

Speaker speaker_1: Yes, ma'am. So yeah, it'd be... it start- it started- it's part of your renewal period, so that's why it would have to-

Speaker speaker_4: Okay.

Speaker speaker_1: That's why it's going to have to be a future enrollment, because it's so close to the end of when it starts, when the renewal starts.

Speaker speaker_4: Oh, okay. So it'll start in January. So you're saying that-

Speaker speaker_1: Yeah.

Speaker speaker_4: ... I'll just have this coverage until this... till the end of this month?

Speaker speaker_1: ... so you should-

Speaker speaker_4: The current coverage will be valid.

Speaker speaker_1: Yes, ma'am, the preventative coverage and the dental starts on the 23rd. It looks like it's already, a deduction already has been taken to pay for it and your coverage is already set to start next Monday.

Speaker speaker_4: So only for one month?

Speaker speaker_1: And yeah, and as... Uh, technically it wouldn't even be a month. It'd be until... Because the change of coverage process takes one to two weeks anyways. So if two

weeks from-

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: ... the 23rd, it'll be basically January 6th. So and then that's when the renewal starts-

Speaker speaker_4: Then-

Speaker speaker_1: ... for Partners Personnel. So that's when your changes will start.

Speaker speaker_4: Okay.

Speaker speaker_1: With the, uh, any fee in hand.

Speaker speaker_4: Okay, so January 6th is when the new will start. And you're saying the existing one won't start until December 23rd?

Speaker speaker_1: It starts next Monday.

Speaker speaker_4: And so they've... So they've already taken out... They'll be taking out... This will be the second period in which they're taking money out, is that right?

Speaker speaker_1: This will be the first period because they take out-

Speaker speaker_4: Because they-

Speaker speaker_1: They take it out the week prior.

Speaker speaker_4: Okay.

Speaker speaker_1: They take it out, they take it out.

Speaker speaker_4: So they took out last week.

Speaker speaker_1: Mm-hmm, depending on what level.

Speaker speaker_4: But they took, they took out last week. You said a week prior?

Speaker speaker_1: Yes, ma'am. So you should-

Speaker speaker_4: Well-

Speaker speaker_1: ... should see a deduction this week.

Speaker speaker_4: So they took out money this... No, they took out this past week. They took out this past Friday.

Speaker speaker_1: I see.

Speaker speaker_4: So they... On the 13th, it was drafted from my payroll.

Speaker speaker_1: How much was deducted?

Speaker speaker_4: Um, I don't have it with me, but I know it's... It was the \$20 and I think it was the dental as well. I don't, I don't have the paperwork to pull up because I'm at work.

Speaker speaker_1: Okay. But yeah, so the way that it works, it deducts the week prior to pay for the next following week.

Speaker speaker_4: So this means I should still send-

Speaker speaker_1: So our system shows... Our system's showing that your coverage will become active on the 23rd.

Speaker speaker_4: Okay, so they may have taken an extra period out? Is that right?

Speaker speaker_1: I don't have access to-

Speaker speaker_4: Because I only have-

Speaker speaker_1: ... your pickups, so I wouldn't be able to answer that question-

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: ... unfortunately. Now if you just press-

Speaker speaker_4: Because I only had... That means I only, only have... I'll only have two weeks of coverage, but they would have drafted me, um, three times?

Speaker speaker_1: That's something you would have to ask-

Speaker speaker_4: Does that sound right?

Speaker speaker_1: ... Partners Personnel. I wouldn't know because, um, we don't have access to that, to those records.

Speaker speaker_4: All right, so you're saying it's effective on the 23rd?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_4: Okay.

Speaker speaker_1: And then you just have to-

Speaker speaker_4: All right, so I just have to find out...

Speaker speaker_1: So I'll put the changes in, and those should happen as of January 6th. And you just wanted the dental-

Speaker speaker_4: Okay.

Speaker speaker_1: ... and EBA hand, correct?

Speaker speaker_4: Yeah, that's it.

Speaker speaker_1: Okay.

Speaker speaker_4: That's correct.

Speaker speaker_1: Okay.

Speaker speaker_4: And so the other one will fall off as of when?

Speaker speaker_1: When that other coverage starts.

Speaker speaker_4: Okay, so one will stop and one will start? So if it starts-

Speaker speaker_1: Yes, ma'am, on the 27th-

Speaker speaker_4: ... on the 3rd, then the 27th is when... Is it the 27th normally when I'll see the change in my paycheck or something?

Speaker speaker_1: Well, considering that it just-

Speaker speaker_4: Because you said it was just before.

Speaker speaker_1: ... takes one to two weeks for the coverage to change.

Speaker speaker_4: Oh. All right. I'll have to figure it out with, with the, um, First Partners Personnel in regards to the coverage and all that stuff. Okay.

Speaker speaker_1: Yes, ma'am. So I got that fixed for you, miss.

Speaker speaker_4: Okay, I appreciate-

Speaker speaker_1: Was there anything else that I can help you with today?

Speaker speaker_4: How do I contact the, um, the, um, network to find out what's covered? Even though I don't have the card or anything now, is there anything that I can provide to them now to tell them this is the type of coverage I'm going to have?

Speaker speaker_1: I would not know because we're not... I mean, you can contact your carrier. I can give you a carrier phone number and you can ask them that question and see. But I wouldn't be able to answer that question because we're not a carrier.

Speaker speaker_4: Okay, what is the carrier's number?

Speaker speaker_1: Are you ready right now?

Speaker speaker_4: Yes.

Speaker speaker_1: It's 1-800-833-4296. And you want to hit option one to speak with-

Speaker speaker_4: And what is the name of... I'm sorry, say that again?

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

Speaker speaker_4: And just tell them I'm with Partners Personnel?

Speaker speaker_1: The, the name of the carry- the name of the carrier is 90 Degree Benefits, and yes, you can, you can state what staff or company you work for, but I wouldn't... I'm not sure, excuse me, if they would, what difference or how they would look you up in the system because, again, we're not a carrier and they're the carrier, and I'm not sure how things are handled once we transfer you over to them or whenever you make a call to them.

Speaker speaker_4: So you, so you said it's called 90 Degree Benefits?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_4: Okay. And is that just for the medical?

Speaker speaker_1: That is-

Speaker speaker_4: Is there, like, a pharmacy one or is that under the pharmacy as well?

Speaker speaker_1: What are you referring to?

Speaker speaker_4: The pharmacy part of it. The pharmaceutical, is this under that as well?

Speaker speaker_1: Are you asking if the MEC Enhanced includes pharmaceuticals?

Speaker speaker_4: No. The 90 Degree Benefit, the name, does that fall up under the, like, pharmacy as well? The carrier. Does the pharmacy prescription and medical-

Speaker speaker_1: The, it-

Speaker speaker_4: ... fall up under this carrier?

Speaker speaker_1: It'd be Elixir. Elixir is the pharmacy for 90 Degree Benefits.

Speaker speaker_4: Okay. What if the pharmacy are, are for non-Elixir type, um, uh, prescriptions?

Speaker speaker_1: I'm not sure which-

Speaker speaker_4: Elixir is only for... Elixir is only for, um, preventative. If it's outside of preventative-type prescriptions or, you know, who do, who do I call-

Speaker speaker_1: I don't-

Speaker speaker_4: ... to verify information?

Speaker speaker_1: I would assume you would call 90 Degree Benefits 'cause we, I wouldn't know who you would contact directly about prescriptions.

Speaker speaker_4: Okay. And my other question is on the dental side, has that already started or is that the 23rd as well?

Speaker speaker_1: So that one should already be active 'cause you've already got enrolled into it. Once they, on the 23rd, it should become active on the 23rd, 'cause you already got enrolled in that.

Speaker speaker_4: Okay.

Speaker speaker_1: The only thing that will change is the medical plan 'cause you changed medical plans.

Speaker speaker_4: Okay. And who do I call? I mean, is there, like, a website that I call to find out who, what providers are available?

Speaker speaker_1: You go to ampublic.com for dentist in the area.

Speaker speaker_4: Okay. Okay. That's all I needed to know for now. I appreciate your help.

Speaker speaker_1: No problem, Miss Holden. If there's nothing else, thanks for calling Benefits in the Carter. I hope you have a great rest of your week.

Speaker speaker_4: All right. Thanks. You too.

Speaker speaker_1: Thank you.