

Transcript: Malcolm

Nash-6151075414458368-6343499076124672

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. ... benefits in the card. This is Malcolm. How can I help you? Uh, you say your name is Malcolm? Yes, sir. How can I help you? Hey, um, I'm, I'm, um... My name is Malcolm, first of all. Oh, nice, nice. Um, yeah. Yeah, it is. Nice to meet you, man. Old meat, young Malcolm, you know? Right. My last name actually is Malcolm. So, you might be cooler than me, little bit. Um, so, um, I am trying to get help with my benefits in a card. I don't know if I already have a member login, but I wanted to make sure I had some benefits, and I'm hoping somebody can help me make sure that I got that. I got you. I got you, man. What staffing company you work for? I work for Creative Circle. The last four of your social? Last four of my social is 6... uh, I'm sorry, 5988. You said your last name's Malcolm, Leonard? Yes, last name is Malcolm, mm-hmm. Okay. For security purposes, can you verify your address and date of birth for me? Yeah. 1/20/'81. And your address? Uh, address is, uh... What's my address? Uh, 103 Vista Verde Circle. Can you state your zip code? Uh, Lake Mary, Florida 32746. Thank you. Can we get a phone number? Okay. 215-900-6023? Yes. And I think your email is leonardmalcolm@yahoo.com? Yep. Thank you. All right. So, it looks like you already have coverage. You have the Ensure+ Premier, the dental, life insurance and the vision. Wait a minute. Okay, so I have, I have what now? Because I gotta write this down. I'm, I'm sorry. You're fine. Whenever you're ready, just let me know. Okay. All right. So, t- t- tell me what I have? You have the Ensure+ Premier. Wait a minute. You cut off when you said that. Ensure+ Premier. How do I spell that? I as in igloo, U as in the name. N as in name. Oh, Ensure, Ensure+. Yes, sir. Okay. I have Ensure+ Premier and what else? Dental. Yeah. Life insurance. Yeah. And vision. And vision? Mm-hmm. Okay. So, how can I see that? What do you mean, how can you see it? I... You say that I have it. Is there a website that I can go to that tells me this? Yeah, you go to cre- uh, go to mybiac.com/creativecircle. Okay. Mybiac.com/creativecircle. Mm-hmm. Okay. Now, I'm at a place where it says member login. How can I log in? So, that would be information you would get from your staffing company. Oh, okay. Gotcha. All right. So, I'll go ahead and I'll reach out to them. All right. So, I do wanna let you know that your coverage isn't, hasn't been active since December 20, 29th. Looks like no deductions have been taken yet, uh, for your coverage. Were you off work the 30th through the 5th? I was, yes. Okay. So, looks like you're still waiting for the deduct. 'Cause you don't have active coverage for this week either. Looks like you're waiting for that next deduction to come out of your paycheck to pay for the coverage. Oh, okay. So once, once that deduction happens, I'll have coverage? Yeah, your coverage will... Yes, sir. Your coverage will be back active as of next week once we see the first deduction, once you see that next deduction. 'Cause it, the way that it... Hmm, excuse me. The way that it works, it takes out the deduction a week prior to pay for the following week. Oh, I didn't know that. How much is the deduction? It's \$43.63. Okay. So, okay. So, why

can't I just pay that this week? Is there a way I can just pay it so I can have coverage this week? Yes. So if you paid it- Or not. If you paid it. So, you have to pay for last week and this weekend payment. Okay. So, you have, you'd have to do \$43 63 times two. Okay. Um, h- how can I do that on... Can I do that on the site? Is that what? You mean on the phone with me? Saying you- Oh, yeah. Yeah, yeah, let's do it. So, your total will be \$86.44. Okay. All right. So, is your name the one that's on the card? Yes. And it's the 103 Vista Verde Circle, the same information for the billing address? Yep. Okay. All right. I'm ready for that card number whenever you are. All right. Um, one second. Let me go grab it. Thought I had it. Oh, okay. All right. Um, card number 4147. 4147? Yeah. 4003. 4003. 8756. 8756. 0731. 0731. And the CVC number? Uh, 547. And the expiration date? 0528. Thank you. So that payment went through. You should get that receipt inside your email. All right. And, um, can you tell me what the difference is what I have now? Because I was told I have American Public Life, and I don't know if that's the same thing. So right now you have the highest medical plan that they have to offer and, yes, it's covered by American Public Life. Okay. So when people ask me if I have a insurance, they ask me if I have a PPO or not. Um... So it's not a PPO. It's a limited benefits plan. It's a limited benefits plan. Oh, I see. So how can I... Is there a way I can get a PPO? No, they don't offer a PPO plan. The PPOs are like Blue Cross Blue Shields, UnitedHealthcare. Oh, I see. Okay. All of these plans... All these plans are limited benefits plans. Okay, so that means that there are going to be certain... They're going to be... Like I called my, um... I called previously for... I called like a, like a, like a oral surgeon, um, 'cause they were looking for if... To see if I had ben- uh, insurance. Mm-hmm. So you're saying I have insurance but- Yes, sir. But because it's a limited benefits plan, it's possible that not all places are going to take it. Yes, sir. So you would go to multiplan.com. That website will tell you which doctors in the area take your insurance. Gotcha. Okay. Multiplan.com. Mm-hmm. Okay. Um, thank you. No problem, Mr. Malcolm. Was there anything else I can help you with today? No. No, that was it. Uh, I appreciate it. No problem. If there's nothing else, thanks for calling Benefits in the Card. I hope you have a great rest of your week, man. All right. You too. Uh, thanks anyway. Thank you. Thanks. Oh... See you. Bye.

Conversation Format

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

Speaker speaker_1: ... benefits in the card. This is Malcolm. How can I help you?

Speaker speaker_2: Uh, you say your name is Malcolm?

Speaker speaker_1: Yes, sir. How can I help you?

Speaker speaker_2: Hey, um, I'm, I'm, um... My name is Malcolm, first of all.

Speaker speaker_1: Oh, nice, nice.

Speaker speaker_2: Um, yeah. Yeah, it is. Nice to meet you, man. Old meat, young Malcolm, you know?

Speaker speaker_1: Right.

Speaker speaker_2: My last name actually is Malcolm. So, you might be cooler than me, little bit. Um, so, um, I am trying to get help with my benefits in a card. I don't know if I already have a member login, but I wanted to make sure I had some benefits, and I'm hoping somebody can help me make sure that I got that.

Speaker speaker_1: I got you. I got you, man. What staffing company you work for?

Speaker speaker_2: I work for Creative Circle.

Speaker speaker_1: The last four of your social?

Speaker speaker_2: Last four of my social is 6... uh, I'm sorry, 5988.

Speaker speaker_1: You said your last name's Malcolm, Leonard?

Speaker speaker_2: Yes, last name is Malcolm, mm-hmm.

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

Speaker speaker_2: Yeah. 1/20/'81.

Speaker speaker_1: And your address?

Speaker speaker_2: Uh, address is, uh... What's my address? Uh, 103 Vista Verde Circle.

Speaker speaker_1: Can you state your zip code?

Speaker speaker_2: Uh, Lake Mary, Florida 32746.

Speaker speaker_1: Thank you. Can we get a phone number?

Speaker speaker_2: Okay.

Speaker speaker_1: 215-900-6023?

Speaker speaker_2: Yes.

Speaker speaker_1: And I think your email is leonardmalcolm@yahoo.com?

Speaker speaker_2: Yep.

Speaker speaker_1: Thank you. All right. So, it looks like you already have coverage. You have the Ensure+ Premier, the dental, life insurance and the vision.

Speaker speaker_2: Wait a minute. Okay, so I have, I have what now? Because I gotta write this down. I'm, I'm sorry.

Speaker speaker_1: You're fine. Whenever you're ready, just let me know.

Speaker speaker_2: Okay. All right. So, t- t- tell me what I have?

Speaker speaker_1: You have the Ensure+ Premier.

Speaker speaker_2: Wait a minute. You cut off when you said that.

Speaker speaker_1: Ensure+ Premier.

Speaker speaker_2: How do I spell that?

Speaker speaker_1: I as in igloo, U as in the name. N as in name.

Speaker speaker_2: Oh, Ensure, Ensure+.

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. I have Ensure+ Premier and what else?

Speaker speaker_1: Dental.

Speaker speaker_2: Yeah.

Speaker speaker_1: Life insurance.

Speaker speaker_2: Yeah.

Speaker speaker_1: And vision.

Speaker speaker_2: And vision?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. So, how can I see that?

Speaker speaker_1: What do you mean, how can you see it?

Speaker speaker_2: I... You say that I have it. Is there a website that I can go to that tells me this?

Speaker speaker_1: Yeah, you go to cre- uh, go to mybiac.com/creativecircle.

Speaker speaker_2: Okay. Mybiac.com/creativecircle.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. Now, I'm at a place where it says member login. How can I log in?

Speaker speaker_1: So, that would be information you would get from your staffing company.

Speaker speaker_2: Oh, okay. Gotcha. All right. So, I'll go ahead and I'll reach out to them.

Speaker speaker_1: All right. So, I do wanna let you know that your coverage isn't, hasn't been active since December 20, 29th. Looks like no deductions have been taken yet, uh, for your coverage. Were you off work the 30th through the 5th?

Speaker speaker_2: I was, yes.

Speaker speaker_1: Okay. So, looks like you're still waiting for the deduct. 'Cause you don't have active coverage for this week either. Looks like you're waiting for that next deduction to come out of your paycheck to pay for the coverage.

Speaker speaker_2: Oh, okay. So once, once that deduction happens, I'll have coverage?

Speaker speaker_1: Yeah, your coverage will... Yes, sir. Your coverage will be back active as of next week once we see the first deduction, once you see that next deduction. 'Cause it, the way that it... Hmm, excuse me. The way that it works, it takes out the deduction a week prior to pay for the following week.

Speaker speaker_2: Oh, I didn't know that. How much is the deduction?

Speaker speaker_1: It's \$43.63.

Speaker speaker_2: Okay. So, okay. So, why can't I just pay that this week? Is there a way I can just pay it so I can have coverage this week?

Speaker speaker_1: Yes. So if you paid it-

Speaker speaker_2: Or not.

Speaker speaker_1: If you paid it. So, you have to pay for last week and this weekend payment.

Speaker speaker_2: Okay.

Speaker speaker_1: So, you have, you'd have to do \$43 63 times two.

Speaker speaker_2: Okay. Um, h- how can I do that on... Can I do that on the site? Is that what?

Speaker speaker_1: You mean on the phone with me? Saying you-

Speaker speaker_2: Oh, yeah. Yeah, yeah, let's do it.

Speaker speaker_1: So, your total will be \$86.44.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. So, is your name the one that's on the card?

Speaker speaker_2: Yes.

Speaker speaker_1: And it's the 103 Vista Verde Circle, the same information for the billing address?

Speaker speaker_2: Yep.

Speaker speaker_1: Okay. All right. I'm ready for that card number whenever you are.

Speaker speaker_2: All right. Um, one second. Let me go grab it. Thought I had it. Oh, okay. All right. Um, card number 4147.

Speaker speaker_1: 4147?

Speaker speaker_2: Yeah. 4003.

Speaker speaker_1: 4003.

Speaker speaker_2: 8756.

Speaker speaker_1: 8756.

Speaker speaker_2: 0731.

Speaker speaker_1: 0731. And the CVC number?

Speaker speaker_2: Uh, 547.

Speaker speaker_1: And the expiration date?

Speaker speaker_2: 0528.

Speaker speaker_1: Thank you. So that payment went through. You should get that receipt inside your email.

Speaker speaker_2: All right. And, um, can you tell me what the difference is what I have now? Because I was told I have American Public Life, and I don't know if that's the same thing.

Speaker speaker_1: So right now you have the highest medical plan that they have to offer and, yes, it's covered by American Public Life.

Speaker speaker_2: Okay. So when people ask me if I have a insurance, they ask me if I have a PPO or not. Um...

Speaker speaker_1: So it's not a PPO. It's a limited benefits plan.

Speaker speaker_2: It's a limited benefits plan. Oh, I see. So how can I... Is there a way I can get a PPO?

Speaker speaker_1: No, they don't offer a PPO plan. The PPOs are like Blue Cross Blue Shields, UnitedHealthcare.

Speaker speaker_2: Oh, I see. Okay.

Speaker speaker_1: All of these plans... All these plans are limited benefits plans.

Speaker speaker_2: Okay, so that means that there are going to be certain... They're going to be... Like I called my, um... I called previously for... I called like a, like a, like a oral surgeon, um, 'cause they were looking for if... To see if I had ben- uh, insurance.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So you're saying I have insurance but-

Speaker speaker_1: Yes, sir.

Speaker speaker_2: But because it's a limited benefits plan, it's possible that not all places are going to take it.

Speaker speaker_1: Yes, sir. So you would go to [multiplan.com](https://www.multiplan.com). That website will tell you which doctors in the area take your insurance.

Speaker speaker_2: Gotcha. Okay. [Multiplan.com](https://www.multiplan.com).

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. Um, thank you.

Speaker speaker_1: No problem, Mr. Malcolm. Was there anything else I can help you with today?

Speaker speaker_2: No. No, that was it. Uh, I appreciate it.

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

Speaker speaker_2: All right. You too. Uh, thanks anyway.

Speaker speaker_1: Thank you.

Speaker speaker_2: Thanks. Oh...

Speaker speaker_1: See you. Bye.