

## **Transcript: Malcolm**

**Nash-6685496126521344-6041112250990592**

### **Full Transcript**

... benefits in the card. And this is Malcolm. How can I help you? Yes, um, I have some questions about, uh, uh, insurance. How, how can I help you, sir? Um, I was wondering, um, I, I was told I need, um, to have my jaw, like, reconstructed. Like, do you guys cover that or... I don't know how you guys work. So I- I used to have, like, Blue Shield/Blue Cross, so I don't really know too much about these benefits in the card. So, I can go ahead and tell you, none of these plans are PPO plans like Blue Cross Blue Shield. They're all limited benefits plans. So what that means is 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 the claim will be your responsibility. Okay. And what's, what's the dollar amount? You said it was... It depends... So it, that's solely up to the carrier and what, and their discretion of what you get done. I wouldn't be able to answer this, sir, because we're not the carrier. We're just the plan administrator. We just get you enrolled or unenrolled from the coverage. If you have- You said you would have to do what? I said we're... I wouldn't be able to answer that question because it's really up to the carrier and their discretion. I can give you the carrier's phone number directly so they can answer that question for you. But from my end, all we do is get you enrolled or unenrolled from the coverage. Oh, okay. Um, do you have a, a number? Yes, sir. Whenever you're ready. One sec. What's the number? So her name is Sandra. She works for American Public- Sandra? I'm with you. Yes, sir. She works for American Public Life. That'll be the carrier. Her phone number is 601-936-601... Mm-hmm. 936. 936. 3287. 3287. Okay, um- And I can give you American Public Life's phone number as well whenever you're ready. Hold on. Let's see. Okay. So their phone number is 1-800-256- I'm ready. What, what was that aga- It's, it's 1-800-256- I'm ready. It's 1-800... 1-800- 256- Okay. 8-6-0-6. 8-6-0-6. Yep. And you're gonna hit option four to speak with a representative. Okay. Thank you. No problem, sir. You have a great rest of your week. You too. Stay here.

### **Conversation Format**

Speaker speaker\_0: ... benefits in the card. And this is Malcolm. How can I help you?

Speaker speaker\_1: Yes, um, I have some questions about, uh, uh, insurance.

Speaker speaker\_0: How, how can I help you, sir?

Speaker speaker\_1: Um, I was wondering, um, I, I was told I need, um, to have my jaw, like, reconstructed. Like, do you guys cover that or... I don't know how you guys work.

Speaker speaker\_0: So I-

Speaker speaker\_1: I used to have, like, Blue Shield/Blue Cross, so I don't really know too much about these benefits in the card.

Speaker speaker\_0: So, I can go ahead and tell you, none of these plans are PPO plans like Blue Cross Blue Shield. They're all limited benefits plans. So what that means is 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 the claim will be your responsibility.

Speaker speaker\_1: Okay. And what's, what's the dollar amount? You said it was...

Speaker speaker\_0: It depends... So it, that's solely up to the carrier and what, and their discretion of what you get done. I wouldn't be able to answer this, sir, because we're not the carrier. We're just the plan administrator. We just get you enrolled or unenrolled from the coverage. If you have-

Speaker speaker\_1: You said you would have to do what?

Speaker speaker\_0: I said we're... I wouldn't be able to answer that question because it's really up to the carrier and their discretion. I can give you the carrier's phone number directly so they can answer that question for you. But from my end, all we do is get you enrolled or unenrolled from the coverage.

Speaker speaker\_1: Oh, okay. Um, do you have a, a number?

Speaker speaker\_0: Yes, sir. Whenever you're ready.

Speaker speaker\_1: One sec. What's the number?

Speaker speaker\_0: So her name is Sandra. She works for American Public-

Speaker speaker\_1: Sandra?

Speaker speaker\_0: I'm with you. Yes, sir. She works for American Public Life. That'll be the carrier. Her phone number is 601-936-

Speaker speaker\_1: 601...

Speaker speaker\_0: Mm-hmm. 936.

Speaker speaker\_1: 936.

Speaker speaker\_0: 3287.

Speaker speaker\_1: 3287. Okay, um-

Speaker speaker\_0: And I can give you American Public Life's phone number as well whenever you're ready.

Speaker speaker\_1: Hold on. Let's see.

Speaker speaker\_0: Okay. So their phone number is 1-800-256-

Speaker speaker\_1: I'm ready. What, what was that aga-

Speaker speaker\_0: It's, it's 1-800-256-

Speaker speaker\_1: I'm ready. It's 1-800... 1-800-

Speaker speaker\_0: 256-

Speaker speaker\_1: Okay.

Speaker speaker\_0: 8-6-0-6.

Speaker speaker\_1: 8-6-0-6.

Speaker speaker\_0: Yep. And you're gonna hit option four to speak with a representative.

Speaker speaker\_1: Okay. Thank you.

Speaker speaker\_0: No problem, sir. You have a great rest of your week.

Speaker speaker\_1: You too.

Speaker speaker\_0: Stay here.