

## Transcript: Sara

**Marulanda-6747003914207232-5010488808882176**

### Full Transcript

This is for the benefits in a card. My name is Sarah. May I have your name, please? My name is Randall Olsen. Hello, Mr. Olsen. How may I help you? So I recently applied for this insurance through WSI. Okay. Um, I didn't fully finish, um, filling out all the information, and then, um, I started getting money deducted from my checks every week. I was a little bit confused, so I looked into it and saw the insurance was charging me, which is okay. But I just have medical bills and, that I needed to pay for and I'm not online. I'm looking at this website and it's making zero sense. I just need your help going over my coverages and making all of this make sense to me. Okay. Let me check that for you. May I have please, uh, you said you are with, uh, WSI, the, uh, WorkSmart? Um, yeah. It's okay if it's not. But- Okay. May I... Yes. And, and may I have the... Okay. What is the name of the company that you're working with? The, the temporary agency? Uh, the temp agency is WSI. Oh, WF... WSI? That is correct. Okay. That one is WorkSmart. Um, okay, let me verify that. Okay. WorkSmart. And may I have the last four of your Social? 4797. Are you sure it is WorkSmart? Because nothing is coming under WorkSmart. Um, I don't know what WorkSmart is, but WFS Benefit 2025. I, uh- WFS, you say? WFS? It says offering... Yeah. Okay. Hold on, please. Workforce Strategy. Yeah. Correct. That's- It's that one? Okay. That's where my slide comes through, so. Okay. And you say 4797, right? Yes, ma'am. Okay. Mr. Olsen, and, uh, just for security purposes, can you please verify your address and date of birth? 2717 Portage Street. I'm born on March 18th, 2006. And the state and the city? I'm sorry, what? The s- what is the name of the city and the state? I need a complete address. Oh, okay. Kalamazoo, Michigan, 49001. Sorry about that. 49001? Yep. Okay. Let me fix that. 49001. Okay. And is your email [rj.olson5555@gmail.com](mailto:rj.olson5555@gmail.com)? That is correct. And is your phone number 269-267-5122? Yep. Thank you very much. Okay. You are enrolled in preventative care, group accident, term life, and VIP classic, which is medical. And those are my current, um, my current coverages? Uh, yes, that's your current coverage. Um, have you received your ID cards already? I haven't. And again, I have no idea where any of those meeting. I didn't even... Okay. So I don't even know- So let me s- if I- Let me send you the ID cards to your email. They must be on the way because, um, your coverage became active just, uh, one week ago, this past Monday. So they must be on their way. It would take like two to three weeks for you to receive them. But I'm gonna send you virtual copies. Um, then once you receive the ID cards, I'm gonna explain you how to use them. Okay? Okay. Once I receive it through my email? Yes. Give me just a couple minutes while I send them. I'm gonna put you on hold for a minute. While I do that, then I will get back with you. Please don't disconnect the call. Okay? Okay, thank you. Thank you. Yeah. Hello, Mr. Olson? Hello. Thank you for waiting, sir. Okay. I just sent your ID cards. Could you check your email while we are on the phone? Of course, okay. I see them right here. There is two PDF files there. One is your, uh, preventive care ID card, and the other one

is your medical ID card. All right. This... Okay, on the preventive... Oh, and each, on each one there is a phone number where you can call to locate participant providers. The one that says APL, that one is the medical or hospital indemnity. That one does not require network. The one that does require network is the one that, uh, says 90 Degrees, um, the preventive care ID card. The MEC preventive care ID card, that one requires network. If you go out of the network, they are not going to cover anything. No. No. What, I'm sorry, what? If you go out of the network, out of their network, Multiplan network, they won't cover any of that preventative care. If you go within the net- What is the network? The, what is the what? I'm sorry. The network. Multiplan, that's the network. Multiplan? So how do I go outside of Multiplan? Yeah. There is a phone number on that ID card. Uh, it says, "To find a provider visit," and there is a website or call, and they give you the phone number. So you just call there. All right. They're going to ask you for your address or ZIP code, and they're going to send you a list of, uh, providers near to your area. Now, if you- So what is that? The what? So what is that about? I'm so... One moment. Rewind. You, I asked you a question, I'm sorry. What? How do I even go outside of a network? This is making no sense. Okay, you need to call that number on the ID card. Okay. Are you playing that for me? Yes, the one that I ju- I just sent you. You sent me to? The APL? Yeah. No, the APL does not require network. The other one. Then, what is this? Okay, network is a, like a group of doctors that accept that insurance. Okay, so there requires me to communicate through a group of doctors? Yes, a network. Uh, let's call it network. Um, it's a, I don't know how many, there is thousands of doctor- The one that I need is in the letter. Here, let me explain you that, please. Okay. There is like a thousand of doctors around, uh, USA that accept Multiplan. Okay. So you need to choose one of those to go for preventive care. So... You go with another one that is not in the network. They're not going to cover any. So for an emergency were to occur, I have a doctor's... like, a hospital bill that I need paid. How do I go about that? For emergency, you go with the other ID card. And I can't just take... Okay. I'm explaining you. The one that covers preventive care is the one that requires network. That one does not going to cover any doctor visitation if you are sick. The one that covers doctor visitations if you are sick is the one that states APL. They don't require network. They're going to cover a flat fee and you are responsible for the difference. Okay. Oh, I was injured. I'm sorry? I was injured. I wasn't sick. No, no, no. I, I'm just explaining you. Okay. If you need one for the stomach pain, you need to use the APL ID card, but if you're going for a physical examination, like your yearly physical, you need to use the, the other one that... the one that says 90 degrees. Say I, say I broke my arm and I, and I went to the doctor's. The APL. I went to the ER. The APL? Yes. All righty. And I see two cards within this. I see a... Yes, because one is the APL and the other one is the, the 90 degrees, the preventive care. All right. All righty. All righty. Well, thank you for your help. I'm going to try to make sense of this on my own, but you did help me. Okay, sir. Um, other than that, Mr. Olson, is there anything else that I can help you with? That, that should be all. All righty, sir. So thank you for calling Benefits in a Card. I wish you two have a wonderful day. Thank you for the help. Thank you as well. You're more than welcome. My pleasure. Have a great day. Well, thanks to you too. Thank you. Bye-bye. Bye-bye.

## Conversation Format

Speaker None: This is for the benefits in a card. My name is Sarah. May I have your name, please? My name is Randall Olsen. Hello, Mr. Olsen. How may I help you? So I recently applied for this insurance through WSI. Okay. Um, I didn't fully finish, um, filling out all the information, and then, um, I started getting money deducted from my checks every week. I was a little bit confused, so I looked into it and saw the insurance was charging me, which is okay. But I just have medical bills and, that I needed to pay for and I'm not online. I'm looking at this website and it's making zero sense. I just need your help going over my coverages and making all of this make sense to me. Okay. Let me check that for you. May I have please, uh, you said you are with, uh, WSI, the, uh, WorkSmart? Um, yeah. It's okay if it's not. But- Okay. May I... Yes. And, and may I have the... Okay. What is the name of the company that you're working with? The, the temporary agency? Uh, the temp agency is WSI. Oh, WF... WSI? That is correct. Okay. That one is WorkSmart. Um, okay, let me verify that. Okay. WorkSmart. And may I have the last four of your Social? 4797. Are you sure it is WorkSmart? Because nothing is coming under WorkSmart. Um, I don't know what WorkSmart is, but WFS Benefit 2025. I, uh- WFS, you say? WFS? It says offering... Yeah. Okay. Hold on, please. Workforce Strategy. Yeah. Correct. That's- It's that one? Okay. That's where my slide comes through, so. Okay. And you say 4797, right? Yes, ma'am. Okay. Mr. Olsen, and, uh, just for security purposes, can you please verify your address and date of birth? 2717 Portage Street. I'm born on March 18th, 2006. And the state and the city? I'm sorry, what? The s- what is the name of the city and the state? I need a complete address. Oh, okay. Kalamazoo, Michigan, 49001. Sorry about that. 49001? Yep. Okay. Let me fix that. 49001. Okay. And is your email [rj.olson5555@gmail.com](mailto:rj.olson5555@gmail.com)? That is correct. And is your phone number 269-267-5122? Yep. Thank you very much. Okay. You are enrolled in preventative care, group accident, term life, and VIP classic, which is medical. And those are my current, um, my current coverages? Uh, yes, that's your current coverage. Um, have you received your ID cards already? I haven't. And again, I have no idea where any of those meeting. I didn't even... Okay. So I don't even know- So let me s- if I- Let me send you the ID cards to your email. They must be on the way because, um, your coverage became active just, uh, one week ago, this past Monday. So they must be on their way. It would take like two to three weeks for you to receive them. But I'm gonna send you virtual copies. Um, then once you receive the ID cards, I'm gonna explain you how to use them. Okay? Okay. Once I receive it through my email? Yes. Give me just a couple minutes while I send them. I'm gonna put you on hold for a minute. While I do that, then I will get back with you. Please don't disconnect the call. Okay? Okay, thank you. Thank you. Yeah. Hello, Mr. Olson? Hello. Thank you for waiting, sir. Okay. I just sent your ID cards. Could you check your email while we are on the phone? Of course, okay. I see them right here. There is two PDF files there. One is your, uh, preventive care ID card, and the other one is your medical ID card. All right. This... Okay, on the preventive... Oh, and each, on each one there is a phone number where you can call to locate participant providers. The one that says APL, that one is the medical or hospital indemnity. That one does not require network. The one that does require network is the one that, uh, says 90 Degrees, um, the preventive care ID card. The MEC preventive care ID card, that one requires network. If you go out of the network, they are not going to cover anything. No. No. What, I'm sorry, what? If you go out of the network, out of their network, Multiplan network, they won't cover any of that preventative care. If you go within the net- What is the network? The, what is the what? I'm sorry. The network. Multiplan, that's the network. Multiplan? So how do I go outside of Multiplan? Yeah.

There is a phone number on that ID card. Uh, it says, "To find a provider visit," and there is a website or call, and they give you the phone number. So you just call there. All right. They're going to ask you for your address or ZIP code, and they're going to send you a list of, uh, providers near to your area. Now, if you- So what is that? The what? So what is that about? I'm so... One moment. Rewind. You, I asked you a question, I'm sorry. What? How do I even go outside of a network? This is making no sense. Okay, you need to call that number on the ID card. Okay. Are you playing that for me? Yes, the one that I ju- I just sent you. You sent me to? The APL? Yeah. No, the APL does not require network. The other one. Then, what is this? Okay, network is a, like a group of doctors that accept that insurance. Okay, so there requires me to communicate through a group of doctors? Yes, a network. Uh, let's call it network. Um, it's a, I don't know how many, there is thousands of doctor- The one that I need is in the letter. Here, let me explain you that, please. Okay. There is like a thousand of doctors around, uh, USA that accept Multiplan. Okay. So you need to choose one of those to go for preventive care. So... You go with another one that is not in the network. They're not going to cover any. So for an emergency were to occur, I have a doctor's... like, a hospital bill that I need paid. How do I go about that? For emergency, you go with the other ID card. And I can't just take... Okay. I'm explaining you. The one that covers preventive care is the one that requires network. That one does not going to cover any doctor visitation if you are sick. The one that covers doctor visitations if you are sick is the one that states APL. They don't require network. They're going to cover a flat fee and you are responsible for the difference. Okay. Oh, I was injured. I'm sorry? I was injured. I wasn't sick. No, no, no. I, I'm just explaining you. Okay. If you need one for the stomach pain, you need to use the APL ID card, but if you're going for a physical examination, like your yearly physical, you need to use the, the other one that... the one that says 90 degrees. Say I, say I broke my arm and I, and I went to the doctor's. The APL. I went to the ER. The APL? Yes. All righty. And I see two cards within this. I see a... Yes, because one is the APL and the other one is the, the 90 degrees, the preventive care. All right. All righty. All righty. Well, thank you for your help. I'm going to try to make sense of this on my own, but you did help me. Okay, sir. Um, other than that, Mr. Olson, is there anything else that I can help you with? That, that should be all. All righty, sir. So thank you for calling Benefits in a Card. I wish you two have a wonderful day. Thank you for the help. Thank you as well. You're more than welcome. My pleasure. Have a great day. Well, thanks to you too. Thank you. Bye-bye. Bye-bye.