Transcript: VICTORIA Taylor-5754089839968256-5966580503199744

## **Full Transcript**

Hello? Your call may be monitored or recorded for quality assurance purposes. Hello? Hi. Hey, this is Victoria with Benefits and a Card. I'm not sure what happened there, um, but I did verify the phone number by Google. I'm not seeing anything where it says Creative Circle, and I did also call that number and it is correct for the Virtual Behavioral Health Counseling. Oh, okay. Um, I was not able to find a website unfortunately, so maybe I'm misinterpreting the behavioral health benefit. You just call that phone number whenever you need the counseling, and they'll be able to help you out from there. Okay. And, um, would you be able to tell me, um, if a provider is covered? Uh, uh, that I wouldn't... I mean, they have their own separate counselors within that program. Okay. Yeah. Okay. Um, then I do have one other... Uh, uh, I mean, you might not be able to answer this question. Um, I was wondering what, um, what mental health services are covered just under the current plan that are processing for me. I'm, I'm, I've applied for MEC with VIP Classic. Okay. So that- So let me just go ahead and explain. We're just your benefits administrators, so we only administer the policies. That is something you're probably going to have to try and reach out to the insurance carriers directly to see if there's even coverage for that. Um, so, did you just enroll into the benefits? Yes, just today. Okay. So I, I believe with the Hospital Indemnity Plans, there- I, I don't know, if, if out of those two plans, I would think that one, if there is any coverage, that's the route you want to take. So I have two numbers for, uh, agents with American Public Life that answer questions for members who do not have active policies yet. Okay. And I'll go ahead and give you those phone numbers. Thank you. First one is going to be for Dalecia Hynds. Her phone number is... Okay. Her phone number is 601... Mm-hmm. 936... Mm-hmm. 3290. Okay. And then I have a phone number for Sandra McLean. Okay. Phone number is 601-936- Mm-hmm. 3287. Okay. Now both of those agents, again, are with American Public Life, which does the Hospital Indemnity Plans. That's typically, um, let's see. That's typically the, the VIP plans. Now, the one that does the MEC, that is with 90 Degree Benefits. Mm-hmm. Um, I'm not sure if they're going to be able to assist you with any questions because you don't have an active policy as of yet with you just enrolling, but I can also give you their phone number if, if you want to try and calling them and see. Um, I have a phone number for them. Could you confirm that the one that I have is correct? Yeah. So I have 800-833-4296. Yes, that's the one that I have. And then it's going to take you to a prompt system when you call. Just make sure to hit option one. Okay. Okay. Um, thank you for your help. You're welcome. You have a wonderful day. You too. Bye. Bye-bye.

## **Conversation Format**

Speaker speaker\_0: Hello?

Speaker speaker 1: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_0: Hello?

Speaker speaker\_2: Hi.

Speaker speaker\_0: Hey, this is Victoria with Benefits and a Card. I'm not sure what happened there, um, but I did verify the phone number by Google. I'm not seeing anything where it says Creative Circle, and I did also call that number and it is correct for the Virtual Behavioral Health Counseling.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_0: Um, I was not able to find a website unfortunately, so maybe I'm misinterpreting the behavioral health benefit. You just call that phone number whenever you need the counseling, and they'll be able to help you out from there.

Speaker speaker\_2: Okay. And, um, would you be able to tell me, um, if a provider is covered?

Speaker speaker\_0: Uh, uh, that I wouldn't... I mean, they have their own separate counselors within that program.

Speaker speaker\_2: Okay.

Speaker speaker 0: Yeah.

Speaker speaker\_2: Okay. Um, then I do have one other... Uh, uh, I mean, you might not be able to answer this question. Um, I was wondering what, um, what mental health services are covered just under the current plan that are processing for me. I'm, I'm, I've applied for MEC with VIP Classic.

Speaker speaker\_0: Okay. So that- So let me just go ahead and explain. We're just your benefits administrators, so we only administer the policies. That is something you're probably going to have to try and reach out to the insurance carriers directly to see if there's even coverage for that. Um, so, did you just enroll into the benefits?

Speaker speaker\_2: Yes, just today.

Speaker speaker\_0: Okay. So I, I believe with the Hospital Indemnity Plans, there- I, I don't know, if, if out of those two plans, I would think that one, if there is any coverage, that's the route you want to take. So I have two numbers for, uh, agents with American Public Life that answer questions for members who do not have active policies yet.

Speaker speaker\_2: Okay.

Speaker speaker\_0: And I'll go ahead and give you those phone numbers.

Speaker speaker 2: Thank you.

Speaker speaker\_0: First one is going to be for Dalecia Hynds. Her phone number is...

Speaker speaker\_2: Okay.

Speaker speaker\_0: Her phone number is 601...

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: 936...

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: 3290.

Speaker speaker\_2: Okay.

Speaker speaker 0: And then I have a phone number for Sandra McLean.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Phone number is 601-936-

Speaker speaker 2: Mm-hmm.

Speaker speaker\_0: 3287.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Now both of those agents, again, are with American Public Life, which does the Hospital Indemnity Plans. That's typically, um, let's see. That's typically the, the VIP plans. Now, the one that does the MEC, that is with 90 Degree Benefits.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: Um, I'm not sure if they're going to be able to assist you with any questions because you don't have an active policy as of yet with you just enrolling, but I can also give you their phone number if, if you want to try and calling them and see.

Speaker speaker\_2: Um, I have a phone number for them. Could you confirm that the one that I have is correct?

Speaker speaker\_0: Yeah. So I have 800-833-4296.

Speaker speaker 2: Yes, that's the one that I have.

Speaker speaker\_0: And then it's going to take you to a prompt system when you call. Just make sure to hit option one.

Speaker speaker\_2: Okay. Okay. Um, thank you for your help.

Speaker speaker\_0: You're welcome. You have a wonderful day.

Speaker speaker\_2: You too. Bye.

Speaker speaker\_0: Bye-bye.