

## Transcript: VICTORIA

Taylor-5989901671776256-6721757841113088

### Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, Victoria. I am calling to get some information about the benefit program and how it works and what the name of it is, actually. Because my husband is an employee there. He just started. And I'm trying to understand how to, um, get information to see if certain doctors accept the insurance. Um, okay. What's the name of the agency he works for? Time, Time Staff. Time Staffing. Hmm. Okay, give me one second. Can you send it to me real quick, babe? Can you send it to me so I can ask her questions? I'm looking at it. Oh. Okay. Do you guys have a copy of the benefits guide for them? Um, I have an email. Does it, like, have a PDF file that's attached that pretty much goes over all the plans? Yes. Okay. Um, so in the benefits guide, there is a specific page that will talk about the network. Let me pull it up on my end. Oh my God. Oh, that's gonna be back. Thank you. Okay. So, um, on page number seven, the name of the network for medical is gonna be MultiPlan. Oh, that's the name of it? Okay, I've never heard of that. Mm-hmm. MultiPlan. That's for the network specifically. Oh, that's the name of the network? Mm-hmm. Okay, I'm, I'm trying to understand because... Okay, so you all are in Ohio. We live in Michigan. So, I don't know if you all's insurance works differently. Because just to give an example, because I'm trying to understand. If I go through a company called BlueCross Blue Shield of Michigan, it's my medical, dental, vision and prescription all in one under that broad name. So, is that how you all's insurance work? Because- Yeah, this is not... This is not Major Medical, so it's, it's not gonna be comparable to BlueCross Blue Shield and kind of works a little bit differently. Um, so as far as the medical plans are concerned, the majority of the medical plans are gonna be through American Public Life. That's one insurance carrier. Uh, there's another insurance carrier for medical that's 90 Degree Benefits. So, it really just depends on the plan that you choose. Now, the, uh, things like dental, the term life, the critical illness, short-term disability, the group accident, all of that is also through American Public Life. Vision is gonna be with MetLife. Um, so that's, that's pretty much the different insurance carriers we work with. Okay. So, I ha- Do I have to pick which one? Or because he's through Time Staffing, it's automatically one or the other? No, he would... He would have to, to enroll into the plan that, of his choice. Right, so he enrolled and I have this... It's, it says Benefits in a Card and then I have all these different links and I'm trying to understand because I don't know. Is it... Again, I don't know if it's different. We have PPO, PPOM and we have HMO. Is... Do you all... Is this like that? No, ma'am. Um, now did you say that he's already enrolled into coverage? Because if that's the case, I can try and pull up his file and see exactly what he's enrolled into. Yes. He had some paperwork that he had to fill out for insurance already. We did that probably, what was it, three weeks ago. But I don't know... I just don't understand. Okay, is he nearby that I can speak with him? Mm-hmm, we can hear you. Yeah. I can hear you. Hey, sir. Uh, what's the last four of your Social? 9889.

And your first and last name? Robert Johnson. Okay. Do you mind verifying your address and date of birth? 28918 Allendale. Birthday is August the 30th, 1964. Phone number, 734-489-2711. Yes, that's my phone number. Yeah, that's what you called me on now. Email is gonna be the number oneandonlydise@gmail.com. Yes. Okay. So, it looks like you have the VIP Classic, which is through American Public Life. Um, now just to let you know, the ID card for this specific plan will be emailed to you from American Public Life. You also have the MEC TeleRx, which is through 90 Degree Benefits. Now the ID card for that one is, uh, mailed to you. Just need to ask her something. I got it online. So you have permission to talk to my wife. Okay. All right. Okay. So I need to go on American Public Life to find a doctor? No, ma'am. The name of the network is MultiPlan. So you can, you can either go on to multiplan.com or you can call MultiPlan and they will help you find a provider. Oh, okay. Multiplan.com is the network. Mm-hmm. American Public Life is the insurance company. Yes. So- Or medical. Uh, you... Let me try to explain it again. So he has two different medical plans. He has the VIP Classic, which is for non-preventative services. That is through American Public Life. Then he also has the MEC TeleRx, which is for preventative services. That is through 90 Degree Benefits. Yeah. Either way, the name of the network is completely different. The name of the network is MultiPlan for both plans. Okay. Does he have to have both of these? That's not necessarily. That's up to him. Like I said, one just covers the non-preventative services, like, you know, being admitted to the hospital, emergency room, urgent care, normal physician's office. Whereas the other does the preventative services like yearly physicals, vaccinations and preventative screenings. So if he's okay without, you know, having one in, it... he can do one plan, it's, it's completely up to him. Mm-hmm. Okay. So will they also be the ones to help me with picking someone for vision and dental? Under the... at the website, the multiplan.com? Is that also- No, ma'am. ... one of the- MultiPlan is specifically the network for medical. So all they can help you with is finding a provider. Now, if he is wanting to add on to his enrollment, that is something we can help with. But we would have to get his verbal permission to make changes to the enrollment. So if that's something that you guys are needing help with, we would help with that. Mm-hmm. Oh, so he doesn't have dental? No, he's just enrolled into the VIP Classic and the MEC TeleRx for himself and the family. Okay. I don't think we need 90. Okay. Okay, so we need to add dental. And he can hear you. I can hear you. Okay, sir, do you want to add dental for just yourself or you and the family as well? For the crown. Okay. Is that all that we're adding on? Yes. Yes. Mm-hmm. Okay. So it will spring up your weekly deduction to \$83.49. Now, the medical, which is what you're currently enrolled into, it looks like that just became active today. Now, since we're adding on dental, it will take about one to two weeks for that to be processed through your payroll department. And then the dental coverage will be active the following Monday of your, uh, first dental deduction. Okay. And the ID card, once it is... once the dental coverage is active, the dental ID card will then be made and, uh, sent out by mail. Oh, so we'll get an actual dental card, but the medical is online. Okay. So for medical, he's going to get two separate ID cards. One is going to be mailed. That is going to be for you guys' preventative services. The one that is for his non-preventative services is going to be emailed to him. Okay. Mm-hmm. And then what is the physical card for? Can I ask something, Victoria? What's your name, miss? Uh, Victoria. Victoria. Hey, hey, Victoria, I got a question. Sure. Can, uh, I add my wife on as, you know, speaking to you guys whenever she... we have to? Yeah, I'll go ahead and make a note that you gave us p- permission to speak with her. Now,

anything with, like, canceling or changing the enrollment, we do have to have you on the phone. Okay. Sure. And, um, I wonder if I can ask, uh... Oh, and can she use her email address too? 'Cause sometimes I don't look at my email. Yeah, I can list it on there. All right. That's what, that's what I wanted to know. Okay. What's your email? Give her your email. Okay, you ready? Yes, ma'am. It's the number one, my first and last name, Nikeisha. N-A-K-E-I-S-H-A, Johnson, J-O-H-N-S-O-N, @gmail.com. Okay. I will go ahead and add that. And did you guys need help with anything else? I'm just gonna say no for right now. Okay. I mean, yeah, I'm gonna say no for right now. I'm gonna get on this website. Do you have a direct number? Huh? Do you have a direct number? We have... We might not have a direct number. Okay. He wants me to ask you, do you have a direct number? Uh, I do not, but I am the only Victoria in the office. So as long as I'm available, you can just ask for me and then they can, uh, transfer you. Okay, sounds good. Yes, ma'am. Thank you, Victoria. You're welcome. Have a good day. You too. Okay. Thank you for calling. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker\_1: Hi, Victoria. I am calling to get some information about the benefit program and how it works and what the name of it is, actually. Because my husband is an employee there. He just started. And I'm trying to understand how to, um, get information to see if certain doctors accept the insurance.

Speaker speaker\_0: Um, okay. What's the name of the agency he works for?

Speaker speaker\_2: Time, Time Staff.

Speaker speaker\_1: Time Staffing.

Speaker speaker\_0: Hmm. Okay, give me one second.

Speaker speaker\_2: Can you send it to me real quick, babe? Can you send it to me so I can ask her questions?

Speaker speaker\_1: I'm looking at it.

Speaker speaker\_2: Oh.

Speaker speaker\_0: Okay. Do you guys have a copy of the benefits guide for them?

Speaker speaker\_1: Um, I have an email.

Speaker speaker\_0: Does it, like, have a PDF file that's attached that pretty much goes over all the plans?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Um, so in the benefits guide, there is a specific page that will talk about the network. Let me pull it up on my end.

Speaker speaker\_1: Oh my God. Oh, that's gonna be back. Thank you.

Speaker speaker\_0: Okay. So, um, on page number seven, the name of the network for medical is gonna be MultiPlan.

Speaker speaker\_1: Oh, that's the name of it? Okay, I've never heard of that.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: MultiPlan.

Speaker speaker\_0: That's for the network specifically.

Speaker speaker\_1: Oh, that's the name of the network?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Okay, I'm, I'm trying to understand because... Okay, so you all are in Ohio. We live in Michigan. So, I don't know if you all's insurance works differently. Because just to give an example, because I'm trying to understand. If I go through a company called BlueCross Blue Shield of Michigan, it's my medical, dental, vision and prescription all in one under that broad name. So, is that how you all's insurance work? Because-

Speaker speaker\_0: Yeah, this is not... This is not Major Medical, so it's, it's not gonna be comparable to BlueCross Blue Shield and kind of works a little bit differently. Um, so as far as the medical plans are concerned, the majority of the medical plans are gonna be through American Public Life. That's one insurance carrier. Uh, there's another insurance carrier for medical that's 90 Degree Benefits. So, it really just depends on the plan that you choose. Now, the, uh, things like dental, the term life, the critical illness, short-term disability, the group accident, all of that is also through American Public Life. Vision is gonna be with MetLife. Um, so that's, that's pretty much the different insurance carriers we work with.

Speaker speaker\_1: Okay. So, I ha- Do I have to pick which one? Or because he's through Time Staffing, it's automatically one or the other?

Speaker speaker\_0: No, he would... He would have to, to enroll into the plan that, of his choice.

Speaker speaker\_1: Right, so he enrolled and I have this... It's, it says Benefits in a Card and then I have all these different links and I'm trying to understand because I don't know. Is it... Again, I don't know if it's different. We have PPO, PPOM and we have HMO. Is... Do you all... Is this like that?

Speaker speaker\_0: No, ma'am. Um, now did you say that he's already enrolled into coverage? Because if that's the case, I can try and pull up his file and see exactly what he's enrolled into.

Speaker speaker\_1: Yes. He had some paperwork that he had to fill out for insurance already. We did that probably, what was it, three weeks ago. But I don't know... I just don't understand.

Speaker speaker\_0: Okay, is he nearby that I can speak with him?

Speaker speaker\_1: Mm-hmm, we can hear you.

Speaker speaker\_2: Yeah. I can hear you.

Speaker speaker\_0: Hey, sir. Uh, what's the last four of your Social?

Speaker speaker\_2: 9889.

Speaker speaker\_0: And your first and last name?

Speaker speaker\_2: Robert Johnson.

Speaker speaker\_0: Okay. Do you mind verifying your address and date of birth?

Speaker speaker\_2: 28918 Allendale. Birthday is August the 30th, 1964.

Speaker speaker\_0: Phone number, 734-489-2711.

Speaker speaker\_2: Yes, that's my phone number. Yeah, that's what you called me on now.

Speaker speaker\_0: Email is gonna be the number oneandonlydise@gmail.com.

Speaker speaker\_2: Yes.

Speaker speaker\_0: Okay. So, it looks like you have the VIP Classic, which is through American Public Life. Um, now just to let you know, the ID card for this specific plan will be emailed to you from American Public Life. You also have the MEC TeleRx, which is through 90 Degree Benefits. Now the ID card for that one is, uh, mailed to you.

Speaker speaker\_3: Just need to ask her something.

Speaker speaker\_1: I got it online.

Speaker speaker\_3: So you have permission to talk to my wife.

Speaker speaker\_0: Okay.

Speaker speaker\_3: All right.

Speaker speaker\_1: Okay. So I need to go on American Public Life to find a doctor?

Speaker speaker\_0: No, ma'am. The name of the network is MultiPlan. So you can, you can either go on to multiplan.com or you can call MultiPlan and they will help you find a provider.

Speaker speaker\_1: Oh, okay. Multiplan.com is the network.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: American Public Life is the insurance company.

Speaker speaker\_0: Yes. So-

Speaker speaker\_1: Or medical.

Speaker speaker\_0: Uh, you... Let me try to explain it again. So he has two different medical plans. He has the VIP Classic, which is for non-preventative services. That is through American Public Life. Then he also has the MEC TeleRx, which is for preventative services. That is through 90 Degree Benefits.

Speaker speaker\_3: Yeah.

Speaker speaker\_0: Either way, the name of the network is completely different. The name of the network is MultiPlan for both plans.

Speaker speaker\_1: Okay. Does he have to have both of these?

Speaker speaker\_0: That's not necessarily. That's up to him. Like I said, one just covers the non-preventative services, like, you know, being admitted to the hospital, emergency room, urgent care, normal physician's office. Whereas the other does the preventative services like yearly physicals, vaccinations and preventative screenings. So if he's okay without, you know, having one in, it... he can do one plan, it's, it's completely up to him.

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_1: Okay. So will they also be the ones to help me with picking someone for vision and dental? Under the... at the website, the multiplan.com? Is that also-

Speaker speaker\_0: No, ma'am.

Speaker speaker\_1: ... one of the-

Speaker speaker\_0: MultiPlan is specifically the network for medical. So all they can help you with is finding a provider. Now, if he is wanting to add on to his enrollment, that is something we can help with. But we would have to get his verbal permission to make changes to the enrollment. So if that's something that you guys are needing help with, we would help with that.

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_1: Oh, so he doesn't have dental?

Speaker speaker\_0: No, he's just enrolled into the VIP Classic and the MEC TeleRx for himself and the family.

Speaker speaker\_1: Okay.

Speaker speaker\_3: I don't think we need 90.

Speaker speaker\_1: Okay. Okay, so we need to add dental. And he can hear you.

Speaker speaker\_3: I can hear you.

Speaker speaker\_0: Okay, sir, do you want to add dental for just yourself or you and the family as well?

Speaker speaker\_3: For the crown.

Speaker speaker\_0: Okay. Is that all that we're adding on?

Speaker speaker\_1: Yes.

Speaker speaker\_3: Yes.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Okay. So it will spring up your weekly deduction to \$83.49. Now, the medical, which is what you're currently enrolled into, it looks like that just became active today. Now, since we're adding on dental, it will take about one to two weeks for that to be processed through your payroll department. And then the dental coverage will be active the following Monday of your, uh, first dental deduction.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And the ID card, once it is... once the dental coverage is active, the dental ID card will then be made and, uh, sent out by mail.

Speaker speaker\_1: Oh, so we'll get an actual dental card, but the medical is online. Okay.

Speaker speaker\_0: So for medical, he's going to get two separate ID cards. One is going to be mailed. That is going to be for you guys' preventative services. The one that is for his non-preventative services is going to be emailed to him.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And then what is the physical card for?

Speaker speaker\_3: Can I ask something, Victoria?

Speaker speaker\_1: What's your name, miss?

Speaker speaker\_0: Uh, Victoria.

Speaker speaker\_1: Victoria.

Speaker speaker\_3: Hey, hey, Victoria, I got a question.

Speaker speaker\_0: Sure.

Speaker speaker\_3: Can, uh, I add my wife on as, you know, speaking to you guys whenever she... we have to?

Speaker speaker\_0: Yeah, I'll go ahead and make a note that you gave us p- permission to speak with her. Now, anything with, like, canceling or changing the enrollment, we do have to have you on the phone.

Speaker speaker\_3: Okay.

Speaker speaker\_0: Sure.

Speaker speaker\_3: And, um, I wonder if I can ask, uh... Oh, and can she use her email address too? 'Cause sometimes I don't look at my email.

Speaker speaker\_0: Yeah, I can list it on there.

Speaker speaker\_3: All right. That's what, that's what I wanted to know.

Speaker speaker\_0: Okay.

Speaker speaker\_3: What's your email? Give her your email.

Speaker speaker\_1: Okay, you ready?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: It's the number one, my first and last name, Nikeisha. N-A-K-E-I-S-H-A, Johnson, J-O-H-N-S-O-N, @gmail.com.

Speaker speaker\_0: Okay. I will go ahead and add that. And did you guys need help with anything else?

Speaker speaker\_1: I'm just gonna say no for right now.

Speaker speaker\_0: Okay.

Speaker speaker\_1: I mean, yeah, I'm gonna say no for right now. I'm gonna get on this website.

Speaker speaker\_3: Do you have a direct number?

Speaker speaker\_1: Huh?

Speaker speaker\_3: Do you have a direct number?

Speaker speaker\_1: We have...

Speaker speaker\_4: We might not have a direct number.

Speaker speaker\_1: Okay. He wants me to ask you, do you have a direct number?

Speaker speaker\_0: Uh, I do not, but I am the only Victoria in the office. So as long as I'm available, you can just ask for me and then they can, uh, transfer you.

Speaker speaker\_1: Okay, sounds good.

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Thank you, Victoria.

Speaker speaker\_0: You're welcome. Have a good day.

Speaker speaker\_5: You too.

Speaker speaker\_0: Okay. Thank you for calling.



Speaker speaker\_1: Bye-bye.