

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Justin. How can I help you today? Hi. Um, I believe I just activated myself online, and I just wanted to double-check if I understand correctly, 'cause one of your lovely agents sent me an email. Like, for each category of, like, medical profession, it- it can sometimes be a different, uh, insurance provider. Is that correct? Um, correct. So if... So if I want to see my OB-GYN but I'm not sure if, if it's covered with this insurance, um, do you know what... Is it the 90 Degrees that I should be in touch with or, or which one should I be calling? Um, to find providers that accept the insurance? Exactly. Um, so you would reach out to MultiPlan, and I have their telephone number if need be. Oh, yeah, please. Sure. Okay, so their telephone number is 800- Mm-hmm. ... 457- Mm-hmm. ... 1403. Um- All right. But when you do call them, just provide them with your ZIP code. Gotcha. So i- is it enough to say, like, if I call my daughter's pediatrician, "Do you accept MultiPlan," or do I have to give them the exact, like, insurance, like 90 Degrees or whatever the case may be? Uh, the exact insurance, like 90 Degree Benefits or American Public Life, et cetera. Okay, so w- would you... So I know for preventive, which I'm, uh, guessing is, like, the annual visits- Correct. ... preventive care is 90 Degrees? Yes, ma'am. And does that also fall under pediatric care, like if, um... I don't know. If, if it's like an annual visit? Um, no, as long as it's preventative-wise, it would be covered under the 90 Degree benefits. However, if it, it's like a other, like, doctor appointment, if they're, like have to prescribe you something or if they do other things that's not preventative, it would be covered under the APL portion, which is the hospital indemnity. Oh, okay. And, and what, um, insurance company was that? American Public Life. American... Oh boy. That's a lot of things to manage. Okay. Um, hospital indemnity, th- so that's for urgent care doctor visits or hospital visits. Um, what else does hospital indemnity kind of include? Yeah, so it covers, uh, hospital visits, doctor visits, and medication coverage. Th- so phar- so like, um, prescription medication? Correct. Oh, great. Okay, 'cause there was another thing within Benefits o- in a Card where there was like a separate Rx, um- Yes. ... that I signed up for. Yes. Okay. So there's a free RX plan, uh, which is a subscription. Um, however, they offer- Hmm. ... acute medication, acute and non-cro- uh, acute and chronic medications. Um, but they're generic. But those med- Okay. ... subscriptions, uh, can be either sent to your house directly, the medicine or the prescriptions, or you can pick 'em up at your local pharmacy depending on the prescription type. Okay, so the free RX was just for generic medication, chronic versus... Chronic and acute, whereas the h- the hospital indemnity coverage is what? Like general prescriptions? Correct. So they'll pay up to \$30 for generic prescriptions, um, as well. Okay. Awesome. Um, but it's ju- but with free RX, they, that covers like acute and chronic, uh, medi- medications. Okay. Thank you for all this. Um, I really need all of it 'cause I don't... This is very new to me. I'm used to another kind of insurance I had.

Um, okay. So I go to MultiPlan to check what providers, but then depending on the kind of care I have to go through, uh, like I have to ask the doctor if they accept, like for example, 90 Degrees, right? Correct. If it's, um, dental care, may I ask what that's, what I should ask for then? Um, let's see. So the insurance carrier for dental is American Public Life. However, to find dental providers, uh, I can provide you- Mm-hmm. ... with Carington's telephone number and- What- ... you could call them, same ZIP code. Um, their number is 844... 800- Okay. ... 290- Mm-hmm. ... 0523. What's Carington? Uh, to find dental providers. This is Carington with a C? Correct. Okay. So s- yeah, with a C, so C-A-R-I- Mm-hmm. ... N-G-T-O-N. Okay. So even, the insurance is American Public Life but Carington is how I would find providers so... Correct. Okay. Oh boy. Um, let's see. What else? All right. I think that, I think that covers it. Thank you so much for your help. You're welcome. Is there anything else I can help you out with today? I think that's it. I'm sure there'll be more later. But I appreciate your help. Have a great weekend. You're welcome. You do the same, okay? Okay.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits on a Card. This is Justin. How can I help you today?

Speaker speaker_2: Hi. Um, I believe I just activated myself online, and I just wanted to double-check if I understand correctly, 'cause one of your lovely agents sent me an email. Like, for each category of, like, medical profession, it- it can sometimes be a different, uh, insurance provider. Is that correct?

Speaker speaker_1: Um, correct.

Speaker speaker_2: So if... So if I want to see my OB-GYN but I'm not sure if, if it's covered with this insurance, um, do you know what... Is it the 90 Degrees that I should be in touch with or, or which one should I be calling?

Speaker speaker_1: Um, to find providers that accept the insurance?

Speaker speaker_2: Exactly.

Speaker speaker_1: Um, so you would reach out to MultiPlan, and I have their telephone number if need be.

Speaker speaker_2: Oh, yeah, please. Sure.

Speaker speaker_1: Okay, so their telephone number is 800-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... 457-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... 1403. Um-

Speaker speaker_2: All right.

Speaker speaker_1: But when you do call them, just provide them with your ZIP code.

Speaker speaker_2: Gotcha. So i- is it enough to say, like, if I call my daughter's pediatrician, "Do you accept MultiPlan," or do I have to give them the exact, like, insurance, like 90 Degrees or whatever the case may be?

Speaker speaker_1: Uh, the exact insurance, like 90 Degree Benefits or American Public Life, et cetera.

Speaker speaker_2: Okay, so w- would you... So I know for preventive, which I'm, uh, guessing is, like, the annual visits-

Speaker speaker_1: Correct.

Speaker speaker_2: ... preventive care is 90 Degrees?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: And does that also fall under pediatric care, like if, um... I don't know. If, if it's like an annual visit?

Speaker speaker_1: Um, no, as long as it's preventative-wise, it would be covered under the 90 Degree benefits. However, if it, it's like a other, like, doctor appointment, if they're, like have to prescribe you something or if they do other things that's not preventative, it would be covered under the APL portion, which is the hospital indemnity.

Speaker speaker_2: Oh, okay. And, and what, um, insurance company was that?

Speaker speaker_1: American Public Life.

Speaker speaker_2: American... Oh boy. That's a lot of things to manage. Okay. Um, hospital indemnity, th- so that's for urgent care doctor visits or hospital visits. Um, what else does hospital indemnity kind of include?

Speaker speaker_1: Yeah, so it covers, uh, hospital visits, doctor visits, and medication coverage.

Speaker speaker_2: Th- so phar- so like, um, prescription medication?

Speaker speaker_1: Correct.

Speaker speaker_2: Oh, great. Okay, 'cause there was another thing within Benefits o- in a Card where there was like a separate Rx, um-

Speaker speaker_1: Yes.

Speaker speaker_2: ... that I signed up for.

Speaker speaker_1: Yes.

Speaker speaker_2: Okay.

Speaker speaker_1: So there's a free RX plan, uh, which is a subscription. Um, however, they offer-

Speaker speaker_2: Hmm.

Speaker speaker_1: ... acute medication, acute and non-cro- uh, acute and chronic medications. Um, but they're generic. But those med-

Speaker speaker_2: Okay.

Speaker speaker_1: ... subscriptions, uh, can be either sent to your house directly, the medicine or the prescriptions, or you can pick 'em up at your local pharmacy depending on the prescription type.

Speaker speaker_2: Okay, so the free RX was just for generic medication, chronic versus... Chronic and acute, whereas the h- the hospital indemnity coverage is what? Like general prescriptions?

Speaker speaker_1: Correct. So they'll pay up to \$30 for generic prescriptions, um, as well.

Speaker speaker_2: Okay. Awesome.

Speaker speaker_1: Um, but it's ju- but with free RX, they, that covers like acute and chronic, uh, medi- medications.

Speaker speaker_2: Okay. Thank you for all this. Um, I really need all of it 'cause I don't... This is very new to me. I'm used to another kind of insurance I had. Um, okay. So I go to MultiPlan to check what providers, but then depending on the kind of care I have to go through, uh, like I have to ask the doctor if they accept, like for example, 90 Degrees, right?

Speaker speaker_1: Correct.

Speaker speaker_2: If it's, um, dental care, may I ask what that's, what I should ask for then?

Speaker speaker_1: Um, let's see. So the insurance carrier for dental is American Public Life. However, to find dental providers, uh, I can provide you-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... with Carington's telephone number and-

Speaker speaker_2: What-

Speaker speaker_1: ... you could call them, same ZIP code. Um, their number is 844... 800-

Speaker speaker_2: Okay.

Speaker speaker_1: ... 290-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... 0523.

Speaker speaker_2: What's Carington?

Speaker speaker_1: Uh, to find dental providers.

Speaker speaker_2: This is Carington with a C?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay.

Speaker speaker_1: So s- yeah, with a C, so C-A-R-I-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... N-G-T-O-N.

Speaker speaker_2: Okay. So even, the insurance is American Public Life but Carington is how I would find providers so...

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. Oh boy. Um, let's see. What else? All right. I think that, I think that covers it. Thank you so much for your help.

Speaker speaker_1: You're welcome. Is there anything else I can help you out with today?

Speaker speaker_2: I think that's it. I'm sure there'll be more later. But I appreciate your help. Have a great weekend.

Speaker speaker_1: You're welcome. You do the same, okay?

Speaker speaker_2: Okay.