

## Transcript: Justin

**Mills-5231724828213248-6489212802220032**

### Full Transcript

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hi. I recently, um, got a, um, uh... Like, I went to the doctor's a while back, and then I got a bill. And it, it's... Um, and I wanted, like, to get a, like, um, like, I guess like a, I guess a PDF of like what's covered in my current health insurance. Because, um, there, there's like a, there's like a, um, a claim that they're, like a reason code that they said that it's denied. And I wanted to kind of check, uh, check against what my current benefits, like, are covered. Yeah. Um, what's that staffing agency you work for? Um, Creative Circle. And the last four of your social? Uh, 4871. And what was your first and last name? Tam Ngo. Okay. And for security purposes, can you verify your home address, including city, state and zip code? Yes. Uh, 2530 Manacor Circle, Houston, Texas 77038. And confirm your date of birth. 11-25-96. And a good telephone number you have is 832-469-5778. That's correct. And the email I have is pluto4050 at gmail? Yeah. Okay, so let's see here. Um, now if you don't mind me asking, what was the date of service? Uh, 12/20/2024. 12/20/2024. Okay, so you were showing up as active during that week in our system. Just honestly don't know why they were saying they denied it. Well, it's- So what I can do... Right, yeah. Um, it's... So they approved part of it. Mm-hmm. Um, but then, um, they... But it, it... I just went in for, like, a regular check-up, you know. Like, it wasn't, there wasn't any special, like, like, out of the ordinary test done. And so for the, what I am seeing on my end, the general health panel, um, it says I owe about possibly, like \$54. Mm-hmm. And so I, I genuinely just don't believe I should pay that, because I, you know, I, I thought I paid for health insurance that would cover, like, a general physical, like, you know, 100%? Mm-hmm. Um, so yeah, that's why I had wanted to check against, uh, like just read again, read currently what I'm, uh, read my current, um, benefits to see why they decided to, uh, deny it. Okay. Um, so what I can do right now, I can email you a copy of the benefit guide that shows what's covered, what's not covered, and their plans offered through Creative Circle. Yeah. And then highlight each individual plan that you are enrolled into, so you can compare. Mm-hmm. Okay. Okay. Um, do you mind if I place you on a brief hold while they take care of all that for you? Yes. Do you mind if I place you on a brief hold? Oh, no, it's all right. Go ahead and, uh, place me on brief hold. Okay. Hello, are you still there? I am. Awesome. Thank you so much for holding. Um, so I went ahead and emailed you your, that benefit guide, as well as all of the plans you're currently enrolled into, to the email we had on file. Okay. Email that you should look out for will be coming from info, that's I-N-F-O, @benefitsinacard.com, okay? Okay. Okay. Well, is there anything else I can assist you with today, Tam? Yeah. I guess I had a question about, um... So the, kind of like the, um, explanation of benefits I got was, uh, from a company called 90 Degree Benefits. Um, and so like I know my insurance is called Benefits in a Card. Is that the same company? Um, so us at Benefit Center Card, we're just the benefit administrators for Creative Circle. So 90 Degree

Benefits is actually the insurance carrier responsible for your MEC-TeleRX, which is your preventative healthcare services. Oh. Now AP- now APL or American Public Life would be responsible for your Insure Plus Basic Plan, which covers your hospitals, doctors and medications, as well as dental, term life, and behavioral health. Mm. I, I'm sorry. I guess I'm still a little confused. So, um, can you explain the difference again between A- APL and, um, Ben- um, the 90 Degree Benefits? Yeah, um, so American Public Life or APL is the- is one of the insurance carriers that covers your hospital indemnity plan, so your hospitals, doctors and medication coverage for the Insure Plus Basic- Mm-hmm. ... the group accident, the dental, the term life and behavioral health. Mm-hmm. Okay. While the MEC-TeleRX, that one just covers preventative services only. So that's through 90 Degree Benefits, not through APL. Oh. Oh, okay, okay, okay. Okay. Preventable. Oh, okay, okay. That makes, um, sense. Okay. Um, and I- one more question. I had gone on vacation a couple weeks ago, and there was like one full week, uh, I hadn't, um, been paid. And so- Mm-hmm. ... I didn't pay my health insurance that week. Um, am I still, uh, enrolled since I, I guess I started getting... I should have like, um, been starting to pay the premiums again? Um, yeah, so you are currently active in the coverage. I do see where that missed week of deductions didn't occur. Okay. Um, so as long as you didn't have any services done that week, that, that really doesn't matter. Oh. Oh, okay. Um, but if you did have services, that premium would have to be paid. Oh, okay. That makes sense. All right. Um, uh, okay. Okay, so I guess one more question. Um, w- I, I guess I, I guess I, if I wanted to further protest, um, this bill, I would have to call, um, 90 Degree Benefits, right? Correct. And I have their- Okay. ... telephone number if need be. Um, I, I, I have, uh, their telephone, uh, number on the letter. So, uh, thank you so much. You're welcome. Is there anything else I can assist you with today? Uh, that's it. Awesome. Well, you have a wonderful weekend, okay? Okay. Bye-bye. All right. Buh-bye.

## Conversation Format

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

Speaker speaker\_1: Hi. I recently, um, got a, um, uh... Like, I went to the doctor's a while back, and then I got a bill. And it, it's... Um, and I wanted, like, to get a, like, um, like, I guess like a, I guess a PDF of like what's covered in my current health insurance. Because, um, there, there's like a, there's like a, um, a claim that they're, like a reason code that they said that it's denied. And I wanted to kind of check, uh, check against what my current benefits, like, are covered.

Speaker speaker\_0: Yeah. Um, what's that staffing agency you work for?

Speaker speaker\_1: Um, Creative Circle.

Speaker speaker\_0: And the last four of your social?

Speaker speaker\_1: Uh, 4871.

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

Speaker speaker\_1: Tam Ngo.

Speaker speaker\_0: Okay. And for security purposes, can you verify your home address, including city, state and zip code?

Speaker speaker\_1: Yes. Uh, 2530 Manacor Circle, Houston, Texas 77038.

Speaker speaker\_0: And confirm your date of birth.

Speaker speaker\_1: 11-25-96.

Speaker speaker\_0: And a good telephone number you have is 832-469-5778.

Speaker speaker\_1: That's correct.

Speaker speaker\_0: And the email I have is pluto4050 at gmail?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay, so let's see here. Um, now if you don't mind me asking, what was the date of service?

Speaker speaker\_1: Uh, 12/20/2024.

Speaker speaker\_0: 12/20/2024. Okay, so you were showing up as active during that week in our system. Just honestly don't know why they were saying they denied it.

Speaker speaker\_1: Well, it's-

Speaker speaker\_0: So what I can do... Right, yeah.

Speaker speaker\_1: Um, it's... So they approved part of it.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Um, but then, um, they... But it, it... I just went in for, like, a regular check-up, you know. Like, it wasn't, there wasn't any special, like, like, out of the ordinary test done. And so for the, what I am seeing on my end, the general health panel, um, it says I owe about possibly, like \$54.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And so I, I genuinely just don't believe I should pay that, because I, you know, I, I thought I paid for health insurance that would cover, like, a general physical, like, you know, 100%?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Um, so yeah, that's why I had wanted to check against, uh, like just read again, read currently what I'm, uh, read my current, um, benefits to see why they decided to, uh, deny it.

Speaker speaker\_0: Okay. Um, so what I can do right now, I can email you a copy of the benefit guide that shows what's covered, what's not covered, and their plans offered through

Creative Circle.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: And then highlight each individual plan that you are enrolled into, so you can compare.

Speaker speaker\_1: Mm-hmm. Okay.

Speaker speaker\_0: Okay. Um, do you mind if I place you on a brief hold while they take care of all that for you?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Do you mind if I place you on a brief hold?

Speaker speaker\_1: Oh, no, it's all right. Go ahead and, uh, place me on brief hold.

Speaker speaker\_0: Okay. Hello, are you still there?

Speaker speaker\_1: I am.

Speaker speaker\_0: Awesome. Thank you so much for holding. Um, so I went ahead and emailed you your, that benefit guide, as well as all of the plans you're currently enrolled into, to the email we had on file.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Email that you should look out for will be coming from info, that's I-N-F-O, @benefitsinacard.com, okay?

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay. Well, is there anything else I can assist you with today, Tam?

Speaker speaker\_1: Yeah. I guess I had a question about, um... So the, kind of like the, um, explanation of benefits I got was, uh, from a company called 90 Degree Benefits. Um, and so like I know my insurance is called Benefits in a Card. Is that the same company?

Speaker speaker\_0: Um, so us at Benefit Center Card, we're just the benefit administrators for Creative Circle. So 90 Degree Benefits is actually the insurance carrier responsible for your MEC-TeleRX, which is your preventative healthcare services.

Speaker speaker\_1: Oh.

Speaker speaker\_0: Now AP- now APL or American Public Life would be responsible for your Insure Plus Basic Plan, which covers your hospitals, doctors and medications, as well as dental, term life, and behavioral health.

Speaker speaker\_1: Mm. I, I'm sorry. I guess I'm still a little confused. So, um, can you explain the difference again between A- APL and, um, Ben- um, the 90 Degree Benefits?

Speaker speaker\_0: Yeah, um, so American Public Life or APL is the- is one of the insurance carriers that covers your hospital indemnity plan, so your hospitals, doctors and medication

coverage for the Insure Plus Basic-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... the group accident, the dental, the term life and behavioral health.

Speaker speaker\_1: Mm-hmm. Okay.

Speaker speaker\_0: While the MEC-TeleRX, that one just covers preventative services only. So that's through 90 Degree Benefits, not through APL.

Speaker speaker\_1: Oh. Oh, okay, okay, okay. Okay. Preventable. Oh, okay, okay. That makes, um, sense. Okay. Um, and I- one more question. I had gone on vacation a couple weeks ago, and there was like one full week, uh, I hadn't, um, been paid. And so-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... I didn't pay my health insurance that week. Um, am I still, uh, enrolled since I, I guess I started getting... I should have like, um, been starting to pay the premiums again?

Speaker speaker\_0: Um, yeah, so you are currently active in the coverage. I do see where that missed week of deductions didn't occur.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, so as long as you didn't have any services done that week, that, that really doesn't matter.

Speaker speaker\_1: Oh. Oh, okay.

Speaker speaker\_0: Um, but if you did have services, that premium would have to be paid.

Speaker speaker\_1: Oh, okay. That makes sense. All right. Um, uh, okay. Okay, so I guess one more question. Um, w- I, I guess I, I guess I, if I wanted to further protest, um, this bill, I would have to call, um, 90 Degree Benefits, right?

Speaker speaker\_0: Correct. And I have their-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... telephone number if need be.

Speaker speaker\_1: Um, I, I, I have, uh, their telephone, uh, number on the letter. So, uh, thank you so much.

Speaker speaker\_0: You're welcome. Is there anything else I can assist you with today?

Speaker speaker\_1: Uh, that's it.

Speaker speaker\_0: Awesome. Well, you have a wonderful weekend, okay?

Speaker speaker\_1: Okay. Bye-bye.

Speaker speaker\_0: All right. Buh-bye.