

Transcript: Justin

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Full Transcript

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hi. Um, I just signed up for this, um, through my employer recently, so I just, like, got the cards in the mail and I'm trying to, like, understand everything, so I had a couple questions. Okay. What's the staffing agency you work for? Creative Circle. And the last four of your Social? 7786. And what was your first and last name? Erin Head. Okay. And for security purposes, could you verify your home address, including city, state and ZIP code, Erin? 128 Laurel Avenue, Milford, Ohio 45150. And your date of birth? Uh, 3-11-75. And a good telephone number have as 513-607-6419. Um, actually, that is my mom's number because my phone crashed and I don't have a new phone yet, so please don't put that in my profile, because- Okay. No worries. I can give you my phone number, but I don't have the phone. It's not working at the moment. I have to get a new phone. Do you w- do you want it for my profile for future or... Yeah. Okay. It's, um, 513-607-7100. But if we got disconnected, like, I don't know if you call people back, but it would... You have to call the other one back. Sorry. No worries. And just to confirm, 6-513-607-7100? Yes. And the email I have is erinelizabethhead@gmail.com. Correct. Okay. And what questions did you have? Um, okay, so I called... I called my dental card, which is a different company or card, and I got that information. So I'm cool with that. But I don't even know what I signed, signed up for. Um, so this card is for my vision and for the two different kinds of medical. Um, so I guess I'll start with the medical. Um, I called the MultiPlan Preventative Services number to find out, like, about understanding how, um, to find a doctor that is covered, so I understand that. But could you go over, like, what's covered? Like, if I just go to, like, a primary care doctor for, like, a yearly, like, checkup, like, is it, uh, covered 100% or how does that work? And then, like, I'm a woman so I have to get mammograms, so, like, is that covered? What- Um, yeah, so I... Yeah, so I do see that you do have the MEX TeleRx which does cover preventative healthcare services, so that mammograms and yearly examination would be covered under that plan. However, I do know you have to stay in network for the insurance carrier to actually cover it. Um, but you said, stated that you already figured out to find a doctor. Um, but yeah, the prevent- the MEX TeleRx would cover those two services that you needed, need to get done. Okay, so, so my, like, insurance, like, when I call the doctor to just, like, make sure that they take it, do I... What is the name of the company that is my insurance? Is it MultiPlan Network or is it MEX Tele- TeleRx? Um, so the MEX TeleRx, that's through 90 Degree Benefits. However, your hospital indemnity coverage with the Insure Plus Basic is through American Public Life. But whenever you do call them, um... I mean, I guess, like... Okay, because this is super confusing. I don't want to talk about... I... Just one thing at a time. So, the one that you go to the doctor for a mammogram, for example, what is the... what is that called? That's through 90 Degree Benefits. Okay, so like, if I called the, the doctor and said, "Do you take my insurance? It's called 90 Degree Benefits."

That's what I tell them? Correct. Okay. So what is MultiPlan Preventative Services Only that's listed on my card? What is that? So, MultiPlan is a network to find providers. Um, so preventative services only. It only covers preventative services only under the MultiPlan. Okay, so that's... That's not the name of my insurance? Correct. My insurance is actually called 90 Degree Benefits. Okay. And, um, like, if I go get a mammogram, is it covered at 100% or do I have to pay? Like, is there a deductible? Is there, like, a maximum per year or anything like that? Um, it should be covered at 100% because it's considered preventative service. Okay. And I don't have to pay a deductible or, um, like a copay or anything? Correct. Okay. And then... Um... Sorry, just thinking here. So, like... And then, obviously I, I wanna go, like, for a physical or yearly or preventative care, like, with a primary care appointment. Um... So, I don't know, like, what... I guess, do I... I just want to make sure it's covered and I don't get, like, some big bill. So, does that include anything, like... I don't even know what they would do. I guess they wouldn't... I guess I, I'll just call back if, like, I find out... Like, just to ask specifically about stuff. Um- Uh, well, your, your yearly examinations would be considered as preventative services. Um, so it, so it would- Okay. ... be covered under that medical plan as well. Oh, o-Okay. And with the mammogram, is it just the mammogram, or like if you have to meet with the doctor to go over your results and stuff, like does it cover that appointment? Um... Or is that- So the mammogram would be covered under the preventative services. However, you do have the Insure Plus Basic, which does cover your hospital visits, doctor visits, and medication coverage as well. So you do have coverage for that other medic... uh, other doctor's visit for results, if need be. Okay. And tell me the name of that, like insurance. Like just to make sure that they... ... like call that, that they take it. Like the one is 90 benefits, what's that one called? American Public Life. Okay. And um, that one, what like... Is that, um, 100% or is there a deductible or copay on that? Um, now there are copays on that one. Uh, the insurance carrier usually pays set dollar amounts to cover things as long as copays have been met. And it's usually \$25 for regular doctor's visits, but if it's like a specialist, like a ears, nose and throat doctor for example, uh, \$50. Okay. And then is there like a yearly maximum? Uh, let me verify that. Let's see. And like if- ... should I call... Like the dental is under American Public Life also and should I call the number on that card to ask these kind of questions? Uh, like what that... F- What, what, what do you, what do you mean by that? I'm sorry. Like the questions I'm asking you about my Insure Plus Basic or whatever, um, the non preventative one. Like should I be calling the number that's on the other card to ask those questions? I don't know. Like versus this num- I believe... I believe that number was- Huh? ... to find dental providers, um, but they- Oh, okay. ... would just re- sort you back to us, 'cause we are benefit administrators for your employer. Okay. So we would- Okay. ... give you information regarding that. Oh. Okay. But you don't answer the dental questions, I call the other o- number for the dental questions? I mean, I can answer dental questions, but if it's- Oh, okay. ... like specific questions regarding like specific coverage, um, or how much they would cover, uh, I would go ahead and transfer you over to the actual insurance carrier. Oh, okay. Sorry like I'm asking all these questions, but like on my end- No worries. ... it's like super confusing. Like this card has like six boxes on it with different names and phone numbers, and then the, then there's another card. But anyways, so back to the APL, did you call it Insure Plus Basic or something? Correct. Um, you said it covers 100% after the, um, copays of \$25 or \$50, and then like is there like a maximum per year that it covers, or anything- Um. ... any other stipulations you know of? Well I n- Well I never said it covers at 100% after that copay.

Um, the insurance carrier pays a set dollar amount to cover things as long as the copays have been met. And looking at the- Okay. ... benefit guide for a physician's office, the insurance carrier will pay \$50 a day for that visit. \$50 a d- a visit? Correct. Okay. So like if it's \$250, like they... Well, like let's say it's a specialist and it costs \$250, I would pay \$50 of it and then they would pay \$50 and then I'd end up with a bill for \$150? Correct. Okay. All right. And then... And if, if I want to see if the doctor is covered, which d- is there a website or something that I go to for that insurance? Uh, yeah you can either reach out to multiplan.us or you, uh, call their number specifically and just provide them with your ZIP code. Okay, so I get the doctors for the APL Insure Plus Basic through Multiplan not through... Like there's an APL website too, 'cause I went on there to find the dentist, but that's different? Correct, that's for, to find dental providers. So Multiplan network is- Okay. ... to find medical providers, yes. Okay. Even for the... Okay, so I've got the 90 Degree Benefits which is the preventative care one, and then the one, the other one I know you said is APL, but what is it called again? Like... M- The medical plan is the Insure Plus Basic. Okay, Insure Plus Basic. Okay. And- But the preventative service one is the MEC TeleRX. Also called 90 Degree Benefits, right? It's the insurance carrier. Or I mean that's like... Okay. And it's called MEC T-E-L-R-X? Yes, T-E-L-E-R-X. T-E-L... Okay. All right. And then, um... Sorry just thinking if I have any other questions. Um... So, what is the virtual care thing? Like, how does that play into this? Like, I see virtual care is just a call or click away. How could I- Yeah, so virtual urgent care, um, you can see a urgent care specialist, uh, virtually, so either on the phone or video chat. Okay. That's more of an urgent care thing? Correct. Okay. Um, and then the vision, like, if I wanna find out, like, who's in the network of the vision, which number do I call? Um, so you would reach out to MetLife. Okay. And they can provide you that information, and I have their telephone number, if need be. Okay. I think it's on the back, MetLife VSP, Vision Member Services, so I could just call that number. And then would... Can they also answer the question as far as what the coverage is, or do I ask you that? Um, I can run you through the, what's covered under the vision plan. Um... Okay. However, it's just, uh, copays. Your copay for an eye exam would be \$10, copay for lenses and frames's \$25, and they do offer a frames allowance for \$130. Okay. And, like, i- is this, like, within a calendar year, you can do this once, or are there any rules like that, like timing? Um, no. No, I would reach out to MetLife regarding that question. And then my last but not least question is, I see the charges coming out on my paycheck for everything and I, you know, I know I signed up for it, but I'm still... Was wondering, can you tell me how much I'm paying for all these different plans, or is that not a question for you? Um, like individually or all in total? Individually, I guess, or, I mean- Yeah. ... there, there's a few different charges on my paycheck, but I'm not sure which ones are which, and I'm just curious. Totally understand. Um, so you have the Ensure Plus Basic, which was the medical plan, uh, that's \$17.21 per week. Okay. Then you had den- uh, \$3.64. Wait, sorry, you cut out. Dental was 3.64? 64 a week. Okay. And then you have term life, which is the life insurance, at \$2.11 per week. Okay. And then you had vision at \$2.15 per week. Okay. And then the MEC TeleRx at \$15.63, which makes your total premium \$40.74. Okay, and then, like, I know to get the dental, it was, like, kinda, you had to do a group of... That was one that you had- A bundle, correct. Which one was, uh... What's the dental bundled with? Uh, dental, term life, and vision. So it's a bundle for \$7.90. Okay. Okay. All righty. Well, um, thank you again for all the information. I appreciate it. You're welcome, Erin. You have a great day, okay? K, bye. All right, have a-

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. Um, I just signed up for this, um, through my employer recently, so I just, like, got the cards in the mail and I'm trying to, like, understand everything, so I had a couple questions.

Speaker speaker_0: Okay. What's the staffing agency you work for?

Speaker speaker_1: Creative Circle.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 7786.

Speaker speaker_0: And what was your first and last name?

Speaker speaker_1: Erin Head.

Speaker speaker_0: Okay. And for security purposes, could you verify your home address, including city, state and ZIP code, Erin?

Speaker speaker_1: 128 Laurel Avenue, Milford, Ohio 45150.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: Uh, 3-11-75.

Speaker speaker_0: And a good telephone number have as 513-607-6419.

Speaker speaker_1: Um, actually, that is my mom's number because my phone crashed and I don't have a new phone yet, so please don't put that in my profile, because-

Speaker speaker_0: Okay. No worries.

Speaker speaker_1: I can give you my phone number, but I don't have the phone. It's not working at the moment. I have to get a new phone. Do you w- do you want it for my profile for future or...

Speaker speaker_0: Yeah.

Speaker speaker_1: Okay. It's, um, 513-607-7100. But if we got disconnected, like, I don't know if you call people back, but it would... You have to call the other one back. Sorry.

Speaker speaker_0: No worries. And just to confirm, 6-513-607-7100?

Speaker speaker_1: Yes.

Speaker speaker_0: And the email I have is erinelizabethhead@gmail.com.

Speaker speaker_1: Correct.

Speaker speaker_0: Okay. And what questions did you have?

Speaker speaker_1: Um, okay, so I called... I called my dental card, which is a different company or card, and I got that information. So I'm cool with that. But I don't even know what I signed, signed up for. Um, so this card is for my vision and for the two different kinds of medical. Um, so I guess I'll start with the medical. Um, I called the MultiPlan Preventative Services number to find out, like, about understanding how, um, to find a doctor that is covered, so I understand that. But could you go over, like, what's covered? Like, if I just go to, like, a primary care doctor for, like, a yearly, like, checkup, like, is it, uh, covered 100% or how does that work? And then, like, I'm a woman so I have to get mammograms, so, like, is that covered? What-

Speaker speaker_0: Um, yeah, so I... Yeah, so I do see that you do have the MEX TeleRx which does cover preventative healthcare services, so that mammograms and yearly examination would be covered under that plan. However, I do know you have to stay in network for the insurance carrier to actually cover it. Um, but you said, stated that you already figured out to find a doctor. Um, but yeah, the prevent- the MEX TeleRx would cover those two services that you needed, need to get done.

Speaker speaker_1: Okay, so, so my, like, insurance, like, when I call the doctor to just, like, make sure that they take it, do I... What is the name of the company that is my insurance? Is it MultiPlan Network or is it MEX Tele- TeleRx?

Speaker speaker_0: Um, so the MEX TeleRx, that's through 90 Degree Benefits. However, your hospital indemnity coverage with the Insure Plus Basic is through American Public Life. But whenever you do call them, um...

Speaker speaker_1: I mean, I guess, like... Okay, because this is super confusing. I don't want to talk about... I... Just one thing at a time. So, the one that you go to the doctor for a mammogram, for example, what is the... what is that called?

Speaker speaker_0: That's through 90 Degree Benefits.

Speaker speaker_1: Okay, so like, if I called the, the doctor and said, "Do you take my insurance? It's called 90 Degree Benefits." That's what I tell them?

Speaker speaker_0: Correct.

Speaker speaker_1: Okay. So what is MultiPlan Preventative Services Only that's listed on my card? What is that?

Speaker speaker_0: So, MultiPlan is a network to find providers. Um, so preventative services only. It only covers preventative services only under the MultiPlan.

Speaker speaker_1: Okay, so that's... That's not the name of my insurance?

Speaker speaker_0: Correct.

Speaker speaker_1: My insurance is actually called 90 Degree Benefits. Okay. And, um, like, if I go get a mammogram, is it covered at 100% or do I have to pay? Like, is there a deductible? Is there, like, a maximum per year or anything like that?

Speaker speaker_0: Um, it should be covered at 100% because it's considered preventative service.

Speaker speaker_1: Okay. And I don't have to pay a deductible or, um, like a copay or anything?

Speaker speaker_0: Correct.

Speaker speaker_1: Okay. And then... Um... Sorry, just thinking here. So, like... And then, obviously I, I wanna go, like, for a physical or yearly or preventative care, like, with a primary care appointment. Um... So, I don't know, like, what... I guess, do I... I just want to make sure it's covered and I don't get, like, some big bill. So, does that include anything, like... I don't even know what they would do. I guess they wouldn't... I guess I, I'll just call back if, like, I find out... Like, just to ask specifically about stuff. Um-

Speaker speaker_0: Uh, well, your, your yearly examinations would be considered as preventative services. Um, so it, so it would-

Speaker speaker_1: Okay.

Speaker speaker_0: ... be covered under that medical plan as well.

Speaker speaker_1: Oh, o-Okay. And with the mammogram, is it just the mammogram, or like if you have to meet with the doctor to go over your results and stuff, like does it cover that appointment?

Speaker speaker_0: Um...

Speaker speaker_1: Or is that-

Speaker speaker_0: So the mammogram would be covered under the preventative services. However, you do have the Insure Plus Basic, which does cover your hospital visits, doctor visits, and medication coverage as well. So you do have coverage for that other medic... uh, other doctor's visit for results, if need be.

Speaker speaker_1: Okay. And tell me the name of that, like insurance. Like just to make sure that they... .. like call that, that they take it. Like the one is 90 benefits, what's that one called?

Speaker speaker_0: American Public Life.

Speaker speaker_1: Okay. And um, that one, what like... Is that, um, 100% or is there a deductible or copay on that?

Speaker speaker_0: Um, now there are copays on that one. Uh, the insurance carrier usually pays set dollar amounts to cover things as long as copays have been met. And it's usually \$25 for regular doctor's visits, but if it's like a specialist, like a ears, nose and throat doctor for example, uh, \$50.

Speaker speaker_1: Okay. And then is there like a yearly maximum?

Speaker speaker_0: Uh, let me verify that. Let's see.

Speaker speaker_1: And like if-

Speaker speaker_0: .

Speaker speaker_1: ... should I call... Like the dental is under American Public Life also and should I call the number on that card to ask these kind of questions?

Speaker speaker_0: Uh, like what that... F- What, what, what do you, what do you mean by that? I'm sorry.

Speaker speaker_1: Like the questions I'm asking you about my Insure Plus Basic or whatever, um, the non preventative one. Like should I be calling the number that's on the other card to ask those questions?

Speaker speaker_0: I don't know.

Speaker speaker_1: Like versus this num-

Speaker speaker_0: I believe... I believe that number was-

Speaker speaker_1: Huh?

Speaker speaker_0: ... to find dental providers, um, but they-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... would just re- sort you back to us, 'cause we are benefit administrators for your employer.

Speaker speaker_1: Okay.

Speaker speaker_0: So we would-

Speaker speaker_1: Okay.

Speaker speaker_0: ... give you information regarding that.

Speaker speaker_1: Oh. Okay. But you don't answer the dental questions, I call the other o-number for the dental questions?

Speaker speaker_0: I mean, I can answer dental questions, but if it's-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... like specific questions regarding like specific coverage, um, or how much they would cover, uh, I would go ahead and transfer you over to the actual insurance carrier.

Speaker speaker_1: Oh, okay. Sorry like I'm asking all these questions, but like on my end-

Speaker speaker_0: No worries.

Speaker speaker_1: ... it's like super confusing. Like this card has like six boxes on it with different names and phone numbers, and then the, then there's another card. But anyways, so back to the APL, did you call it Insure Plus Basic or something?

Speaker speaker_0: Correct.

Speaker speaker_1: Um, you said it covers 100% after the, um, copays of \$25 or \$50, and then like is there like a maximum per year that it covers, or anything-

Speaker speaker_0: Um.

Speaker speaker_1: ... any other stipulations you know of?

Speaker speaker_0: Well I n- Well I never said it covers at 100% after that copay. Um, the insurance carrier pays a set dollar amount to cover things as long as the copays have been met. And looking at the-

Speaker speaker_1: Okay.

Speaker speaker_0: ... benefit guide for a physician's office, the insurance carrier will pay \$50 a day for that visit.

Speaker speaker_1: \$50 a d- a visit?

Speaker speaker_0: Correct.

Speaker speaker_1: Okay. So like if it's \$250, like they... Well, like let's say it's a specialist and it costs \$250, I would pay \$50 of it and then they would pay \$50 and then I'd end up with a bill for \$150?

Speaker speaker_0: Correct.

Speaker speaker_1: Okay. All right. And then... And if, if I want to see if the doctor is covered, which d- is there a website or something that I go to for that insurance?

Speaker speaker_0: Uh, yeah you can either reach out to multiplan.us or you, uh, call their number specifically and just provide them with your ZIP code.

Speaker speaker_1: Okay, so I get the doctors for the APL Insure Plus Basic through Multiplan not through... Like there's an APL website too, 'cause I went on there to find the dentist, but that's different?

Speaker speaker_0: Correct, that's for, to find dental providers. So Multiplan network is-

Speaker speaker_1: Okay.

Speaker speaker_0: ... to find medical providers, yes.

Speaker speaker_1: Okay. Even for the... Okay, so I've got the 90 Degree Benefits which is the preventative care one, and then the one, the other one I know you said is APL, but what is it called again? Like...

Speaker speaker_0: M- The medical plan is the Insure Plus Basic.

Speaker speaker_1: Okay, Insure Plus Basic. Okay. And-

Speaker speaker_0: But the preventative service one is the MEC TeleRX.

Speaker speaker_1: Also called 90 Degree Benefits, right?

Speaker speaker_0: It's the insurance carrier.

Speaker speaker_1: Or I mean that's like... Okay. And it's called MEC T-E-L-R-X?

Speaker speaker_0: Yes, T-E-L-E-R-X.

Speaker speaker_1: T-E-L... Okay. All right. And then, um... Sorry just thinking if I have any other questions. Um...So, what is the virtual care thing? Like, how does that play into this? Like, I see virtual care is just a call or click away. How could I-

Speaker speaker_0: Yeah, so virtual urgent care, um, you can see a urgent care specialist, uh, virtually, so either on the phone or video chat.

Speaker speaker_1: Okay. That's more of an urgent care thing?

Speaker speaker_0: Correct.

Speaker speaker_1: Okay. Um, and then the vision, like, if I wanna find out, like, who's in the network of the vision, which number do I call?

Speaker speaker_0: Um, so you would reach out to MetLife.

Speaker speaker_1: Okay.

Speaker speaker_0: And they can provide you that information, and I have their telephone number, if need be.

Speaker speaker_1: Okay. I think it's on the back, MetLife VSP, Vision Member Services, so I could just call that number. And then would... Can they also answer the question as far as what the coverage is, or do I ask you that?

Speaker speaker_0: Um, I can run you through the, what's covered under the vision plan. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: However, it's just, uh, copays. Your copay for an eye exam would be \$10, copay for lenses and frames's \$25, and they do offer a frames allowance for \$130.

Speaker speaker_1: Okay. And, like, i- is this, like, within a calendar year, you can do this once, or are there any rules like that, like timing?

Speaker speaker_0: Um, no. No, I would reach out to MetLife regarding that question.

Speaker speaker_1: And then my last but not least question is, I see the charges coming out on my paycheck for everything and I, you know, I know I signed up for it, but I'm still... Was wondering, can you tell me how much I'm paying for all these different plans, or is that not a question for you?

Speaker speaker_0: Um, like individually or all in total?

Speaker speaker_1: Individually, I guess, or, I mean-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... there, there's a few different charges on my paycheck, but I'm not sure which ones are which, and I'm just curious.

Speaker speaker_0: Totally understand. Um, so you have the Ensure Plus Basic, which was the medical plan, uh, that's \$17.21 per week.

Speaker speaker_1: Okay.

Speaker speaker_0: Then you had den- uh, \$3.64.

Speaker speaker_1: Wait, sorry, you cut out. Dental was 3.64?

Speaker speaker_0: 64 a week.

Speaker speaker_1: Okay.

Speaker speaker_0: And then you have term life, which is the life insurance, at \$2.11 per week.

Speaker speaker_1: Okay.

Speaker speaker_0: And then you had vision at \$2.15 per week.

Speaker speaker_1: Okay.

Speaker speaker_0: And then the MEC TeleRx at \$15.63, which makes your total premium \$40.74.

Speaker speaker_1: Okay, and then, like, I know to get the dental, it was, like, kinda, you had to do a group of... That was one that you had-

Speaker speaker_0: A bundle, correct.

Speaker speaker_1: Which one was, uh... What's the dental bundled with?

Speaker speaker_0: Uh, dental, term life, and vision. So it's a bundle for \$7.90.

Speaker speaker_1: Okay. Okay. All righty. Well, um, thank you again for all the information. I appreciate it.

Speaker speaker_0: You're welcome, Erin. You have a great day, okay?

Speaker speaker_1: K, bye.

Speaker speaker_0: All right, have a-