

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in a Card. This is Matt. How can I help you? Yes, sir. Good afternoon. I am... have a question. Uh, my prov- my employer has sent me some information about signing up for the Benefits in a Card option, and I just wanted to know, um, the coverage for the dental portion of it. Okay. What about it? Um, it's... I don't know. It just said that what you guys offered was Carrington, but I don't know if that's a PPO, HMO. I'm not sure exactly what is being offered from that plan. Okay. It's... and it's the network. The coverage is through APL, that's American Public Life. They're the actual carrier. Okay. And none of these plans- and none of the plans they offer are PPO plans. They're all limited benefits plans. So, what does that entail? So, what it ma-... what a limited benefits plan is, is the doctor and the member sends the claim to the insurance carrier, and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the covers, the remainder of the claim would be your responsibility. Okay, so is there, like, a coverage breakdown of what's available? Because when I... when they sent me the, uh, documentation, I think they said the preventative was like 100% and there was something else that was like 80%, but it was just kind of inconclusive for me. So, the preventative visits are covered at 100% and this may include your basic cleanings, checkups and X-rays once per six months. Basic dental work such as fillings and extractions, except for surgical extractions, will be covered at 80% once you've met your annual deductible of \$50 per person or \$150 per family. Okay. Major services like crowns and orthodontia are not covered, and the maximum that this plan will pay per person a year is \$500. Okay. Okay, gotcha. All right, much appreciated. No problem, sir. Was there anything else I can help you with today? Nope, that was it. You've been more than helpful. No problem. If there's nothing else, thanks for calling Benefits in a Card. I hope you have a great rest of your day, Matt. Likewise. Take care. Thank you. Bye-bye.

Conversation Format

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

Speaker speaker_1: Thanks for calling Benefits in a Card. This is Matt. How can I help you?

Speaker speaker_2: Yes, sir. Good afternoon. I am... have a question. Uh, my prov- my employer has sent me some information about signing up for the Benefits in a Card option, and I just wanted to know, um, the coverage for the dental portion of it.

Speaker speaker_1: Okay. What about it?

Speaker speaker_2: Um, it's... I don't know. It just said that what you guys offered was Carrington, but I don't know if that's a PPO, HMO. I'm not sure exactly what is being offered from that plan.

Speaker speaker_1: Okay. It's... and it's the network. The coverage is through APL, that's American Public Life. They're the actual carrier.

Speaker speaker_2: Okay.

Speaker speaker_1: And none of these plans- and none of the plans they offer are PPO plans. They're all limited benefits plans.

Speaker speaker_2: So, what does that entail?

Speaker speaker_1: So, what it ma-... what a limited benefits plan is, is the doctor and the member sends the claim to the insurance carrier, and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the covers, the remainder of the claim would be your responsibility.

Speaker speaker_2: Okay, so is there, like, a coverage breakdown of what's available? Because when I... when they sent me the, uh, documentation, I think they said the preventative was like 100% and there was something else that was like 80%, but it was just kind of inconclusive for me.

Speaker speaker_1: So, the preventative visits are covered at 100% and this may include your basic cleanings, checkups and X-rays once per six months. Basic dental work such as fillings and extractions, except for surgical extractions, will be covered at 80% once you've met your annual deductible of \$50 per person or \$150 per family.

Speaker speaker_2: Okay.

Speaker speaker_1: Major services like crowns and orthodontia are not covered, and the maximum that this plan will pay per person a year is \$500.

Speaker speaker_2: Okay. Okay, gotcha. All right, much appreciated.

Speaker speaker_1: No problem, sir. Was there anything else I can help you with today?

Speaker speaker_2: Nope, that was it. You've been more than helpful.

Speaker speaker_1: No problem. If there's nothing else, thanks for calling Benefits in a Card. I hope you have a great rest of your day, Matt.

Speaker speaker_2: Likewise. Take care.

Speaker speaker_1: Thank you.

Speaker speaker_2: Bye-bye.