

Transcript: Malcolm

Nash-4657766013124608-4947441265197056

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in a Card. This is Malcolm. How can I help you? Hi, Malcolm. I was calling to ask some, um, questions about my account, please. All right. What staffing company do you work for? MAU. What's the last four of your social? 1194. Your first name? Theresa. Last name? Daniels. All right. For security purposes, can you verify your address and date of birth for me? 1468 F. Dover Road, Spotsboro, South Carolina 29301, 11/09/1970. Thank you. Let's see what we got. We got a phone number, 804-8426? Yes. And the email is tdaniels1191970 at gmail... I mean at yahoo.com? Correct. All right. How can I help you today, Ms. Daniels? Okay. What I was calling for is, um, they didn't really go over like our insurance 'cause we basically had to do it on- online. Mm-hmm. And I was wondering to, um, I think I saw something about enhanced and something else. I wanted to know the difference between what I got versus the enhanced one with the medical. So are you referring to the Insure Plus Enhanced because you have the Insure Plus Basic? Yes. Yes, that's what I'm... Yes. Okay. So the- What is the difference? The only differences between the two ones is when it comes to the ho- the hospital and Dignity part. So when it says hospital confinement, daily hospital confinement with the one that you have is \$50 a day, with the Insure Plus Enhanced is \$100 a day. It says intensive care/coronary care unit with the one that you have is \$200 a day. With the enhanced it's \$400 a day. There's annual first occurrence for the hospitals with yours is \$500, but the other one is \$1,500. If there's surgical- Could that- Oh, go ahead. I'm sorry. Real quick- I didn't mean to cut you off, but the, the last part you just said, could you repeat that part please? Annual first occurrence- I'm not sure if I- ... with the hospital with yours is \$500. With the enhanced it's \$1,500. Okay. Is that the same like with the deductible? There's no deductibles. That's just how much the... So none of these plans are PPO plans. They're all limited benefits plans. So what that means- Mm-hmm. ... 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 coverage, the remainder of the claim will be your responsibility. So with that 15 or that \$500 is essentially what PPO will offer you and then you will have- Mm-hmm. ... to cover however that, however much less, however is just left of that, after that. Okay. So say hypothetically if I had to go to a doctor and the bill was \$1,700, they'll only pay \$500 and then the rest will come out of my pocket? Yes, ma'am. Okay. Okay. Um, and also too, uh, uh, uh, uh, uh, uh, uh, there was something else I had just done. I had, I was thinking about it before I went, when you was talking I forgot about it. Um, and is this as long as the, um, my doctor is in network? So you would go to multiplan.com. That website will tell you which doctors- Mm-hmm. ... in the area take your insurance. Multiplan.com? Yes, ma'am. Okay. And when does the insurance kick in? It takes one to two weeks from whatever day you got it enrolled. Okay. Uh, do, do, do, do, 'cause I think I did

mine's last week. Um, and, and then after, so then the insur- the card will be coming as well? I think it's been one to two weeks after the activation date. After the activation fee, which means once your check hits 2017- No, the activation date. The activation date. Yeah. Well- So the enrollment process takes one to two weeks and then once we see- Mm-hmm. ... that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active. The ID cards are sent one to two weeks from that activation date. Oh, okay. Okay. 'Cause see I- I understand that 'cause I won't get paid until next week so you waiting to see once they take it out of that check and then that's when y'all be able to do what you need to do on your part? So just to clarify, we're not taking any money from you. All we do is get you enrolled- Mm-hmm. ... and on enrolled under coverage. The money- Right. ... MAU is the one responsible for making those deductions. Typically it takes- Mm-hmm. ... one to two weeks, but sometimes it can take longer. Just totally depends on when MAU makes sure that paperwork is understood. Mm. Okay. Okay. And, um, as far as, uh, with my vision as well, these will be two separate, uh, cards, correct? Yes, ma'am. You'll have a medical card, a dental card, and a vision card. Now other two, your critical illness and your group accident, those do not have ID cards. Okay. Okay. And, um, the visual, the vision, what company is that? Is that VSP? It's MetLife. Oh, that's a... MetLife? Yes, ma'am. Okay. And how much, uh, as far as with the frames and stuff, how, how do they go about paying? So then- I wouldn't know that question. That would be a question you have to ask MetLife directly 'cause we're not, again, we're not the carrier. We're just the plan administrator. Mm-hmm. Okay. Um, and there was something else I had to ask you, but do, do, do, do. Okay. And you say the, the cards, so it'll co- once MAU do their part and then that's when it'll become active, I can actually start going to the doctor using my card? It becomes active the following Monday after sending and receiving a deduction. Yes, sir. Yes, ma'am. Okay. Okay. Okay. Then you said within two weeks, a week or two after that, that's when the cards will come in the mail? Yes, ma'am. It typically takes one to two weeks from the activation date and it typically takes one to two weeks for the enrollment process. But both, it can, with the enrollment process, it can take longer depending on the staffing company. Okay. Okay. Um, as far as the website you told me to go on to see if my doctor is in the network, um, what is, what is it again please? Multiplan. That's M as in Mike, U as in umbrella- Mm-hmm. L as in Lima, T as in Tango, I as in Igloo PLAN. Multiplan, okay. Okay. All righty. Well, I appreciate you helping me and I thank you so very much. No problem, Ms. Daniels. Was there anything else I can help you with today? No sir, that'll be all. Thanks for calling Benefits in a Card. Hope you have a great rest of your week. You do the same. Thank you. Bye-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 Malcolm. How can I help you?

Speaker speaker_2: Hi, Malcolm. I was calling to ask some, um, questions about my account, please.

Speaker speaker_1: All right. What staffing company do you work for?

Speaker speaker_2: MAU.

Speaker speaker_1: What's the last four of your social?

Speaker speaker_2: 1194.

Speaker speaker_1: Your first name?

Speaker speaker_2: Theresa.

Speaker speaker_1: Last name?

Speaker speaker_2: Daniels.

Speaker speaker_1: All right. For security purposes, can you verify your address and date of birth for me?

Speaker speaker_2: 1468 F. Dover Road, Spotsboro, South Carolina 29301, 11/09/1970.

Speaker speaker_1: Thank you. Let's see what we got. We got a phone number, 804-8426?

Speaker speaker_2: Yes.

Speaker speaker_1: And the email is tdaniels1191970 at gmail... I mean at yahoo.com?

Speaker speaker_2: Correct.

Speaker speaker_1: All right. How can I help you today, Ms. Daniels?

Speaker speaker_2: Okay. What I was calling for is, um, they didn't really go over like our insurance 'cause we basically had to do it on- online.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And I was wondering to, um, I think I saw something about enhanced and something else. I wanted to know the difference between what I got versus the enhanced one with the medical.

Speaker speaker_1: So are you referring to the Insure Plus Enhanced because you have the Insure Plus Basic?

Speaker speaker_2: Yes. Yes, that's what I'm... Yes.

Speaker speaker_1: Okay. So the-

Speaker speaker_2: What is the difference?

Speaker speaker_1: The only differences between the two ones is when it comes to the ho- the hospital and Dignity part. So when it says hospital confinement, daily hospital confinement with the one that you have is \$50 a day, with the Insure Plus Enhanced is \$100 a day. It says intensive care/coronary care unit with the one that you have is \$200 a day. With the enhanced it's \$400 a day. There's annual first occurrence for the hospitals with yours is \$500, but the

other one is \$1,500. If there's surgical-

Speaker speaker_2: Could that-

Speaker speaker_1: Oh, go ahead.

Speaker speaker_2: I'm sorry. Real quic- I didn't mean to cut you off, but the, the last part you just said, could you repeat that part please?

Speaker speaker_1: Annual first occurrence-

Speaker speaker_2: I'm not sure if I-

Speaker speaker_1: ... with the hospital with yours is \$500. With the enhanced it's \$1,500.

Speaker speaker_2: Okay. Is that the same like with the deductible?

Speaker speaker_1: There's no deductibles. That's just how much the... So none of these plans are PPO plans. They're all limited benefits plans. So what that means-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... 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 coverage, the remainder of the claim will be your responsibility. So with that 15 or that \$500 is essentially what PPO will offer you and then you will have-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... to cover however that, however much less, however is just left of that, after that.

Speaker speaker_2: Okay. So say hypothetically if I had to go to a doctor and the bill was \$1,700, they'll only pay \$500 and then the rest will come out of my pocket?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. Okay. Um, and also too, uh, uh, uh, uh, uh, uh, there was something else I had just done. I had, I was thinking about it before I went, when you was talking I forgot about it. Um, and is this as long as the, um, my doctor is in network?

Speaker speaker_1: So you would go to multiplan.com. That website will tell you which doctors-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... in the area take your insurance.

Speaker speaker_2: Multiplan.com?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. And when does the insurance kick in?

Speaker speaker_1: It takes one to two weeks from whatever day you got it enrolled.

Speaker speaker_2: Okay. Uh, do, do, do, do, 'cause I think I did mine's last week. Um, and, and then after, so then the insur- the card will be coming as well?

Speaker speaker_1: I think it's been one to two weeks after the activation date.

Speaker speaker_2: After the activation fee, which means once your check hits 2017-

Speaker speaker_1: No, the activation date. The activation date.

Speaker speaker_2: Yeah. Well-

Speaker speaker_1: So the enrollment process takes one to two weeks and then once we see-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active. The ID cards are sent one to two weeks from that activation date.

Speaker speaker_2: Oh, okay. Okay. 'Cause see I- I understand that 'cause I won't get paid until next week so you waiting to see once they take it out of that check and then that's when y'all be able to do what you need to do on your part?

Speaker speaker_1: So just to clarify, we're not taking any money from you. All we do is get you enrolled-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... and on enrolled under coverage. The money-

Speaker speaker_2: Right.

Speaker speaker_1: ... MAU is the one responsible for making those deductions. Typically it takes-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... one to two weeks, but sometimes it can take longer. Just totally depends on when MAU makes sure that paperwork is understood.

Speaker speaker_2: Mm. Okay. Okay. And, um, as far as, uh, with my vision as well, these will be two separate, uh, cards, correct?

Speaker speaker_1: Yes, ma'am. You'll have a medical card, a dental card, and a vision card. Now other two, your critical illness and your group accident, those do not have ID cards.

Speaker speaker_2: Okay. Okay. And, um, the visual, the vision, what company is that? Is that VSP?

Speaker speaker_1: It's MetLife.

Speaker speaker_2: Oh, that's a... MetLife?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. And how much, uh, as far as with the frames and stuff, how, how do they go about paying? So then-

Speaker speaker_1: I wouldn't know that question. That would be a question you have to ask MetLife directly 'cause we're not, again, we're not the carrier. We're just the plan administrator.

Speaker speaker_2: Mm-hmm. Okay. Um, and there was something else I had to ask you, but do, do, do, do. Okay. And you say the, the cards, so it'll co- once MAU do their part and then that's when it'll become active, I can actually start going to the doctor using my card?

Speaker speaker_1: It becomes active the following Monday after sending and receiving a deduction. Yes, sir. Yes, ma'am.

Speaker speaker_2: Okay. Okay. Okay. Then you said within two weeks, a week or two after that, that's when the cards will come in the mail?

Speaker speaker_1: Yes, ma'am. It typically takes one to two weeks from the activation date and it typically takes one to two weeks for the enrollment process. But both, it can, with the enrollment process, it can take longer depending on the staffing company.

Speaker speaker_2: Okay. Okay. Um, as far as the website you told me to go on to see if my doctor is in the network, um, what is, what is it again please?

Speaker speaker_1: Multiplan. That's M as in Mike, U as in umbrella-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: L as in Lima, T as in Tango, I as in Igloo PLAN.

Speaker speaker_2: Multiplan, okay. Okay. All righty. Well, I appreciate you helping me and I thank you so very much.

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

Speaker speaker_2: No sir, that'll be all.

Speaker speaker_1: Thanks for calling Benefits in a Card. Hope you have a great rest of your week.

Speaker speaker_2: You do the same. Thank you. Bye-bye.

Speaker speaker_1: Bye.