

## Transcript: Malcolm

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### Full Transcript

Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Yeah, who am I speaking to, I'm sorry? Malcolm. Malcolm. Yes, Malcolm. I just needed a little bit of guidance here on how I would go about using the Benefits in the Car. Um, I have already set up an appointment with my daughter at her PCP for her wellness check. So how do I go about this? Um, do I just provide them just a regular, um, just like the standard insurance, the, the ID cards and then they can process it or how... what's the process here? I mean, I, I, I don't think I've used this, this coverage before. So, what's the... Let me pull up your account first. What staffing company do you work for? Oxford Global Resources. What's the last four of your social? 1703. First name? Juan Mulade. Okay. For security purposes, can you verify your address and date of birth for me? 21330 Bridal Rose Trail, Tomball, Texas 77377. And then what do you need? What else? Date of birth. Uh, is 7/3/86. Mm-hmm. Thank you. Let's see, we got your phone number 281-703-3584. That is correct. Okay. Your email is juanj.lastname@gmail.com? Correct. Right. So have you received your ID cards yet? I don't believe so. Let me check this mail that I got here, 'cause it sounds- It looks like your coverage just became active last Monday. It does take one to two weeks for your ID cards to get to you. Okay, perfect. So yeah, I probably have not received them. Okay, so what I'm going to do, I'm going to get your ID cards for you and I'm going to send them to your email. Do you mind if I put you in a brief hold while I get those for you? Not a problem. Thank you. Hi. Are you there, Mr. Juan? Yeah. Send those ID cards to your email. Okay, cool. Let me check. Yes, sir. Just making you verified as your receiver. Yeah, um, I'll let you know as soon as I get it. Hold on. So juanj.malave@gmail.com, correct? Yes, sir. Okay. Well, let's see. ID cards, I got it. Let me see. So just... So in other words just send it to the, show it to the, show them this. Okay, so it's MetLife, all right, thank you. So... Yeah, so the one that says, uh, MEC, that's the one for preventative services. Hold on. Um... The one that says "medical" is for doctors, hospitals and prescriptions, and the one that says "MEC" is the preventative care one you wanna use for... Okay, hold on. Let me see. ... well as checkups, physicals, vaccinations. Okay. It says what a-, again, I'm sorry? So, the MEC one is the one you wanna use for- Okay, thank you, thank you. ... preventative services like wellness checks, physicals, vaccinations, cancer screenings, pap smears, mammograms for women. Any preventative services. The medical one is the one you wanna use for doctors and hospitals. Okay. Now, I'm gonna use, for the medical, I'm gonna use the same, um, basic information on the member, on the member thing, right, that says Oxford Group 9433, member employee ID D43302375. That's the information that I need to give them, right? Say that one more time. I'm gonna have to pull up the ID cards just so you- No. ... so I can- You're good, you're good. Um, okay. So there is like, one that, that consolidates all of them, right, that says, uh... Okay, hold on. Let me see. It's, it's the MEC. Yeah, it's MEC. And then it says, "Multi-plan preventive services only, MEC no

co-payments or deductibles and out-of-pockets." Then it says, "Members and pharmacy and vision." So I'm gonna give them the member information, medical plan submission- Mm-hmm. ... EDI payer ID 64556 I guess. Uh, for vision. Shit, I'm getting all this shit confuse, confused. Hold on. Uh, uh, just show them, if you're gonna use the preventative service, show them the MEC card. If you're gonna go to the doctor, show them the medical card. Okay, the medical card. Okay. Uh, let me see here. 'Kay. I need to go ahead and do that. This is... Oh, my God. Okay. Hold on one second. Okay. Mm-hmm. So I see the one that's says "dental." I see a "limited benefit hospital indemnity." I see that. Then after that I see the one that says "MEC." Okay, that's the very end. Yeah, I was gonna try to see if I can, um, if I can try to get... Some of it's already submitted to them. Um, but I don't know. Maybe I can just screenshot it and then upload it to the app for them to start working on it. Just, uh, benefits and a card. I might have- So just to verif- just to clarify, so we're not the carrier, we're just the plan administrator. All we do is get you guys enrolled or unenrolled from the coverage. Your coverage- Cool. ... your carrier is for your medical, so M- MedLife will be 90 Degree Benefits. That's where you see it on the provider's list on that MEC card. Mm-hmm. And then your coverage for dental and the medical card would be American Public Life. American Public Life. Okay. And then your vision is covered by MetLife. Okay. So medical benefits would be 90 Degree Benefits, right?... and I guess American Public Life for limited benefit hospital indemnity. Mm-hmm. Then I see the third one that's called Malave M-E-C.pdf. Okay. So what I'm saying, they're going to look at the area on that document that you just sent me. They're going to look at the area where it says, "Multi-plan preventive services only." Yeah. That's the one- Because that's what... Yeah. Do you understand what I'm saying? If you- Yeah. Yes, sir. You want to send them... You want to send them, if it's any preventive services, you said that's for... What did you say it was for, for her? Yeah, it's, it's just a wellness check, so that's a preventative service. So you don't want to send them the MEC card. You want to use the MEC card. Anytime you use any preventive services, like wellness checks, physicals, vaccinations, cancer screenings, Pap smears for men and Pap smears for women, any preventive services, use the MEC card. Uh, all the information they need for it should be on that one card. If you're going to the doctor or y- you need to use a hospital, then you will use the, the medical board- See, that MEC? ... that's labeled "medical." Yes. Yeah, I see that. I see that. The one that says... Okay, yeah. I see the one that, uh, from American Public Life, right? Yes, sir. If it's for the hospital. Okay. Okay, cool. Well, I'm going to go ahead and, um, I'll probably just, uh, I'll bring that over and I'll let them take a look at it themselves and see 'cause I'm... I was probably thinking about, um, uh... 'Cause, you know, you have an application with the doctors now, right? You can upload this stuff, uh, to the application, so they can see it and they can work on this ahead of time, so there's no delays at the doctor. So I'm going to go ahead and do that. Um, if I've got any other questions, I will let you guys know. But yeah, so there, there shouldn't be a fee for this preventive, uh, no co-pays. There's no... Yeah. There's no co-pays because none of these... They're all in- You just broke up a little bit. I'm sorry. There shouldn't be any co-pays 'cause they're all on an infinity plan. All righty. Well, I'll... I'm gonna just look to make sure that the provider is covered. I'm sure it is, but we just want to make sure. All right. And just to clarify, the 21330 Brill Rose Trail, is that an apartment or a home? That's a home. You don't have a PO box or anything? No, no, no. This is a home. Okay, I just wanted to make sure for when they send you ID cards. Yeah, yeah, yeah, no, perfect. Yeah, no, this is a home, um, so it should be good to go. All right. Well, was there anything else I can help you with today, Mr.

Juan? No. Thank you so much, man. I really appreciate you taking the time and, uh, I'm sorry for all the questions 'cause I asked you the same thing, like, three times. No, you're fine, man. That's what I'm here for. If there's nothing else, thanks for calling Benefits in the Car. I hope you have a great rest of your week. You too, sir. Take care. Thank you. Bye. Okay.

## Conversation Format

Speaker speaker\_0: Thanks for calling Benefits in the Car. This is Malcolm. How can I help you?

Speaker speaker\_1: Yeah, who am I speaking to, I'm sorry?

Speaker speaker\_0: Malcolm.

Speaker speaker\_1: Malcolm. Yes, Malcolm. I just needed a little bit of guidance here on how I would go about using the Benefits in the Car. Um, I have already set up an appointment with my daughter at her PCP for her wellness check. So how do I go about this? Um, do I just provide them just a regular, um, just like the standard insurance, the, the ID cards and then they can process it or how... what's the process here? I mean, I, I, I don't think I've used this, this coverage before.

Speaker speaker\_0: So, what's the... Let me pull up your account first. What staffing company do you work for?

Speaker speaker\_1: Oxford Global Resources.

Speaker speaker\_0: What's the last four of your social?

Speaker speaker\_1: 1703.

Speaker speaker\_0: First name?

Speaker speaker\_1: Juan Mulade.

Speaker speaker\_0: Okay. For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_1: 21330 Bridal Rose Trail, Tomball, Texas 77377. And then what do you need? What else?

Speaker speaker\_0: Date of birth.

Speaker speaker\_1: Uh, is 7/3/86.

Speaker speaker\_0: Mm-hmm. Thank you. Let's see, we got your phone number 281-703-3584.

Speaker speaker\_1: That is correct.

Speaker speaker\_0: Okay. Your email is `juanj.lastname@gmail.com`?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Right. So have you received your ID cards yet?

Speaker speaker\_1: I don't believe so. Let me check this mail that I got here, 'cause it sounds-

Speaker speaker\_0: It looks like your coverage just became active last Monday. It does take one to two weeks for your ID cards to get to you.

Speaker speaker\_1: Okay, perfect. So yeah, I probably have not received them.

Speaker speaker\_0: Okay, so what I'm going to do, I'm going to get your ID cards for you and I'm going to send them to your email. Do you mind if I put you in a brief hold while I get those for you?

Speaker speaker\_1: Not a problem.

Speaker speaker\_0: Thank you. Hi. Are you there, Mr. Juan?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Send those ID cards to your email.

Speaker speaker\_1: Okay, cool. Let me check.

Speaker speaker\_0: Yes, sir. Just making you verified as your receiver.

Speaker speaker\_1: Yeah, um, I'll let you know as soon as I get it. Hold on. So juanj.malave@gmail.com, correct?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Okay. Well, let's see. ID cards, I got it. Let me see. So just... So in other words just send it to the, show it to the, show them this. Okay, so it's MetLife, all right, thank you.

Speaker speaker\_0: So... Yeah, so the one that says, uh, MEC, that's the one for preventative services.

Speaker speaker\_1: Hold on. Um...

Speaker speaker\_0: The one that says "medical" is for doctors, hospitals and prescriptions, and the one that says "MEC" is the preventative care one you wanna use for...

Speaker speaker\_1: Okay, hold on. Let me see.

Speaker speaker\_0: ... well as checkups, physicals, vaccinations.

Speaker speaker\_1: Okay. It says what a-, again, I'm sorry?

Speaker speaker\_0: So, the MEC one is the one you wanna use for-

Speaker speaker\_1: Okay, thank you, thank you.

Speaker speaker\_0: ... preventative services like wellness checks, physicals, vaccinations, cancer screenings, pap smears, mammograms for women. Any preventative services. The medical one is the one you wanna use for doctors and hospitals.

Speaker speaker\_1: Okay. Now, I'm gonna use, for the medical, I'm gonna use the same, um, basic information on the member, on the member thing, right, that says Oxford Group 9433, member employee ID D43302375. That's the information that I need to give them, right?

Speaker speaker\_0: Say that one more time. I'm gonna have to pull up the ID cards just so you-

Speaker speaker\_1: No.

Speaker speaker\_0: ... so I can-

Speaker speaker\_1: You're good, you're good. Um, okay. So there is like, one that, that consolidates all of them, right, that says, uh... Okay, hold on. Let me see. It's, it's the MEC. Yeah, it's MEC. And then it says, "Multi-plan preventive services only, MEC no co-payments or deductibles and out-of-pockets." Then it says, "Members and pharmacy and vision." So I'm gonna give them the member information, medical plan submission-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... EDI payer ID 64556 I guess. Uh, for vision. Shit, I'm getting all this shit confuse, confused. Hold on.

Speaker speaker\_0: Uh, uh, just show them, if you're gonna use the preventative service, show them the MEC card. If you're gonna go to the doctor, show them the medical card.

Speaker speaker\_1: Okay, the medical card. Okay. Uh, let me see here. 'Kay. I need to go ahead and do that. This is... Oh, my God. Okay. Hold on one second. Okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: So I see the one that's says "dental." I see a "limited benefit hospital indemnity." I see that. Then after that I see the one that says "MEC." Okay, that's the very end. Yeah, I was gonna try to see if I can, um, if I can try to get... Some of it's already submitted to them. Um, but I don't know. Maybe I can just screenshot it and then upload it to the app for them to start working on it. Just, uh, benefits and a card. I might have-

Speaker speaker\_0: So just to verif- just to clarify, so we're not the carrier, we're just the plan administrator. All we do is get you guys enrolled or unenrolled from the coverage. Your coverage-

Speaker speaker\_1: Cool.

Speaker speaker\_0: ... your carrier is for your medical, so M- MedLife will be 90 Degree Benefits. That's where you see it on the provider's list on that MEC card.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And then your coverage for dental and the medical card would be American Public Life.

Speaker speaker\_1: American Public Life. Okay.

Speaker speaker\_0: And then your vision is covered by MetLife.

Speaker speaker\_1: Okay. So medical benefits would be 90 Degree Benefits, right?... and I guess American Public Life for limited benefit hospital indemnity.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Then I see the third one that's called Malave M-E-C.pdf.

Speaker speaker\_0: Okay.

Speaker speaker\_1: So what I'm saying, they're going to look at the area on that document that you just sent me. They're going to look at the area where it says, "Multi-plan preventive services only."

Speaker speaker\_0: Yeah. That's the one-

Speaker speaker\_1: Because that's what... Yeah. Do you understand what I'm saying?

Speaker speaker\_0: If you-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Yes, sir. You want to send them... You want to send them, if it's any preventive services, you said that's for... What did you say it was for, for her?

Speaker speaker\_1: Yeah, it's, it's just a wellness check, so that's a preventative service.

Speaker speaker\_0: So you don't want to send them the MEC card. You want to use the MEC card. Anytime you use any preventive services, like wellness checks, physicals, vaccinations, cancer screenings, Pap smears for men and Pap smears for women, any preventive services, use the MEC card. Uh, all the information they need for it should be on that one card. If you're going to the doctor or y- you need to use a hospital, then you will use the, the medical board-

Speaker speaker\_1: See, that MEC?

Speaker speaker\_0: ... that's labeled "medical." Yes.

Speaker speaker\_1: Yeah, I see that. I see that. The one that says... Okay, yeah. I see the one that, uh, from American Public Life, right?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: If it's for the hospital. Okay. Okay, cool. Well, I'm going to go ahead and, um, I'll probably just, uh, I'll bring that over and I'll let them take a look at it themselves and see 'cause I'm... I was probably thinking about, um, uh... 'Cause, you know, you have an application with the doctors now, right? You can upload this stuff, uh, to the application, so they can see it and they can work on this ahead of time, so there's no delays at the doctor. So

I'm going to go ahead and do that. Um, if I've got any other questions, I will let you guys know. But yeah, so there, there shouldn't be a fee for this preventive, uh, no co-pays.

Speaker speaker\_0: There's no... Yeah. There's no co-pays because none of these... They're all in-

Speaker speaker\_1: You just broke up a little bit.

Speaker speaker\_0: I'm sorry. There shouldn't be any co-pays 'cause they're all on an infinity plan.

Speaker speaker\_1: All righty. Well, I'll... I'm gonna just look to make sure that the provider is covered. I'm sure it is, but we just want to make sure.

Speaker speaker\_0: All right. And just to clarify, the 21330 Brill Rose Trail, is that an apartment or a home?

Speaker speaker\_1: That's a home.

Speaker speaker\_0: You don't have a PO box or anything?

Speaker speaker\_1: No, no, no. This is a home.

Speaker speaker\_0: Okay, I just wanted to make sure for when they send you ID cards.

Speaker speaker\_1: Yeah, yeah, yeah, no, perfect. Yeah, no, this is a home, um, so it should be good to go.

Speaker speaker\_0: All right. Well, was there anything else I can help you with today, Mr. Juan?

Speaker speaker\_1: No. Thank you so much, man. I really appreciate you taking the time and, uh, I'm sorry for all the questions 'cause I asked you the same thing, like, three times.

Speaker speaker\_0: No, you're fine, man. That's what I'm here for. If there's nothing else, thanks for calling Benefits in the Car. I hope you have a great rest of your week.

Speaker speaker\_1: You too, sir. Take care.

Speaker speaker\_0: Thank you.

Speaker speaker\_1: Bye.

Speaker speaker\_0: Okay.