

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. ... Benefits in the Card, this is Malcolm. How can I help you? Hi, yes. Um, well, my husband's the main person on there. I'm, I'm, like, secondary, but he is here. But I have a question first, uh, about the dental. He take... Do you know about the dental plan? All right, if he's with you... If he's with you, I'm going to let him verify that and just pull up his account. Okay, hold on. Client's for the dental and that, the insurance, they just need to verify... This is Donald King. Hello? Okay. Yes, sir. So what staffing company do you work for? Staffing company I work for, uh, um... Who do I work for? M-A-U. What's the last four of your Social? 2-3-5-6. You said 2-3-5-6? Yes. First name? Donald. Last name? King, K-I-N-G. For security purposes could you just verify your address and date of birth for me? It's 716 Lowes Street, Felton, South Carolina, 29627 and it's July 16th, 1962. Thank you. And you give your spouse permission to speak on your behalf? Yes. Thank you. Tanya from 9 King. Hi, this is Roy. Hey, he's out. Thank you for that. Hello, sorry. How can I help you? Yeah, I have a question first and then, um, okay. On the dental portion... Well, that's all we have is a dental. Um, say like mine, I'm on, uh, Medicare and I have dental. Does your plan cover anything if I, say if I go under Medicare and then they, um... Is, do you do yours as a secondary? Do I do yours first and then they pick up or the, you just don't... How, how does that work? So these, all of these plans are limited benefits plans. What that means is, the doctor paying to the insurance carrier and the carrier pays the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of your claim will be your responsibility. Okay, so you, you wouldn't be, like, a secondary or first or anything on it with wha- when, when I had Medicare? So that would be a question you want to ask American Public Life because they're your carrier for dental. We're Benefits in a Card. We're just the plan administrator for the health insurance. All we do is get you guys un-enrolled or enrolled into the coverage. Okay. Okay, um, I'm not even, I don't even think it does because I tried to do that before when I had other insurance and that, and they decided, they didn't even bother. Um, can we just cancel the insurance? Yes, I am the one to cancel it. Is that... Yes. Okay. So I would need him be, I would need him to, since this is his account, he would have to be the one to actually cancel it. Okay, hold on. Go back out there again. Sorry. No, you're fine. Okay, you need to let them know we want to cancel the, the dental. All right. Yes, we'd like to cancel that dental. Right. That's all I need from you, Mr. King. Please be advised the cancellation process does take one to two weeks and it's possible to see deductions in those two weeks but after two weeks you shouldn't see anything out. Okay. Is there anything else I can help y'all with today, Mr. King? Anything else? No, just go ahead and cancel it. There's nothing else. Thanks for calling Benefits in a Card. I hope you have a great rest of the week. Thank you, you too. Uh-huh, bye. Thank you. Bye.

Conversation Format

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

Speaker speaker_1: ... Benefits in the Card, this is Malcolm. How can I help you?

Speaker speaker_2: Hi, yes. Um, well, my husband's the main person on there. I'm, I'm, like, secondary, but he is here. But I have a question first, uh, about the dental. He take... Do you know about the dental plan?

Speaker speaker_1: All right, if he's with you... If he's with you, I'm going to let him verify that and just pull up his account.

Speaker speaker_2: Okay, hold on. Client's for the dental and that, the insurance, they just need to verify...

Speaker speaker_3: This is Donald King. Hello?

Speaker speaker_2: Okay.

Speaker speaker_1: Yes, sir. So what staffing company do you work for?

Speaker speaker_3: Staffing company I work for, uh, um... Who do I work for?

Speaker speaker_2: M-A-U.

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

Speaker speaker_3: 2-3-5-6.

Speaker speaker_1: You said 2-3-5-6?

Speaker speaker_3: Yes.

Speaker speaker_1: First name?

Speaker speaker_3: Donald.

Speaker speaker_1: Last name?

Speaker speaker_3: King, K-I-N-G.

Speaker speaker_1: For security purposes could you just verify your address and date of birth for me?

Speaker speaker_3: It's 716 Lowes Street, Felton, South Carolina, 29627 and it's July 16th, 1962.

Speaker speaker_1: Thank you. And you give your spouse permission to speak on your behalf?

Speaker speaker_3: Yes.

Speaker speaker_1: Thank you. Tanya from 9 King.

Speaker speaker_3: Hi, this is Roy.

Speaker speaker_2: Hey, he's out.

Speaker speaker_1: Thank you for that.

Speaker speaker_2: Hello, sorry.

Speaker speaker_1: How can I help you?

Speaker speaker_2: Yeah, I have a question first and then, um, okay. On the dental portion... Well, that's all we have is a dental. Um, say like mine, I'm on, uh, Medicare and I have dental. Does your plan cover anything if I, say if I go under Medicare and then they, um... Is, do you do yours as a secondary? Do I do yours first and then they pick up or the, you just don't... How, how does that work?

Speaker speaker_1: So these, all of these plans are limited benefits plans. What that means is, the doctor paying to the insurance carrier and the carrier pays the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of your claim will be your responsibility.

Speaker speaker_2: Okay, so you, you wouldn't be, like, a secondary or first or anything on it with wha- when, when I had Medicare?

Speaker speaker_1: So that would be a question you want to ask American Public Life because they're your carrier for dental. We're Benefits in a Card. We're just the plan administrator for the health insurance. All we do is get you guys un-enrolled or enrolled into the coverage.

Speaker speaker_2: Okay. Okay, um, I'm not even, I don't even think it does because I tried to do that before when I had other insurance and that, and they decided, they didn't even bother. Um, can we just cancel the insurance?

Speaker speaker_1: Yes, I am the one to cancel it.

Speaker speaker_2: Is that... Yes.

Speaker speaker_1: Okay. So I would need him be, I would need him to, since this is his account, he would have to be the one to actually cancel it.

Speaker speaker_2: Okay, hold on. Go back out there again.

Speaker speaker_1: Sorry.

Speaker speaker_2: No, you're fine. Okay, you need to let them know we want to cancel the, the dental.

Speaker speaker_3: All right. Yes, we'd like to cancel that dental.

Speaker speaker_1: Right. That's all I need from you, Mr. King. Please be advised the cancellation process does take one to two weeks and it's possible to see deductions in those two weeks but after two weeks you shouldn't see anything out.

Speaker speaker_3: Okay.

Speaker speaker_1: Is there anything else I can help y'all with today, Mr. King?

Speaker speaker_3: Anything else?

Speaker speaker_2: No, just go ahead and cancel it.

Speaker speaker_1: There's nothing else. Thanks for calling Benefits in a Card. I hope you have a great rest of the week.

Speaker speaker_2: Thank you, you too. Uh-huh, bye.

Speaker speaker_1: Thank you. Bye.