

## 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 Malcolm, how can I help you? Hi, Malcolm. So I'm brand new to, um, this particular insurance and I, I just became employed with this agency. So, I am... since I am officially, um, I guess activated or whatever it's called, I am trying to see if my doctors take this insurance. So when I look up, like on my, my kids' pediatrician, um, what insurance name am I looking for? Am I literally looking for Benefits in a Card or does it go under another name? So what plans did you get enrolled into? So I, um, signed up for the, um... oh, gosh, the Enhanced- Which staff, staffing team you work for? I can pull up your account. Sure. Uh, clinical staffing and it's the MEC Enhanced. Does that make sense? Yes, ma'am. What's the last four of your social? Yes, sir. It's 4193. First name? Laura Alves. All right. For security purposes, can you verify your address and date of birth for me? Yep. 273 Earl Avenue, Lynbrook, 11563. And then DOB is June 30th, '78. Excuse me. We got your phone number, 777-6714. Yes, sir. Mm-hmm. And the email is lauralee@gmail.com? Yeah, blauralee@gmail. Yeah. All right. So it looks like you have, yeah, the MEC Enhanced, so that would be 90 Degree Benefits. 90 Degree Benefits? That, that's how I should look for it on like a healthcare provider's website? Yes, ma'am. You would go to multiplan.com. That website will tell you what doctors in the area take your insurance. Oh, MultiPlan. Okay. Mm-hmm. Multiplan.com. Let me just take a peek right now. All right, so it's coming up as multiplan.us. And oh, I see members, providers, so I'm going into healthcare providers. So I'm, I'm just confused. Forgive my ignorance here. So it's Benefits in a Card, but is this like an umbrella group for the insurances? Is that how it works or...? So we're a plan administrator for health... We're a, we're a plan administrator for health insurance with staffing companies. We're not the carrier. We just get you- Oh. ... enrolled or unenrolled from the coverage and that's it. I see. Okay. So then how do I figure out, what, um, the actual insurance provider is or the company name, I don't even know what to call it? I can tell you. I just told you- Yeah. Great. ... 90 Degree Benefits is your medical coverage, vision is covered by MetLife. Oh. And your dental is covered by American Public Life. Okay. So 90 Degrees, so health and medical is 90 Degree? Yes. 90 Degree Benefits and then you said vision is, um, MetLife? MetLife. Mm-hmm. Okay. And then dental? Is American Public Life. American Public Life. Gosh. Okay. This is confusing. Okay. I guess I'm, I'm getting nervous because, um, 90 Degree Benefits doesn't appear anywhere on my kid's pediatrician. Um, isn't there somewhere online where I, where I can see this, the 90 Degree Benefit? Yeah. Multi- Oh, go into MultiPlan. Yeah. You... Well, you want to see 90 Degree Benefits site? Yes. Yeah. See you just, all you got to do is Google 90 Degree Benefits and that benefits- Okay. ... website pops up first, first one. Okay. Uh, okay, I see it now. Oh, it's based in Charlotte. How interesting. So the 90 Degree Benefits is for both medical and hospital? They cover the MEC Enhanced Plan, yes, ma'am. Okay. All

right. I guess that answers my question then. So Multi- what, uh, MultiPlan... It's a network. ... is, is a network. Oh, gosh. All right. It's like a different language, all of this stuff. Thank you. So Benefits in a Card, you said is you are the adminis- administrators or the administrator of the insurance, right? We're plan administrators, yes, ma'am. So all we do is get you enrolled or unenrolled from the coverage. Got you. Mm-hmm. Okay. Plan administrator, the Multi- We're not the ones taking any... Yeah, go ahead. I'm sorry. Uh, so then the MultiPlan is the, is the what of Doctors- It's the network, the network- Network. ... of doctors that take the insurance. Okay. Okay, great. Okay. I think that, that is clear. So I'll, I can research from that. Thank you so much for your help. No problem, Ms. Alvarez. Was there anything else I can help you with today? No, I think that covers it. I appreciate it. No problem. If there's nothing else- Take care. ... thanks for calling Benefits in a Card. I hope you have a great rest of your week. Thank you, you too.

## 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. So I'm brand new to, um, this particular insurance and I, I just became employed with this agency. So, I am... since I am officially, um, I guess activated or whatever it's called, I am trying to see if my doctors take this insurance. So when I look up, like on my, my kids' pediatrician, um, what insurance name am I looking for? Am I literally looking for Benefits in a Card or does it go under another name?

Speaker speaker\_1: So what plans did you get enrolled into?

Speaker speaker\_2: So I, um, signed up for the, um... oh, gosh, the Enhanced-

Speaker speaker\_1: Which staff, staffing team you work for? I can pull up your account.

Speaker speaker\_2: Sure. Uh, clinical staffing and it's the MEC Enhanced. Does that make sense?

Speaker speaker\_1: Yes, ma'am. What's the last four of your social?

Speaker speaker\_2: Yes, sir. It's 4193.

Speaker speaker\_1: First name?

Speaker speaker\_2: Laura Alves.

Speaker speaker\_1: All right. For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_2: Yep. 273 Earl Avenue, Lynbrook, 11563. And then DOB is June 30th, '78.

Speaker speaker\_1: Excuse me. We got your phone number, 777-6714.

Speaker speaker\_2: Yes, sir. Mm-hmm.

Speaker speaker\_1: And the email is lauralee@gmail.com?

Speaker speaker\_2: Yeah, blauralee@gmail.

Speaker speaker\_1: Yeah. All right. So it looks like you have, yeah, the MEC Enhanced, so that would be 90 Degree Benefits.

Speaker speaker\_2: 90 Degree Benefits? That, that's how I should look for it on like a healthcare provider's website?

Speaker speaker\_1: Yes, ma'am. You would go to multiplan.com. That website will tell you what doctors in the area take your insurance.

Speaker speaker\_2: Oh, MultiPlan. Okay.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Multiplan.com. Let me just take a peek right now. All right, so it's coming up as multiplan.us. And oh, I see members, providers, so I'm going into healthcare providers. So I'm, I'm just confused. Forgive my ignorance here. So it's Benefits in a Card, but is this like an umbrella group for the insurances? Is that how it works or...?

Speaker speaker\_1: So we're a plan administrator for health... We're a, we're a plan administrator for health insurance with staffing companies. We're not the carrier. We just get you-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... enrolled or unenrolled from the coverage and that's it.

Speaker speaker\_2: I see. Okay. So then how do I figure out, what, um, the actual insurance provider is or the company name, I don't even know what to call it?

Speaker speaker\_1: I can tell you. I just told you-

Speaker speaker\_2: Yeah. Great.

Speaker speaker\_1: ... 90 Degree Benefits is your medical coverage, vision is covered by MetLife.

Speaker speaker\_2: Oh.

Speaker speaker\_1: And your dental is covered by American Public Life.

Speaker speaker\_2: Okay. So 90 Degrees, so health and medical is 90 Degree?

Speaker speaker\_1: Yes.

Speaker speaker\_2: 90 Degree Benefits and then you said vision is, um, MetLife?

Speaker speaker\_1: MetLife. Mm-hmm.

Speaker speaker\_2: Okay. And then dental?

Speaker speaker\_1: Is American Public Life.

Speaker speaker\_2: American Public Life. Gosh. Okay. This is confusing. Okay. I guess I'm, I'm getting nervous because, um, 90 Degree Benefits doesn't appear anywhere on my kid's pediatrician. Um, isn't there somewhere online where I, where I can see this, the 90 Degree Benefit?

Speaker speaker\_1: Yeah. Multi-

Speaker speaker\_2: Oh, go into MultiPlan.

Speaker speaker\_1: Yeah. You... Well, you want to see 90 Degree Benefits site?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Yeah. See you just, all you got to do is Google 90 Degree Benefits and that benefits-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... website pops up first, first one.

Speaker speaker\_2: Okay. Uh, okay, I see it now. Oh, it's based in Charlotte. How interesting. So the 90 Degree Benefits is for both medical and hospital?

Speaker speaker\_1: They cover the MEC Enhanced Plan, yes, ma'am.

Speaker speaker\_2: Okay. All right. I guess that answers my question then. So Multi- what, uh, MultiPlan...

Speaker speaker\_1: It's a network.

Speaker speaker\_2: ... is, is a network. Oh, gosh.

Speaker speaker\_1: All right.

Speaker speaker\_2: It's like a different language, all of this stuff. Thank you. So Benefits in a Card, you said is you are the adminis- administrators or the administrator of the insurance, right?

Speaker speaker\_1: We're plan administrators, yes, ma'am. So all we do is get you enrolled or unenrolled from the coverage.

Speaker speaker\_2: Got you. Mm-hmm. Okay. Plan administrator, the Multi-

Speaker speaker\_1: We're not the ones taking any... Yeah, go ahead.

Speaker speaker\_2: I'm sorry. Uh, so then the MultiPlan is the, is the what of Doctors-

Speaker speaker\_1: It's the network, the network-

Speaker speaker\_2: Network.

Speaker speaker\_1: ... of doctors that take the insurance.

Speaker speaker\_2: Okay. Okay, great. Okay. I think that, that is clear. So I'll, I can research from that. Thank you so much for your help.

Speaker speaker\_1: No problem, Ms. Alvarez. Was there anything else I can help you with today?

Speaker speaker\_2: No, I think that covers it. I appreciate it.

Speaker speaker\_1: No problem. If there's nothing else-

Speaker speaker\_2: Take care.

Speaker speaker\_1: ... thanks for calling Benefits in a Card. I hope you have a great rest of your week.

Speaker speaker\_2: Thank you, you too.