

## **Transcript: Malcolm**

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### **Full Transcript**

Thanks for calling Benefits and Authority. This is Malcolm. How can I help you? Hi, my name is Michael Rudd, um, R-U-D-D. I, uh, work for BGSS, and they notified me that I have benefits. Is there any way that you can send me my card ASAP so I can get some medical stuff taken care of? Mm-hmm. Or is there a way you can email my benefits to me too? And what exactly are my benefits? And like, what's my copays? Can you explain that to me? Can you run, run me through it? All right, so first off, let me pull up your account. What's the last four of your Social? Uh, 9253. First name? Michael. Last name? Rudd, R-U-D-D. Right, so they got you down as Mike Rudd. Is that okay, or do you want Michael? No, Mike, Mike's okay. Actually, I, uh, my, you know, my real name's Michael, but I prefer Mike, you know, Mike, where I got in trouble or something. You know, my mom's called me from across the house. Yeah. No, I understand that. All right, for security purposes, can you verify your address and date of birth for me? 09/11/77. And, uh, the address is 89-19 187th Place, uh, Howard Springs, New York, 41423. Thank you. So we got your phone number, 845-544-0393? Correct. And your email is njrudd99@yahoo.com? Correct. Thank you. Yeah. So it looks like you're still waiting for that first deduction to happen, Mr. Mike. It doesn't look like- No, they took it out already. ... that first deduction. No, they took it out already. They, they obviously- They took it out on this day. Okay, so your coverage will become act- uh, become active next week. Wow. So the way that it, the way that it works, it takes out the deductions prior to pay for the following week. Right. So if you've seen a deduction this week, your coverage will become active next Monday. Oh, I really need to see a podiatrist, buddy. Uh, like, if I could find Chris Angel to ask him how to levitate, I would. I feel that 100%. Well, so you can call back Monday. Um, typically, the ID cards digitally aren't available until Thursday or Friday of the week your coverage becomes active. And your ID cards will be sent one to two weeks from that Monday when your coverage becomes active. All right, so- If, if you need... Go ahead. No, no, no. Yeah, just make... I guess make the digital for me as soon as possible. Yes, sir. So I, I would recommend calling back around the next week around Thursday or Friday. Or, or actually Wednesday too. You can check Wednesday to see if that digital copies are available, and we can get those to you. All right. Okay. All right. Thank you. But if you needed to be seen before then, you have to file a claim and, and backdate it once you receive your ID cards if you needed to be seen before your ID cards can actually be generated and sent to you. Okay, um, what's my copay? So there wouldn't be any copays on anything except for, um, dental. Actually, not a copay, but a deductible of \$50. Uh, just for dental? Everything else, no copay, no deductible? No, sir, because none of this is major medical. It's all limited benefits plans. What that means 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 that

claim will be your responsibility. Okay, so, uh, does this cover \$500? Uh, what do you mean just \$500? What are you referring to? No, I'm, what, I'm not sure. I thought I heard you say, um, that they, they cover up to \$500 for a set amount or whatever. What was the... Oh, no, I didn't say \$500. Did you say \$500? No, sir. I was just saying they, um, a set dollar amount. Maybe that's where you're thinking of \$500. It's a set dollar amount. Oh, okay. So just... Okay, so I'm looking at it. Let's see what you got. You got the vision, the VIP Plus, and the dental. All right, so the vision, they have a copay of \$10 for eye exam. Okay. A copay for lens and frames of \$25, and there's no copay for the contact lens fitting. Okay. And then for dental, there's a \$50 deductible. Okay. And then for medical, there shouldn't be any type of copay. The only thing... Yeah, there's a 4.80- What about like... What about like derma- dermatological and like, uh, you know, for like, you know, your feet, you know? Um, for, like- Go ahead. Go ahead. Go ahead? What'd you say? I was gonna say, so for specific questions like that, I would have to direct you to the actual carrier. We're not- Oh, okay. ... the actual carrier. American Public Life is your carrier. We're just the plan administrator, so all we do is get you enrolled or unenrolled from the coverage. Oh, okay. Okay, okay. Um, that's a question, you know, for the agents 'cause these are my medical issues. You know, like, um, I got, like, cysts like right on my face that I wanna get lanced and drained right away 'cause I'm tired of being lumpy and bumpy. Um, then I got, you know, my feet are bad. I don't have like diabetes or nothing. I just, I'm flat-footed. Mm-hmm. I have wide, flat feet. Okay. And it's hard to find sneakers that are comfortable, that fit me. Mm-hmm. And, um, like, that have a good arch, and I can't use an arch because, it, I don't know, it feels like I'm wearing Herman Miller shoes when I have an arch, but it's weird. Um, but my feet are all chopped up. Like, I got like calluses, bunions and stuff. I need somebody to go in there and do some work. And, um, I'm wondering what the copay is for that or if they'll, they'll cover it. You know what I mean? And then, um- Sure thing. ... I also wanna get some things. Like, I wanna, like, maybe start a family. I don't have any kids yet. But I wanna make sure I got, like, you know, swimmers. So, is that like major medical, or...? I wouldn't be able to answer any of those questions, unfortunately, sir. Okay. That would be something you'd have to ask the carrier directly. I can get you their phone number- Okay. Okay. ... whenever you're ready. Um, I am nowhere near a pen right now. And the funny thing is I'm in my office. Um, let me see. Oh, I got a marker. Here we go. Someone stole my pen. Um, all right, so what's the name of the place again now? American Public Life, they'll be your carrier for your medical. American Public Life. Okay. All right. And what's the phone number? So it's 1-800-256-8606. And you wanna hit option four to speak with a representative. And I'm also gonna give you another phone number to reach someone directly who... For your specific questions. Okay. Whenever you're ready. I'm ready. All right, so her name is Sandra. She's with American Public Life. Sandra? Yes, sir. Okay. And her phone number is 601-936- 601-936- ... 3287. ... 3287. All right. All right. All right. Well, was there anything else I can help you with today, Mr. Mike? No, that's it for today. Thank you. No problem. You have a great weekend, Mr. Rudd. All right, you too. Thank you. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thanks for calling Benefits and Authority. This is Malcolm. How can I help you?

Speaker speaker\_1: Hi, my name is Michael Rudd, um, R-U-D-D. I, uh, work for BGSS, and they notified me that I have benefits. Is there any way that you can send me my card ASAP so I can get some medical stuff taken care of?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Or is there a way you can email my benefits to me too? And what exactly are my benefits? And like, what's my copays? Can you explain that to me? Can you run, run me through it?

Speaker speaker\_0: All right, so first off, let me pull up your account. What's the last four of your Social?

Speaker speaker\_1: Uh, 9253.

Speaker speaker\_0: First name?

Speaker speaker\_1: Michael.

Speaker speaker\_0: Last name?

Speaker speaker\_1: Rudd, R-U-D-D.

Speaker speaker\_0: Right, so they got you down as Mike Rudd. Is that okay, or do you want Michael?

Speaker speaker\_1: No, Mike, Mike's okay. Actually, I, uh, my, you know, my real name's Michael, but I prefer Mike, you know, Mike, where I got in trouble or something. You know, my mom's called me from across the house.

Speaker speaker\_0: Yeah. No, I understand that. All right, for security purposes, can you verify your address and date of birth for me?

Speaker speaker\_1: 09/11/77. And, uh, the address is 89-19 187th Place, uh, Howard Springs, New York, 41423.

Speaker speaker\_0: Thank you. So we got your phone number, 845-544-0393?

Speaker speaker\_1: Correct.

Speaker speaker\_0: And your email is njrudd99@yahoo.com?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Thank you.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: So it looks like you're still waiting for that first deduction to happen, Mr. Mike. It doesn't look like-

Speaker speaker\_1: No, they took it out already.

Speaker speaker\_0: ... that first deduction.

Speaker speaker\_1: No, they took it out already.

Speaker speaker\_0: They, they obviously-

Speaker speaker\_1: They took it out on this day.

Speaker speaker\_0: Okay, so your coverage will become act- uh, become active next week.

Speaker speaker\_1: Wow.

Speaker speaker\_0: So the way that it, the way that it works, it takes out the deductions prior to pay for the following week.

Speaker speaker\_1: Right.

Speaker speaker\_0: So if you've seen a deduction this week, your coverage will become active next Monday.

Speaker speaker\_1: Oh, I really need to see a podiatrist, buddy. Uh, like, if I could find Chris Angel to ask him how to levitate, I would.

Speaker speaker\_0: I feel that 100%. Well, so you can call back Monday. Um, typically, the ID cards digitally aren't available until Thursday or Friday of the week your coverage becomes active. And your ID cards will be sent one to two weeks from that Monday when your coverage becomes active.

Speaker speaker\_1: All right, so-

Speaker speaker\_0: If, if you need... Go ahead.

Speaker speaker\_1: No, no, no. Yeah, just make... I guess make the digital for me as soon as possible.

Speaker speaker\_0: Yes, sir. So I, I would recommend calling back around the next week around Thursday or Friday. Or, or actually Wednesday too. You can check Wednesday to see if that digital copies are available, and we can get those to you.

Speaker speaker\_1: All right. Okay. All right. Thank you.

Speaker speaker\_0: But if you needed to be seen before then, you have to file a claim and, and backdate it once you receive your ID cards if you needed to be seen before your ID cards can actually be generated and sent to you.

Speaker speaker\_1: Okay, um, what's my copay?

Speaker speaker\_0: So there wouldn't be any copays on anything except for, um, dental. Actually, not a copay, but a deductible of \$50.

Speaker speaker\_1: Uh, just for dental? Everything else, no copay, no deductible?

Speaker speaker\_0: No, sir, because none of this is major medical. It's all limited benefits plans. What that means 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 that claim will be your responsibility.

Speaker speaker\_1: Okay, so, uh, does this cover \$500?

Speaker speaker\_0: Uh, what do you mean just \$500? What are you referring to?

Speaker speaker\_1: No, I'm, what, I'm not sure. I thought I heard you say, um, that they, they cover up to \$500 for a set amount or whatever. What was the...

Speaker speaker\_0: Oh, no, I didn't say \$500.

Speaker speaker\_1: Did you say \$500?

Speaker speaker\_0: No, sir. I was just saying they, um, a set dollar amount. Maybe that's where you're thinking of \$500. It's a set dollar amount.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: So just... Okay, so I'm looking at it. Let's see what you got. You got the vision, the VIP Plus, and the dental. All right, so the vision, they have a copay of \$10 for eye exam.

Speaker speaker\_1: Okay.

Speaker speaker\_0: A copay for lens and frames of \$25, and there's no copay for the contact lens fitting.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then for dental, there's a \$50 deductible.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then for medical, there shouldn't be any type of copay. The only thing... Yeah, there's a 4.80-

Speaker speaker\_1: What about like... What about like derma- dermatological and like, uh, you know, for like, you know, your feet, you know? Um, for, like-

Speaker speaker\_0: Go ahead.

Speaker speaker\_1: Go ahead.

Speaker speaker\_0: Go ahead?

Speaker speaker\_1: What'd you say?

Speaker speaker\_0: I was gonna say, so for specific questions like that, I would have to direct you to the actual carrier. We're not-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: ... the actual carrier. American Public Life is your carrier. We're just the plan administrator, so all we do is get you enrolled or unenrolled from the coverage.

Speaker speaker\_1: Oh, okay. Okay, okay. Um, that's a question, you know, for the agents 'cause these are my medical issues. You know, like, um, I got, like, cysts like right on my face that I wanna get lanced and drained right away 'cause I'm tired of being lumpy and bumpy. Um, then I got, you know, my feet are bad. I don't have like diabetes or nothing. I just, I'm flat-footed.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: I have wide, flat feet.

Speaker speaker\_0: Okay.

Speaker speaker\_1: And it's hard to find sneakers that are comfortable, that fit me.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And, um, like, that have a good arch, and I can't use an arch because, it, I don't know, it feels like I'm wearing Herman Miller shoes when I have an arch, but it's weird. Um, but my feet are all chopped up. Like, I got like calluses, bunions and stuff. I need somebody to go in there and do some work. And, um, I'm wondering what the copay is for that or if they'll, they'll cover it. You know what I mean? And then, um-

Speaker speaker\_0: Sure thing.

Speaker speaker\_1: ... I also wanna get some things. Like, I wanna, like, maybe start a family. I don't have any kids yet. But I wanna make sure I got, like, you know, swimmers. So, is that like major medical, or...?

Speaker speaker\_0: I wouldn't be able to answer any of those questions, unfortunately, sir.

Speaker speaker\_1: Okay.

Speaker speaker\_0: That would be something you'd have to ask the carrier directly. I can get you their phone number-

Speaker speaker\_1: Okay. Okay.

Speaker speaker\_0: ... whenever you're ready.

Speaker speaker\_1: Um, I am nowhere near a pen right now. And the funny thing is I'm in my office. Um, let me see. Oh, I got a marker. Here we go. Someone stole my pen. Um, all right, so what's the name of the place again now?

Speaker speaker\_0: American Public Life, they'll be your carrier for your medical.

Speaker speaker\_1: American Public Life. Okay. All right. And what's the phone number?

Speaker speaker\_0: So it's 1-800-256-8606. And you wanna hit option four to speak with a representative. And I'm also gonna give you another phone number to reach someone directly who... For your specific questions.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Whenever you're ready.

Speaker speaker\_1: I'm ready.

Speaker speaker\_0: All right, so her name is Sandra. She's with American Public Life.

Speaker speaker\_1: Sandra?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And her phone number is 601-936- 601-936- ... 3287.

Speaker speaker\_1: ... 3287. All right. All right.

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

Speaker speaker\_1: No, that's it for today. Thank you.

Speaker speaker\_0: No problem. You have a great weekend, Mr. Rudd.

Speaker speaker\_1: All right, you too.

Speaker speaker\_0: Thank you.

Speaker speaker\_1: Bye-bye.