Transcript: Malcolm Nash-5008523744690176-5874792341618688

## **Full Transcript**

Thanks for calling Benefits in a Card. This is Malcolm. How can I help you? Hey, Malcolm. Good morning, sir. How are you? I'm doing good, man. How about you? Doing pretty good. Doing real pretty good. Malcolm, this is Brian Williams, Sr., and, um, I'm trying to get some information 'cause, uh, for my benefits. I haven't received my cards yet, um, so but I'm trying to set up something with my doctor. I'm trying to set up an appointment with my doctor, and I'm needing my insurance information. All right. Can I get that from you? Yes, sir. What's- So I can at least give them something until I get my cards? Yes, sir. What staffing company do you work for? Uh, Surge. What's the last four of your social? 6963. First name? Brian. How do you spell it? B-R-I-A-N. Last name? Williams, Sr. All right. For security purposes, can you verify your address and date of birth for me? Yes, sir. It is 285 Grandview Lane, Powder Springs, Georgia 30127. 804-998-3467. 7565. Thank you. So we got a good phone number... I mean, a good email at brianwilliams0765@gmail.com? Yes, sir. All right. So you just need your ID card screen to you, I'm assuming your medical card? Yes. Okay. You mind if I put you in a brief hold while I get that for you? Okay. Thank you. Hey, are you there, Mr. Brian? Yes. Okay. So it looks like your coverage just became active as of this m- today. So, it takes 24 to 48 hours for your ID cards to be generated. I would recommend calling back around Wednesday or Thursday to see if it's been generated by then. So I wouldn't be able to send you your ID card at the moment. And it takes one to two weeks for your physical ID card to get to you. Okay. Because that's... Because you guys... This is, this is the second week you guys are going to be taking out, uh, for my insurance. So, they said check with... The Monday after the first, you know, so I- I didn't call you guys last Monday 'cause you guys... you know, so... But I needed to go ahead and schedule something with my doctor, so... Because I'm a kidney transplant, and I'm running out of medication. So, I'm needing to set an appointment with my doctor so I can get my medication for my transplant. I understand, sir. So on our system, it shows that the first deduction was taken last week to pay for this coverage. So they take the deduction out a week prior to pay for the following coverage. Okay. I thought it should take it out- So that's why you're- I thought it- Go ahead. I thought it was taken the week before. So only then we see a reflection from last week to pay for this week's coverage. Okay. So it looks like a one-week deduction has been taken. Okay. So, and then you guys are getting ready to take out again for this week. Okay. And make the this week's deduction pay for next week's coverage. Right. Because it always... You always take out a week in advance. Mm-hmm. To pay for the following week. Okay. To pay for the following week. Okay. So, um, can you at least tell me who my coverage is with? Yes, sir. So, your medical... So you have both medical plans. You had a preventative care plan, and then the one that covers doctors, hospitals and prescriptions. So your preventative care plan is covered by 90 Degree Benefits. Your medical is covered by American Public Life. Okay. American Public Life. Yes, sir. And... Okay, that's

the VPI, correct? Or the VIP? Yes, sir. Classic. That's the med- Yes, sir. That's the medical plan that covers doctors, hospitals and prescriptions. Okay. And then the other one is the MEC. I'm assuming. That's what I see, that's what I see here. And then I got the dental and vision. Yes, sir. Okay. All right. So which one is it that I need for my doctors and everything? That's, that's the... The VIP Classic one, the American Public Life. American Public Life. Okay. And you don't see the number for that at all? No, sir, because your coverage just became active today, and it takes 24- Okay. ...to 48 hours for them to start generating like the ID cards. Okay. All right.... but, uh, I am covered. Yes, sir, Yes, sir, you do have active coverage as of today. Okay, Okay, so it's American Public Life. 'Cause I, I, I want to at least give them something so at least they can schedule me. Yes, sir. And then, and then that way, um, because I can't give them a card number or a benefit number yet, because that has, that has to generate first. Yes, sir. You can let 'em know that you, you do have active coverage and just waiting for your card information to be generated. Okay. And okay. American Public Life. All right. Okay. All right. Did you want me to go ahead Go ahead? Can you, can you email that for me, please? Email you what exactly? Um, that shows the coverage date, even though today's the d- you know. But the... So I can at least, if they ask information, so I can say that I am actively covered. You get what I'm saying? Oh, just like proof that you do have active coverage? Yes. Yes, sir. Yes, sir. Yes, sir. So what I can do, I'm gonna go ahead and, uh... I'm just doing a screenshot. Uh, give me one moment. All right. Ma, if I put you in a brief hold while I get that together for you? Yes, sir. Thank you. No problem. American Public Life.No. That number's weird. No way. All right. Thank you for holding, Mr. Williams. Are you there? Yes. Hi. Could you verify you received that email? Okay, hold on one second. Okay. So this is gonna be from an info@benefitsinthecard.com. Yes, sir. I did. Thank you so much. No problem. Was there anything else that I could help you with today, Mr. Brian? No, sir. You did absolutely magnificent. Thank you so much, sir. I greatly appreciate it. No problem, Mr. Brian. If there's nothing else, thanks for calling Benefits in a Card Hope. You have a great rest of your week. You too now. Thank you. Take care. Thanks. Bye-bye.

## **Conversation Format**

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

Speaker speaker\_1: Hey, Malcolm. Good morning, sir. How are you?

Speaker speaker\_0: I'm doing good, man. How about you?

Speaker speaker\_1: Doing pretty good. Doing real pretty good. Malcolm, this is Brian Williams, Sr., and, um, I'm trying to get some information 'cause, uh, for my benefits. I haven't received my cards yet, um, so but I'm trying to set up something with my doctor. I'm trying to set up an appointment with my doctor, and I'm needing my insurance information.

Speaker speaker\_0: All right.

Speaker speaker\_1: Can I get that from you?

Speaker speaker\_0: Yes, sir. What's-

Speaker speaker\_1: So I can at least give them something until I get my cards?

Speaker speaker\_0: Yes, sir. What staffing company do you work for?

Speaker speaker\_1: Uh, Surge.

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

Speaker speaker\_1: 6963.

Speaker speaker\_0: First name?

Speaker speaker 1: Brian.

Speaker speaker\_0: How do you spell it?

Speaker speaker\_1: B-R-I-A-N.

Speaker speaker\_0: Last name?

Speaker speaker\_1: Williams, Sr.

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

Speaker speaker\_1: Yes, sir. It is 285 Grandview Lane, Powder Springs, Georgia 30127. 804-998-3467. 7565.

Speaker speaker\_0: Thank you. So we got a good phone number... I mean, a good email at brianwilliams0765@gmail.com?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: All right. So you just need your ID card screen to you, I'm assuming your medical card?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. You mind if I put you in a brief hold while I get that for you?

Speaker speaker\_1: Okay.

Speaker speaker\_0: Thank you. Hey, are you there, Mr. Brian?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. So it looks like your coverage just became active as of this m-today. So, it takes 24 to 48 hours for your ID cards to be generated. I would recommend calling back around Wednesday or Thursday to see if it's been generated by then. So I wouldn't be able to send you your ID card at the moment. And it takes one to two weeks for your physical ID card to get to you.

Speaker speaker\_1: Okay. Because that's... Because you guys... This is, this is the second week you guys are going to be taking out, uh, for my insurance. So, they said check with... The Monday after the first, you know, so I- I didn't call you guys last Monday 'cause you guys... you know, so... But I needed to go ahead and schedule something with my doctor, so... Because I'm a kidney transplant, and I'm running out of medication. So, I'm needing to set an appointment with my doctor so I can get my medication for my transplant.

Speaker speaker\_0: I understand, sir. So on our system, it shows that the first deduction was taken last week to pay for this coverage. So they take the deduction out a week prior to pay for the following coverage.

Speaker speaker\_1: Okay. I thought it should take it out-

Speaker speaker\_0: So that's why you're-

Speaker speaker\_1: I thought it-

Speaker speaker\_0: Go ahead.

Speaker speaker\_1: I thought it was taken the week before.

Speaker speaker\_0: So only then we see a reflection from last week to pay for this week's coverage.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So it looks like a one-week deduction has been taken.

Speaker speaker\_1: Okay. So, and then you guys are getting ready to take out again for this week. Okay.

Speaker speaker\_0: And make the this week's deduction pay for next week's coverage.

Speaker speaker\_1: Right. Because it always... You always take out a week in advance.

Speaker speaker\_0: Mm-hmm. To pay for the following week.

Speaker speaker\_1: Okay. To pay for the following week. Okay. So, um, can you at least tell me who my coverage is with?

Speaker speaker\_0: Yes, sir. So, your medical... So you have both medical plans. You had a preventative care plan, and then the one that covers doctors, hospitals and prescriptions. So your preventative care plan is covered by 90 Degree Benefits. Your medical is covered by American Public Life.

Speaker speaker\_1: Okay. American Public Life.

Speaker speaker 0: Yes, sir.

Speaker speaker\_1: And... Okay, that's the VPI, correct? Or the VIP?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Classic.

Speaker speaker\_0: That's the med- Yes, sir. That's the medical plan that covers doctors, hospitals and prescriptions.

Speaker speaker\_1: Okay. And then the other one is the MEC. I'm assuming. That's what I see, that's what I see here. And then I got the dental and vision.

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Okay. All right. So which one is it that I need for my doctors and everything? That's, that's the...

Speaker speaker 0: The VIP Classic one, the American Public Life.

Speaker speaker\_1: American Public Life. Okay. And you don't see the number for that at all?

Speaker speaker\_0: No, sir, because your coverage just became active today, and it takes 24-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ...to 48 hours for them to start generating like the ID cards.

Speaker speaker\_1: Okay. All right.... but, uh, I am covered.

Speaker speaker\_0: Yes, sir. Yes, sir, you do have active coverage as of today.

Speaker speaker\_1: Okay. Okay, so it's American Public Life. 'Cause I, I, I want to at least give them something so at least they can schedule me.

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: And then, and then that way, um, because I can't give them a card number or a benefit number yet, because that has, that has to generate first.

Speaker speaker\_0: Yes, sir. You can let 'em know that you, you do have active coverage and just waiting for your card information to be generated.

Speaker speaker\_1: Okay. And okay. American Public Life. All right. Okay. All right.

Speaker speaker\_0: Did you want me to go ahead

Speaker speaker\_1: Go ahead?

Speaker speaker\_0: Can you, can you email that for me, please? Email you what exactly?

Speaker speaker\_1: Um, that shows the coverage date, even though today's the d- you know. But the... So I can at least, if they ask information, so I can say that I am actively covered. You get what I'm saying?

Speaker speaker\_0: Oh, just like proof that you do have active coverage?

Speaker speaker\_1: Yes. Yes, sir. Yes, sir.

Speaker speaker\_0: Yes, sir. So what I can do, I'm gonna go ahead and, uh... I'm just doing a screenshot. Uh, give me one moment. All right. Ma, if I put you in a brief hold while I get that together for you?

Speaker speaker\_1: Yes, sir. Thank you.

Speaker speaker\_0: No problem.

Speaker speaker\_1: American Public Life.

Speaker speaker\_2: No. That number's weird. No way.

Speaker speaker\_0: All right. Thank you for holding, Mr. Williams. Are you there?

Speaker speaker\_2: Yes.

Speaker speaker\_0: Hi. Could you verify you received that email?

Speaker speaker\_2: Okay, hold on one second.

Speaker speaker\_0: Okay. So this is gonna be from an info@benefitsinthecard.com.

Speaker speaker\_2: Yes, sir. I did. Thank you so much.

Speaker speaker\_0: No problem. Was there anything else that I could help you with today, Mr. Brian?

Speaker speaker\_2: No, sir. You did absolutely magnificent. Thank you so much, sir. I greatly appreciate it.

Speaker speaker\_0: No problem, Mr. Brian. If there's nothing else, thanks for calling Benefits in a Card Hope. You have a great rest of your week.

Speaker speaker\_2: You too now. Thank you.

Speaker speaker 0: Take care. Thanks.

Speaker speaker\_2: Bye-bye.