**Transcript: Malcolm** 

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## **Full Transcript**

Thanks for calling Benefits in a Card, this is Malcolm. How can I help you? Hello. Um, I'm relatively new to having this, um, I guess, benefits. So I... if I understand correctly, I think I am covered for preventive visits under 90 Degrees- Yes, that's- ... under Benefits in a Card? Is that correct? Can we pull up your account? Yes, please. Can we pull up the account? What F&F, A.D work for? Um, uh, Clinical Staffing Resources. What was the last four of your social? 4193. First name? Lora Alves. Is that L-A-U-R-A? It's actually L-O-R-A. L-O-R-A? Yeah. Thank you. For security purposes, can you verify your address and date of birth for me? Sure. It's 273 Earl Avenue, um, in Lynbrook, New York, 11563. And your date of birth? June 30, '78. Yeah. Thank you. Let's see, we got a good phone number at 917-776-7145? Mm-hmm. Yep. And I think your email is bloralee@gmail.com? That's it. Thank you. All right. So it looks like you have the M.E.F. Enhanced Plan for you and your family? Yes. Yes. All right, so what was your question? So I'm wondering... I, I went for an annual in November and it's... Or, I'm sorry, December, and it looks like it's getting... it keeps repeatedly getting rejected for coverage. And I just spoke with the billing department at my doctor's office and it says... she says that the insurance stated that wellness visits are not covered. Okay. So who did they reach out to? Because with the plan that you have, you have an... you have, uh, you have two carriers. You have 90 Degree Benefits, who covers the preventative stuff, and then you have American Public Life, who covers the doctors and hospitals. Okay. So then if it's... if it's an annual does that go under prevent- I'm assuming preventive, right? I wouldn't be able to answer that question because we're not the carrier. That would be a question you have to ask the carrier directly. 90 Degrees? Yes, ma'am. Okay. Um, can you transfer me then? I don't have their number with me. I can give you their phone number and then I can transfer you as well just so you have their phone number for future Okay. All right. Well, so their phone number is 1-800- Mm-hmm. ... 833- 833- ... 4296. Okay. And this is 90 Degrees. And you wanna hit... And you wanna hit option one to ha- hit the... speak with a representative. Okay. All right. Thank you. No problem. Was there anything else I could help you with today- No, that's it. ... Ms. Laura? All right. I'm gonna go ahead and transfer you.

## **Conversation Format**

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

Speaker speaker\_1: Hello. Um, I'm relatively new to having this, um, I guess, benefits. So I... if I understand correctly, I think I am covered for preventive visits under 90 Degrees-

Speaker speaker\_0: Yes, that's-

Speaker speaker\_1: ... under Benefits in a Card? Is that correct?

Speaker speaker\_0: Can we pull up your account?

Speaker speaker\_1: Yes, please.

Speaker speaker\_0: Can we pull up the account? What F&F, A.D work for?

Speaker speaker\_1: Um, uh, Clinical Staffing Resources.

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

Speaker speaker\_1: 4193.

Speaker speaker\_0: First name?

Speaker speaker\_1: Lora Alves.

Speaker speaker 0: Is that L-A-U-R-A?

Speaker speaker\_1: It's actually L-O-R-A.

Speaker speaker\_0: L-O-R-A?

Speaker speaker\_1: Yeah.

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

Speaker speaker\_1: Sure. It's 273 Earl Avenue, um, in Lynbrook, New York, 11563.

Speaker speaker\_0: And your date of birth?

Speaker speaker\_1: June 30, '78. Yeah.

Speaker speaker\_0: Thank you. Let's see, we got a good phone number at 917-776-7145?

Speaker speaker\_1: Mm-hmm. Yep.

Speaker speaker\_0: And I think your email is bloralee@gmail.com?

Speaker speaker\_1: That's it.

Speaker speaker\_0: Thank you. All right. So it looks like you have the M.E.F. Enhanced Plan for you and your family?

Speaker speaker\_1: Yes. Yes.

Speaker speaker\_0: All right, so what was your question?

Speaker speaker\_1: So I'm wondering... I, I went for an annual in November and it's... Or, I'm sorry, December, and it looks like it's getting... it keeps repeatedly getting rejected for coverage. And I just spoke with the billing department at my doctor's office and it says... she says that the insurance stated that wellness visits are not covered.

Speaker speaker\_0: Okay. So who did they reach out to? Because with the plan that you have, you have an... you have, uh, you have two carriers. You have 90 Degree Benefits, who covers the preventative stuff, and then you have American Public Life, who covers the doctors and hospitals.

Speaker speaker\_1: Okay. So then if it's... if it's an annual does that go under prevent- I'm assuming preventive, right?

Speaker speaker\_0: I wouldn't be able to answer that question because we're not the carrier. That would be a question you have to ask the carrier directly.

Speaker speaker\_1: 90 Degrees?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Okay. Um, can you transfer me then? I don't have their number with me.

Speaker speaker\_0: I can give you their phone number and then I can transfer you as well just so you have their phone number for future

Speaker speaker\_1: Okay. All right.

Speaker speaker\_0: Well, so their phone number is 1-800-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... 833-

Speaker speaker\_1: 833-

Speaker speaker\_0: ... 4296.

Speaker speaker\_1: Okay. And this is 90 Degrees.

Speaker speaker\_0: And you wanna hit... And you wanna hit option one to ha- hit the... speak with a representative.

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

Speaker speaker\_0: No problem. Was there anything else I could help you with today-

Speaker speaker 1: No, that's it.

Speaker speaker\_0: ... Ms. Laura? All right. I'm gonna go ahead and transfer you.