

## Transcript: Malcolm

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### Full Transcript

Welcome to Common Benefits and the Card. This is Malcolm. How can I help you? Hi, Malcolm. Um, I... my, um, pr- my employer, um, currently using my Benefit and the Card, and I'm just confused as to, um, what exactly my plan covers. Um, I was wondering if you could help me out with that. Okay. What staffing company do you work for? Um, Noor Staffing Agency. N-O-O-R. Go ahead and provide your zip code for us. 0914. First name? Colleen. Okay. For security purposes, can you verify your address and date of birth for me? It should be 1385 York Avenue, Apartment 6D, in, um, New York... New York 10021. And the date of birth is July 5th, 1995. Thank you. So your phone number is 609-495-5741? Yes. And your email is colleen.limofficial@gmail.com? That is correct. Okay. So it looks like you had a preventative care plan, the dental plan, the vision plan and the medical plan. Okay. Um, what is the medical plan exactly? So you had a VIP Classic, and that's good for like wellness... I mean that's good for doctors, hospitals and prescriptions. I wouldn't be able to tell you what's specifically covered because we're not the carrier. We're just the plan administrators. Okay. Uh, but, um, can you tell me what the carrier is? Yeah, it'd be American Public Life. American Public Life. Okay. Um, and I received, um... I didn't re- I s- I only received one card for the, um, medical plan. Is that correct? Does it, does it go with the preventative plan and the medical? So the preventative care and the medical plan are two different plans. One card should say 90 Degree Benefits and the other one should say American Public Life. The 90 Degree Benefits card is the preventative care plan, and that's the one that's good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women. Any preventative care services, that is not- Okay. ... covered by the American Public Life. Okay. Um, all right then. So there's... I should have gotten two different cards, you're saying? So with the m- so with the VIP Classic, you have to call and request the card to be sent. Otherwise, it's only sent via email. Oh, okay. Um, would I be able to get that via email? Um, or do I have to call them directly? So it shoulda already been sent, but I can get another one sent to you if you need it. Um, okay. Um, I think actually I do have it. It's American Public Life and it says V-I-P N-E-C in it, I think. Um, I think... Is that the correct one? So there is a dental card. Your dental is covered by American Public Life as well. Okay. Um, all right. One second. Yes. I have that too. Okay. All right, and then you're saying the 90 Degrees is the preventative plan. So that... So, um, that one covers, like... Do both medical and the preventative cover hospital visits? So the VIP is the one that covers hospital visits, but NEC covers preventative care. Okay. And do they both cover, like, imaging? Like, like, um, x-rays, radiology? If so, I'm- No. I wouldn't be able to tell you... I wouldn't be able to tell you what specifically is covered. Okay. So that's a question you just- you have to ask the carrier directly. Okay. All right. Um, okay. Cool. Thank you so much. I was just confused as to which card was which. Um- But do you have all your ID cards? I believe so. Yes. So you should

have four in total. Okay. Yes. I have, um, w- pharmacy, medical, vision and then a... and one that says 90 Degree Benefits. Okay. Um- Okay. So you do have them all? I believe so. Yes. All right. Well, was there anything else that I could help you with today, Miss Lim? Um, if I'm looking for, um, the provider for, um, preventative services, um, it's... is it... do I look under MultiPlan or do I look under American Public Life? You look under MultiPlan. MultiPlan is the network for all the doctors regardless of what plan you have. Okay. And that should work for the preventative and for the medical? Yes, ma'am. Or those... Okay, so they're both... They've... it's... it... the network is under both. Okay. Mm-hmm. All right. Thank you so much. No problem, Miss Lim. If there's nothing else, thanks to Common Benefits and the Card. I hope you have a great rest of your week. You too. Thank you so much. Thank you. Bye-bye.

## Conversation Format

Speaker speaker\_0: Welcome to Common Benefits and the Card. This is Malcolm. How can I help you?

Speaker speaker\_1: Hi, Malcolm. Um, I... my, um, pr- my employer, um, currently using my Benefit and the Card, and I'm just confused as to, um, what exactly my plan covers. Um, I was wondering if you could help me out with that.

Speaker speaker\_0: Okay. What staffing company do you work for?

Speaker speaker\_1: Um, Noor Staffing Agency. N-O-O-R.

Speaker speaker\_0: Go ahead and provide your zip code for us.

Speaker speaker\_1: 0914.

Speaker speaker\_0: First name?

Speaker speaker\_1: Colleen.

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

Speaker speaker\_1: It should be 1385 York Avenue, Apartment 6D, in, um, New York... New York 10021. And the date of birth is July 5th, 1995.

Speaker speaker\_0: Thank you. So your phone number is 609-495-5741?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And your email is colleen.limofficial@gmail.com?

Speaker speaker\_1: That is correct.

Speaker speaker\_0: Okay. So it looks like you had a preventative care plan, the dental plan, the vision plan and the medical plan.

Speaker speaker\_1: Okay. Um, what is the medical plan exactly?

Speaker speaker\_0: So you had a VIP Classic, and that's good for like wellness... I mean that's good for doctors, hospitals and prescriptions. I wouldn't be able to tell you what's specifically covered because we're not the carrier. We're just the plan administrators.

Speaker speaker\_1: Okay. Uh, but, um, can you tell me what the carrier is?

Speaker speaker\_0: Yeah, it'd be American Public Life.

Speaker speaker\_1: American Public Life. Okay. Um, and I received, um... I didn't re- I s- I only received one card for the, um, medical plan. Is that correct? Does it, does it go with the preventative plan and the medical?

Speaker speaker\_0: So the preventative care and the medical plan are two different plans. One card should say 90 Degree Benefits and the other one should say American Public Life. The 90 Degree Benefits card is the preventative care plan, and that's the one that's good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women. Any preventative care services, that is not-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... covered by the American Public Life.

Speaker speaker\_1: Okay. Um, all right then. So there's... I should have gotten two different cards, you're saying?

Speaker speaker\_0: So with the m- so with the VIP Classic, you have to call and request the card to be sent. Otherwise, it's only sent via email.

Speaker speaker\_1: Oh, okay. Um, would I be able to get that via email? Um, or do I have to call them directly?

Speaker speaker\_0: So it shoulda already been sent, but I can get another one sent to you if you need it.

Speaker speaker\_1: Um, okay. Um, I think actually I do have it. It's American Public Life and it says V-I-P N-E-C in it, I think. Um, I think... Is that the correct one?

Speaker speaker\_0: So there is a dental card. Your dental is covered by American Public Life as well.

Speaker speaker\_1: Okay. Um, all right. One second. Yes. I have that too. Okay. All right, and then you're saying the 90 Degrees is the preventative plan. So that... So, um, that one covers, like... Do both medical and the preventative cover hospital visits?

Speaker speaker\_0: So the VIP is the one that covers hospital visits, but NEC covers preventative care.

Speaker speaker\_1: Okay. And do they both cover, like, imaging? Like, like, um, x-rays, radiology? If so, I'm-

Speaker speaker\_0: No. I wouldn't be able to tell you... I wouldn't be able to tell you what specifically is covered.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So that's a question you just- you have to ask the carrier directly.

Speaker speaker\_1: Okay. All right. Um, okay. Cool. Thank you so much. I was just confused as to which card was which. Um-

Speaker speaker\_0: But do you have all your ID cards?

Speaker speaker\_1: I believe so. Yes.

Speaker speaker\_0: So you should have four in total.

Speaker speaker\_1: Okay. Yes. I have, um, w- pharmacy, medical, vision and then a... and one that says 90 Degree Benefits. Okay. Um-

Speaker speaker\_0: Okay. So you do have them all?

Speaker speaker\_1: I believe so. Yes.

Speaker speaker\_0: All right. Well, was there anything else that I could help you with today, Miss Lim?

Speaker speaker\_1: Um, if I'm looking for, um, the provider for, um, preventative services, um, it's... is it... do I look under MultiPlan or do I look under American Public Life?

Speaker speaker\_0: You look under MultiPlan. MultiPlan is the network for all the doctors regardless of what plan you have.

Speaker speaker\_1: Okay. And that should work for the preventative and for the medical?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Or those... Okay, so they're both... They've... it's... it... the network is under both. Okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: All right. Thank you so much.

Speaker speaker\_0: No problem, Miss Lim. If there's nothing else, thanks to Common Benefits and the Card. I hope you have a great rest of your week.

Speaker speaker\_1: You too. Thank you so much.

Speaker speaker\_0: Thank you.

Speaker speaker\_1: Bye-bye.