

## **Transcript: Malcolm**

**Nash-5665146534313984-6575680473481216**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the Card. This is Malcolm. How can I help you? Hey, how you doing? I'm doing good, man. How about you? I'm all right. Uh, this is Christopher Milton. I'm calling to, um, set up a plan today with Mad Can insurance plan, but when you guys give me the plan to register, I want to call my doctor's office to see if my doctor's office will take the insurance for the plan. Well, if you wanna check the... If you want to check that first, you can just go to multiplan.com. You don't have to- Uh- You don't have to call me. I already... I already... Uh, I already actually called them. They said... I gave them my doctor's name. They said my doctor's name is on the plan. I just have to get a plan that covers the doctor. Hello? Okay. I'm here. So what's the last four of your Social? Uh, nine, four, nine, five. First name? Uh, Christopher Milton. First name is spelled, uh, C-R-I-S-T-O-F-E-R. I got you. For security purposes, can you verify your address and date of birth for me? Yes. So address is 3979 East 180th Street. The zip code is 44122. And your city, state, and your date of birth. Uh, the city is Cleveland, state is Ohio. The date of birth is 11/5/1997. Thank you. So we got your phone number, 216-302-9226? Yes. Okay, even19@gmail.com? Yes. Thank you. All right. What type of coverage were you wanting to get enrolled into? Um, I need something that covers my doctor's visits, uh, probably like a multi-plan with, um, medical, dental and vision. Um- So dental and vision are all separate. So the dental will be \$3.38 and the vision will be \$1.99. Okay. And what does that cover? Like does that cover like- So I wouldn't be... So we're... I'm not the carrier or we're not the carrier, so I wouldn't be able to give you detailed information. I know with the dental, it only covers... It says, "Preventative visits are covered at 100% which may include your basic cleanings, checkups and x-rays once per six months. Basic dental work like fillings or extractions, except for surgical extractions will be covered at 80% once you've met your annual deductible of \$50 per person. Any major services like crowns or orthodontia are not covered, and the maximum that the plan will cover is for- \$500 per year." Five hundred dollars? Bro, you broke up. What did you say again, sir? That that plan with them doesn't cover anything except cleanings. I would... Uh, you were breaking up when... as you were talking, sir. Basically... Go ahead. Sorry. You're breaking... Just like, it's like skipping with every word that you're saying. Can you hear me now? I can hear you, but it's like skipping every time you use... Sorry. Explain. Is it still skipping? No, sir. All right. So basically the plan only covers just cleanings? Mm, it says, "Preventative visits are covered at 100%, which may include basic cleanings, checkups, and x-rays once per six months, basic dental work." So it just... It doesn't look like it covers any major services like crowns or orthodontia, but basic dental needs will be provided. So do they cover cavities? I'm not sure, sir. I wouldn't be able to... I wouldn't have detailed information what falls under those categories because we're not the carrier. I can give you the carrier's phone number if you want to... if you have more

detailed questions and you want to- Yeah. ... need the support. Yeah. So I got to... So I got to call... Once I... Once I get the dental... the dental coverage, I got to call y'all back again and then get the number for the vision coverage, too? I can give you both... Before you get enrolled... So you have 30 days from the date you receive your first paycheck to get enrolled. So you can do... If you wanted to call all these people beforehand, you can do that, and then you can give us a call back and get enrolled. Okay. That way you won't have to... so we won't have to cancel or restart the process once you give us a call back. So what's the dental number? Whenever you're ready, I'll give it to you. I'm ready. All right. So her name is Sandra. She works for American Public Life. That'd be the carrier for your dental, your medical. Her phone number is 601-936-3287. Six, six... You said 601? Yes, sir. 601-936-3287. Okay. That's for dental and medical? Yes, sir. She covers the... They cover the dental and the medical. That's American Public Life. And what about vision? I'm blind, so. Right. So for vision, it would be MetLife. I can give you their phone number whenever you're ready. Okay. It's 1-800-615- 1-800- It's 1-800-615-1883. So I have to call all these people, give you guys a call back and go ahead and enroll? Yeah, if you decide to enroll, yes, sir. You can talk those people in once you get the information. I can also send you the benefits guide as well, if you want me to do that. Uh, yeah, that's fine. Okay. Give me one moment. I can get that sent to your email. That way you can look over that as well. And these are... You said these are the plans I can choose from? Yes, sir. The benefits guide I'll be sending you, that'll, that'll have all the information about the plans available to you. Okay. All right. All right. Is there anything... Is there anything else I can help you with, hey, Mr. Milton? Uh, no. No, sir. That's all. All right. If there's nothing else, Mr. Milton, thanks for calling Benefits in the Card. I hope you have a great day. You too, my friend. Thank you.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thanks for calling Benefits in the Card. This is Malcolm. How can I help you?

Speaker speaker\_2: Hey, how you doing?

Speaker speaker\_1: I'm doing good, man. How about you?

Speaker speaker\_2: I'm all right. Uh, this is Christopher Milton. I'm calling to, um, set up a plan today with Mad Can insurance plan, but when you guys give me the plan to register, I want to call my doctor's office to see if my doctor's office will take the insurance for the plan.

Speaker speaker\_1: Well, if you wanna check the... If you want to check that first, you can just go to [multiplan.com](http://multiplan.com). You don't have to-

Speaker speaker\_2: Uh-

Speaker speaker\_1: You don't have to call me.

Speaker speaker\_2: I already... I already... Uh, I already actually called them. They said... I gave them my doctor's name. They said my doctor's name is on the plan. I just have to get a plan that covers the doctor. Hello?

Speaker speaker\_1: Okay. I'm here. So what's the last four of your Social?

Speaker speaker\_2: Uh, nine, four, nine, five.

Speaker speaker\_1: First name?

Speaker speaker\_2: Uh, Christopher Milton. First name is spelled, uh, C-R-I-S-T-O-F-E-R.

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

Speaker speaker\_2: Yes. So address is 3979 East 180th Street. The zip code is 44122.

Speaker speaker\_1: And your city, state, and your date of birth.

Speaker speaker\_2: Uh, the city is Cleveland, state is Ohio. The date of birth is 11/5/1997.

Speaker speaker\_1: Thank you. So we got your phone number, 216-302-9226?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay, even19@gmail.com?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Thank you. All right. What type of coverage were you wanting to get enrolled into?

Speaker speaker\_2: Um, I need something that covers my doctor's visits, uh, probably like a multi-plan with, um, medical, dental and vision. Um-

Speaker speaker\_1: So dental and vision are all separate. So the dental will be \$3.38 and the vision will be \$1.99.

Speaker speaker\_2: Okay. And what does that cover? Like does that cover like-

Speaker speaker\_1: So I wouldn't be... So we're... I'm not the carrier or we're not the carrier, so I wouldn't be able to give you detailed information. I know with the dental, it only covers... It says, "Preventative visits are covered at 100% which may include your basic cleanings, checkups and x-rays once per six months. Basic dental work like fillings or extractions, except for surgical extractions will be covered at 80% once you've met your annual deductible of \$50 per person. Any major services like crowns or orthodontia are not covered, and the maximum that the plan will cover is for- \$500 per year."

Speaker speaker\_2: Five hundred dollars?

Speaker speaker\_1: Bro, you broke up. What did you say again, sir?

Speaker speaker\_2: That that plan with them doesn't cover anything except cleanings.

Speaker speaker\_1: I would... Uh, you were breaking up when... as you were talking, sir.

Speaker speaker\_2: Basically... Go ahead. Sorry.

Speaker speaker\_1: You're breaking... Just like, it's like skipping with every word that you're saying.

Speaker speaker\_2: Can you hear me now?

Speaker speaker\_1: I can hear you, but it's like skipping every time you use... Sorry. Explain.

Speaker speaker\_2: Is it still skipping?

Speaker speaker\_1: No, sir.

Speaker speaker\_2: All right. So basically the plan only covers just cleanings?

Speaker speaker\_1: Mm, it says, "Preventative visits are covered at 100%, which may include basic cleanings, checkups, and x-rays once per six months, basic dental work." So it just... It doesn't look like it covers any major services like crowns or orthodontia, but basic dental needs will be provided.

Speaker speaker\_2: So do they cover cavities?

Speaker speaker\_1: I'm not sure, sir. I wouldn't be able to... I wouldn't have detailed information what falls under those categories because we're not the carrier. I can give you the carrier's phone number if you want to... if you have more detailed questions and you want to-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... need the support.

Speaker speaker\_2: Yeah. So I got to... So I got to call... Once I... Once I get the dental... the dental coverage, I got to call y'all back again and then get the number for the vision coverage, too?

Speaker speaker\_1: I can give you both... Before you get enrolled... So you have 30 days from the date you receive your first paycheck to get enrolled. So you can do... If you wanted to call all these people beforehand, you can do that, and then you can give us a call back and get enrolled.

Speaker speaker\_2: Okay.

Speaker speaker\_1: That way you won't have to... so we won't have to cancel or restart the process once you give us a call back.

Speaker speaker\_2: So what's the dental number?

Speaker speaker\_1: Whenever you're ready, I'll give it to you.

Speaker speaker\_2: I'm ready.

Speaker speaker\_1: All right. So her name is Sandra. She works for American Public Life. That'd be the carrier for your dental, your medical. Her phone number is 601-936-3287.

Speaker speaker\_2: Six, six... You said 601?

Speaker speaker\_1: Yes, sir. 601-936-3287.

Speaker speaker\_2: Okay. That's for dental and medical?

Speaker speaker\_1: Yes, sir. She covers the... They cover the dental and the medical. That's American Public Life.

Speaker speaker\_2: And what about vision? I'm blind, so.

Speaker speaker\_1: Right. So for vision, it would be MetLife. I can give you their phone number whenever you're ready.

Speaker speaker\_2: Okay.

Speaker speaker\_1: It's 1-800-615-

Speaker speaker\_2: 1-800-

Speaker speaker\_3: It's 1-800-615-1883.

Speaker speaker\_2: So I have to call all these people, give you guys a call back and go ahead and enroll?

Speaker speaker\_1: Yeah, if you decide to enroll, yes, sir. You can talk those people in once you get the information. I can also send you the benefits guide as well, if you want me to do that.

Speaker speaker\_2: Uh, yeah, that's fine.

Speaker speaker\_1: Okay. Give me one moment. I can get that sent to your email. That way you can look over that as well.

Speaker speaker\_2: And these are... You said these are the plans I can choose from?

Speaker speaker\_1: Yes, sir. The benefits guide I'll be sending you, that'll, that'll have all the information about the plans available to you.

Speaker speaker\_2: Okay. All right.

Speaker speaker\_1: All right. Is there anything... Is there anything else I can help you with, hey, Mr. Milton?

Speaker speaker\_2: Uh, no. No, sir. That's all.

Speaker speaker\_1: All right. If there's nothing else, Mr. Milton, thanks for calling Benefits in the Card. I hope you have a great day.

Speaker speaker\_2: You too, my friend. Thank you.