

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in a Card. This is Malcolm. How can I help you? Hi, Malcolm. I just wanted to see if, um, something about my insurance, like how many appointments I get allotted for something. So that's a question you want to ask your carrier directly. What does your ID card say? Does it say 90 Degree Benefits or American Public Life? Um, mm, I think 90 Degree Benefits on the back. It's like, there's like 800 things on this card. Actually, you need to grab me the question you were gonna ask me. So how do I get that phone number? Because on the, um, the insurance cards you guys provide, there's noth- no way to get out, in touch with them. There's no phone numbers on here. Yeah, I can give you the phone number whenever you're ready. All right, go ahead. It's 1-800-833-4296. So can I ask you a quick question? And you want to hit option one. Yes, ma'am? So you guys are Benefits in a Card, so my insurance is technically not Benefits in a Card, it's 90 Degree Benefits? Yes, ma'am. We're not a carrier. We're not, we're just a plan administrator. All we do is get you guys enrolled or unenrolled from the coverage. Okay, so 90 Degree Benefits is my actual, like, insurance then? If that's what it says on the ID card. Yes. I can pull up your account and see what extra plans you have. Can you? 'Cause on this card it's like such a cluster fuck, I'm so sorry. No, you're fine. So what, what staffing company do you work for? Um, ETC. What's the last four of your Social? 4468. First name? Caitlyn. Last name? Griswold. All right, for security purposes can you verify your address and date of birth for me? 29864 Donna Lane, Chesterfield, Michigan. Birthday is, uh, 6/19/1986. Thank you. So we got your phone number, 810-858-8628? Correct. And your email is caitlyn@griswold@gmail.com? Correct. Thank you. All right, so you actually have... So have the dental, the vision, the behavior health and the MEC enhanced. So with the MEC enhanced, you do, you have both 90 Degree and, uh, American Public Life as your carrier. So I'm- Where are you at? I know, because it's all broken into, like, different things. I see that there's, like, different providers for each. I'm just trying to get, like, um, like a doctor's appointment, and I know I have coverage, but I don't know how many I'm allotted, if that's like once every three years or whatever. And I can't tell on the thing you guys provide, like the breakdown, so that's why I just figured I'd call. So who would I best call do you think? So if it's a doctor, you, you'll want to call American Public Life 'cause they cover doctors, hospitals and prescriptions. The MEC, the preventative stuff is covered by 90 Degree Benefits. That's like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care stuff. So I'm con- So on my insurance card though, it has nothing about APL. Is that normal or no? You probably haven't... So you do have two separate cards. I'm assuming you only receive your MEC preventative care card, and that's why it has 90 Degree Benefits on it. 'Cause with the, with the medical, you have to call and request it. Otherwise, it's only sent via email. Okay, let me see. I just, just so I can give it to the right provider. Mm-hmm. That's crazy 'cause the last one, they, the last

time I went to the doctor, they went off just my insurance card, so they must have had to do some digging then. Okay. Um, what's the APL number? It's 1-800-256-8606. Can you send me a copy of the APL card? Yes, ma'am. I'm actually doing that. I'm in the process of doing that right now. Thank you. I can't find it in my phone for some reason, so I, I appreciate you. You're fine. And you want to hit option four to speak with a representative with the, um, APL phone number. Okay, so APL is for, like, doctors appointments, stuff like that. Mm-hmm. Um, the other stuff's preventative. So I could give them either their info and they'd probably be able to figure it out at some point? Yes, ma'am. I'm assuming. Okay. Depending on what you're getting done. But I wouldn't be able to answer the question of how many visits you have. Sure, yeah. ... because I'm not your carrier. That would be something you want to ask American Public Life directly. Thank you for your help. I appreciate you and, uh, hope you have a great day. You too, Ms. Griswold. So do you have, do you have your dental card too? Um, yeah, I have the dental card. My dentist has that one. I think the only... I mean, I don't even know. I, for whatever reason... Uh. All right. Aw. So I just sent, I just sent an ID card to your email. Could you confirm that you received it? Yep, give me one second. And let me know if it's different than the ID card that you have? Yeah, no problem. Yeah. So my question is every year when it's, like, just automatically renewed, do I get a new card or is it gonna be the same card that... You'll have the same card. Okay. Uh, let me see if it comes through. Give me just a second. Sometimes it does go to your spam folder as well. Well then I don't know if you have an iPhone. They just changed the well, like, email things are all messed up. Really? Okay, perfect. It's just weird. It c- it breaks it down into, like, different, um, sections so you can't... Yeah, it's strange. Okay, cool, I got it. All right. So does that look different than the card that you have? Yeah. So my question too is on here, the one card I have in my hand, it's like the pharmacy something else and then there's a pharmacy on here. So, like, which one do I use or do they both work at that point? It depends on what you, what you, what you need. So, like, one's, like I said, the one you have in person, the physical one's probably your preventative care card. Okay. So that's one of these you would use for any preventative services. And then the one that I just sent you is your American Public Life card, which is good for, like, doctors, hospitals and prescriptions. Nice. Cool. I've been doing this wrong the whole time, so thank you for clearing that up. I appreciate you. No problem, Ms. Griswold. Was there anything else I can help you with today? Nope, that's gonna be it. If there's nothing else, thanks for calling Benefits in a Card. Hope you have a great rest of your day. You too. Bye.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in a Card. This is Malcolm. How can I help you?

Speaker speaker_1: Hi, Malcolm. I just wanted to see if, um, something about my insurance, like how many appointments I get allotted for something.

Speaker speaker_0: So that's a question you want to ask your carrier directly. What does your ID card say? Does it say 90 Degree Benefits or American Public Life?

Speaker speaker_1: Um, mm, I think 90 Degree Benefits on the back. It's like, there's like 800 things on this card.

Speaker speaker_0: Actually, you need to grab me the question you were gonna ask me.

Speaker speaker_1: So how do I get that phone number? Because on the, um, the insurance cards you guys provide, there's noth- no way to get out, in touch with them. There's no phone numbers on here.

Speaker speaker_0: Yeah, I can give you the phone number whenever you're ready.

Speaker speaker_1: All right, go ahead.

Speaker speaker_0: It's 1-800-833-4296.

Speaker speaker_1: So can I ask you a quick question?

Speaker speaker_0: And you want to hit option one. Yes, ma'am?

Speaker speaker_1: So you guys are Benefits in a Card, so my insurance is technically not Benefits in a Card, it's 90 Degree Benefits?

Speaker speaker_0: Yes, ma'am. We're not a carrier. We're not, we're just a plan administrator. All we do is get you guys enrolled or unenrolled from the coverage.

Speaker speaker_1: Okay, so 90 Degree Benefits is my actual, like, insurance then?

Speaker speaker_0: If that's what it says on the ID card.

Speaker speaker_1: Yes.

Speaker speaker_0: I can pull up your account and see what extra plans you have.

Speaker speaker_1: Can you? 'Cause on this card it's like such a cluster fuck, I'm so sorry.

Speaker speaker_0: No, you're fine. So what, what staffing company do you work for?

Speaker speaker_1: Um, ETC.

Speaker speaker_0: What's the last four of your Social?

Speaker speaker_1: 4468.

Speaker speaker_0: First name?

Speaker speaker_1: Caitlyn.

Speaker speaker_0: Last name?

Speaker speaker_1: Griswold.

Speaker speaker_0: All right, for security purposes can you verify your address and date of birth for me?

Speaker speaker_1: 29864 Donna Lane, Chesterfield, Michigan. Birthday is, uh, 6/19/1986.

Speaker speaker_0: Thank you. So we got your phone number, 810-858-8628?

Speaker speaker_1: Correct.

Speaker speaker_0: And your email is caitlyn@griswold@gmail.com?

Speaker speaker_1: Correct.

Speaker speaker_0: Thank you. All right, so you actually have... So have the dental, the vision, the behavior health and the MEC enhanced. So with the MEC enhanced, you do, you have both 90 Degree and, uh, American Public Life as your carrier.

Speaker speaker_1: So I'm-

Speaker speaker_0: Where are you at?

Speaker speaker_1: I know, because it's all broken into, like, different things. I see that there's, like, different providers for each. I'm just trying to get, like, um, like a doctor's appointment, and I know I have coverage, but I don't know how many I'm allotted, if that's like once every three years or whatever. And I can't tell on the thing you guys provide, like the breakdown, so that's why I just figured I'd call. So who would I best call do you think?

Speaker speaker_0: So if it's a doctor, you, you'll want to call American Public Life 'cause they cover doctors, hospitals and prescriptions. The MEC, the preventative stuff is covered by 90 Degree Benefits. That's like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care stuff.

Speaker speaker_1: So I'm con- So on my insurance card though, it has nothing about APL. Is that normal or no?

Speaker speaker_0: You probably haven't... So you do have two separate cards. I'm assuming you only receive your MEC preventative care card, and that's why it has 90 Degree Benefits on it. 'Cause with the, with the medical, you have to call and request it. Otherwise, it's only sent via email.

Speaker speaker_1: Okay, let me see. I just, just so I can give it to the right provider.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: That's crazy 'cause the last one, they, the last time I went to the doctor, they went off just my insurance card, so they must have had to do some digging then. Okay. Um, what's the APL number?

Speaker speaker_0: It's 1-800-256-8606.

Speaker speaker_1: Can you send me a copy of the APL card?

Speaker speaker_0: Yes, ma'am. I'm actually doing that. I'm in the process of doing that right now.

Speaker speaker_1: Thank you. I can't find it in my phone for some reason, so I, I appreciate you.

Speaker speaker_0: You're fine. And you want to hit option four to speak with a representative with the, um, APL phone number.

Speaker speaker_1: Okay, so APL is for, like, doctors appointments, stuff like that.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, the other stuff's preventative. So I could give them either their info and they'd probably be able to figure it out at some point?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: I'm assuming. Okay.

Speaker speaker_0: Depending on what you're getting done. But I wouldn't be able to answer the question of how many visits you have.

Speaker speaker_1: Sure, yeah.

Speaker speaker_0: ... because I'm not your carrier. That would be something you want to ask American Public Life directly.

Speaker speaker_1: Thank you for your help. I appreciate you and, uh, hope you have a great day.

Speaker speaker_0: You too, Ms. Griswold. So do you have, do you have your dental card too?

Speaker speaker_1: Um, yeah, I have the dental card. My dentist has that one. I think the only... I mean, I don't even know. I, for whatever reason... Uh.

Speaker speaker_0: All right.

Speaker speaker_1: Aw.

Speaker speaker_0: So I just sent, I just sent an ID card to your email. Could you confirm that you received it?

Speaker speaker_1: Yep, give me one second.

Speaker speaker_0: And let me know if it's different than the ID card that you have?

Speaker speaker_1: Yeah, no problem. Yeah. So my question is every year when it's, like, just automatically renewed, do I get a new card or is it gonna be the same card that...

Speaker speaker_0: You'll have the same card.

Speaker speaker_1: Okay. Uh, let me see if it comes through. Give me just a second.

Speaker speaker_0: Sometimes it does go to your spam folder as well.

Speaker speaker_1: Well then I don't know if you have an iPhone. They just changed the well, like, email things are all messed up.

Speaker speaker_0: Really?

Speaker speaker_1: Okay, perfect. It's just weird. It c- it breaks it down into, like, different, um, sections so you can't... Yeah, it's strange. Okay, cool, I got it.

Speaker speaker_0: All right. So does that look different than the card that you have?

Speaker speaker_1: Yeah. So my question too is on here, the one card I have in my hand, it's like the pharmacy something else and then there's a pharmacy on here. So, like, which one do I use or do they both work at that point?

Speaker speaker_0: It depends on what you, what you, what you need. So, like, one's, like I said, the one you have in person, the physical one's probably your preventative care card.

Speaker speaker_1: Okay.

Speaker speaker_0: So that's one of these you would use for any preventative services. And then the one that I just sent you is your American Public Life card, which is good for, like, doctors, hospitals and prescriptions.

Speaker speaker_1: Nice. Cool. I've been doing this wrong the whole time, so thank you for clearing that up. I appreciate you.

Speaker speaker_0: No problem, Ms. Griswold. Was there anything else I can help you with today?

Speaker speaker_1: Nope, that's gonna be it.

Speaker speaker_0: If there's nothing else, thanks for calling Benefits in a Card. Hope you have a great rest of your day.

Speaker speaker_1: You too. Bye.