

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. ... call Benefits in a Card, this is Malcolm, how can I help you? How you doing, Malcolm? My name is Jonathan Brown. Malcolm, uh, I work for ASMIC, uh, in Chicago. Uh, the company has changed to Cara or some type of seller company or whatever. Mm-hmm. So, we was once insured, we was once insured... I was once insured by UnitedHealthcare. Okay. So, I just was informed yesterday that, uh, that my company no longer carries UnitedHealthcare and I'm no longer insured at all. So, when I reached out to, uh, my employer, they told me that I need to call BIC, whatever this is, and enroll. But I explained to them, why, why wasn't I informed that they no longer carry UnitedHealthcare or I was no longer insured? So, they apologized and had me to call this number. So I'm trying to figure out what is my next step. Let me get you enrolled online. What's the I- what's the last four of your social? 2824. Say it one more time? 2824. First name? Jonathan. Last name? Brown. And for security purposes, can you verify your address and date of birth for me? Uh, 5715 West West End Avenue, Chicago, Illinois, 60644, Apartment One. And you said, uh, what I... oh, 13076. All right. We got a good phone number, 773-703-3812? Yes, sir, that's it. Let me get email. Is mail.jonathan.brown@gmail.com? Yes, sir, that's me. All right. Just so you know, that none of these plans are PPO plans. They're all limited benefits plans. So, you guys have no PPO plan? No, sir. So, w- with no PPO plan, that limits... that, that'll limit me to where I can go, right? Not necessarily 'cause there is a network. You would just go to multiplan.com. That website will tell you what doctors in the area take your insurance. Yeah. I mean- What it means is, like, so the limited benefits means that the doctor and the member sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of the claim will be your responsibility. Okay. So I'm saying, so do... I mean, okay. I mean, with me previously having a PPO, right? So I was able to get a lot of stuff done as far as medical wise, surgeries, stuff of that nature. So if this'll limit me from doing that, what would the cost of this insurance be? Depends on what you get enrolled into. The plans have different prices. Yeah. So yeah, that's what I'm trying to, uh, I'm trying to figure out. So, I mean, can you run some of your plans by me? If you like, I can send you the benefits guide, and that will give you a more detailed look into what you're getting yourself into. Yeah, this is crazy, man. Yeah, you can send it to me, man. But if I'd have knew that, man, I coulda, uh, I coulda enrolled at the first of the year, man, with a better medical, because now they got me in a bind, man, and I got kids and everything, man. So it'll, it'll put me in a situation. I'm not trying to pay a high premium. I'm not trying to get jacked. And I know you're only doing your job, is, is doing customer service, man. But it don't make... it don't make any sense, man. I mean, they think- Yeah. I mean, you know, being minorities, they think they can... I mean, they make millions on the back of minorities that they can just push off anything on us, and it doesn't

make any sense. You know what I'm saying? This shit is crazy, bro. And it's not your fault, like I said, you know? But, you know, uh, it's, it's ridiculous, man. And, I mean, what kind of... I mean, like you say, you don't even know what kind of insurance companies it is, right? No, I do. So the Amer- so American Public Life covers the majority of the coverages, like the critical illness, the dental, the group accident, the insure plus, and the short term disability and the life insurance. The medical, I mean the dental is covered by M- Oh wait, no, the vision is covered by MetLife, and then the preventative care is paid by 90 Degree Benefit. Those will be your main- I'm okay, thanks. Y'all everybody look out the window. Those will be your main carriers. Yeah. Right. What's up, buddy? What's up? How you doing? Yeah. So is it possible that I can, uh... I mean, if you can send them over to me 'cause I'm trying to find a plan that I can enroll dental, vision and everything else into, man, if you guys have a plan like that. So there, there wouldn't be a plan that combines them all. Yeah. But I would say like the dental, for you and children, it would be \$9.59. And then the vision- Okay, one- ... would be \$4.92. Okay. And then with medical, it depends when you would get enrolled into them. Okay. Okay, so can you enroll me in any of that? Can you enroll me in dental and vision? Yes, sir. You can get enrolled... You're eligible to get enrolled in all of them. I just sent you the benefits guide if you want to look over it beforehand. Okay. Well, you can send it over to me. That'd be great. Yes, sir, 'cause you guys are an open enrollment February 1st, so you have until then- Okay. Then... Okay. ... to get enrolled. All right. Yeah, you can send everything over, over to me and I can check it out, and then I can go from there. Then I can... Would I have to reach back out to, to you guys or can I just enroll online? You could recheck- reach back out to us or you can enroll overline, inline, uh, online, whichever you prefer. Okay. Well, if you could send me over the guide and I can, uh, I can take a look at it, then I can call back. Okay. I just sent it to you. It should be from the info@benefitsinacard.com. Okay. Okay. Thanks a lot, sir. No problem, Mr. Jonathan. Was there anything else I can help you with today? No, sir. That's about it. Benefits in a Card. Hope you have a great rest of your day, man. All right. You too.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: ... call Benefits in a Card, this is Malcolm, how can I help you?

Speaker speaker_2: How you doing, Malcolm? My name is Jonathan Brown. Malcolm, uh, I work for ASMIC, uh, in Chicago. Uh, the company has changed to Cara or some type of seller company or whatever.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So, we was once insured, we was once insured... I was once insured by UnitedHealthcare.

Speaker speaker_1: Okay.

Speaker speaker_2: So, I just was informed yesterday that, uh, that my company no longer carries UnitedHealthcare and I'm no longer insured at all. So, when I reached out to, uh, my

employer, they told me that I need to call BIC, whatever this is, and enroll. But I explained to them, why, why wasn't I informed that they no longer carry UnitedHealthcare or I was no longer insured? So, they apologized and had me to call this number. So I'm trying to figure out what is my next step.

Speaker speaker_1: Let me get you enrolled online. What's the I- what's the last four of your social?

Speaker speaker_2: 2824.

Speaker speaker_1: Say it one more time?

Speaker speaker_2: 2824.

Speaker speaker_1: First name?

Speaker speaker_2: Jonathan.

Speaker speaker_1: Last name?

Speaker speaker_2: Brown.

Speaker speaker_1: And for security purposes, can you verify your address and date of birth for me?

Speaker speaker_2: Uh, 5715 West West End Avenue, Chicago, Illinois, 60644, Apartment One. And you said, uh, what I... oh, 13076.

Speaker speaker_1: All right. We got a good phone number, 773-703-3812?

Speaker speaker_2: Yes, sir, that's it.

Speaker speaker_1: Let me get email. Is mail.jonathan.brown@gmail.com?

Speaker speaker_2: Yes, sir, that's me.

Speaker speaker_1: All right. Just so you know, that none of these plans are PPO plans. They're all limited benefits plans.

Speaker speaker_2: So, you guys have no PPO plan?

Speaker speaker_1: No, sir.

Speaker speaker_2: So, w- with no PPO plan, that limits... that, that'll limit me to where I can go, right?

Speaker speaker_1: Not necessarily 'cause there is a network. You would just go to multiplan.com. That website will tell you what doctors in the area take your insurance.

Speaker speaker_2: Yeah. I mean-

Speaker speaker_1: What it means is, like, so the limited benefits means that the doctor and the member sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the

remainder of the claim will be your responsibility.

Speaker speaker_2: Okay. So I'm saying, so do... I mean, okay. I mean, with me previously having a PPO, right? So I was able to get a lot of stuff done as far as medical wise, surgeries, stuff of that nature. So if this'll limit me from doing that, what would the cost of this insurance be?

Speaker speaker_1: Depends on what you get enrolled into. The plans have different prices.

Speaker speaker_2: Yeah. So yeah, that's what I'm trying to, uh, I'm trying to figure out. So, I mean, can you run some of your plans by me?

Speaker speaker_1: If you like, I can send you the benefits guide, and that will give you a more detailed look into what you're getting yourself into.

Speaker speaker_2: Yeah, this is crazy, man. Yeah, you can send it to me, man. But if I'd have knew that, man, I coulda, uh, I coulda enrolled at the first of the year, man, with a better medical, because now they got me in a bind, man, and I got kids and everything, man. So it'll, it'll put me in a situation. I'm not trying to pay a high premium. I'm not trying to get jacked. And I know you're only doing your job, is, is doing customer service, man. But it don't make... it don't make any sense, man. I mean, they think-

Speaker speaker_1: Yeah.

Speaker speaker_2: I mean, you know, being minorities, they think they can... I mean, they make millions on the back of minorities that they can just push off anything on us, and it doesn't make any sense. You know what I'm saying? This shit is crazy, bro. And it's not your fault, like I said, you know? But, you know, uh, it's, it's ridiculous, man. And, I mean, what kind of... I mean, like you say, you don't even know what kind of insurance companies it is, right?

Speaker speaker_1: No, I do. So the Amer- so American Public Life covers the majority of the coverages, like the critical illness, the dental, the group accident, the insure plus, and the short term disability and the life insurance. The medical, I mean the dental is covered by M- Oh wait, no, the vision is covered by MetLife, and then the preventative care is paid by 90 Degree Benefit. Those will be your main-

Speaker speaker_3: I'm okay, thanks. Y'all everybody look out the window.

Speaker speaker_1: Those will be your main carriers.

Speaker speaker_2: Yeah. Right.

Speaker speaker_3: What's up, buddy?

Speaker speaker_2: What's up? How you doing? Yeah. So is it possible that I can, uh... I mean, if you can send them over to me 'cause I'm trying to find a plan that I can enroll dental, vision and everything else into, man, if you guys have a plan like that.

Speaker speaker_1: So there, there wouldn't be a plan that combines them all.

Speaker speaker_2: Yeah.

Speaker speaker_1: But I would say like the dental, for you and children, it would be \$9.59. And then the vision-

Speaker speaker_2: Okay, one-

Speaker speaker_1: ... would be \$4.92.

Speaker speaker_2: Okay.

Speaker speaker_1: And then with medical, it depends when you would get enrolled into them.

Speaker speaker_2: Okay. Okay, so can you enroll me in any of that? Can you enroll me in dental and vision?

Speaker speaker_1: Yes, sir. You can get enrolled... You're eligible to get enrolled in all of them. I just sent you the benefits guide if you want to look over it beforehand.

Speaker speaker_2: Okay. Well, you can send it over to me. That'd be great.

Speaker speaker_1: Yes, sir, 'cause you guys are an open enrollment February 1st, so you have until then-

Speaker speaker_2: Okay. Then... Okay.

Speaker speaker_1: ... to get enrolled.

Speaker speaker_2: All right. Yeah, you can send everything over, over to me and I can check it out, and then I can go from there. Then I can... Would I have to reach back out to, to you guys or can I just enroll online?

Speaker speaker_1: You could recheck- reach back out to us or you can enroll overline, inline, uh, online, whichever you prefer.

Speaker speaker_2: Okay. Well, if you could send me over the guide and I can, uh, I can take a look at it, then I can call back.

Speaker speaker_1: Okay. I just sent it to you. It should be from the info@benefitsinacard.com.

Speaker speaker_2: Okay. Okay. Thanks a lot, sir.

Speaker speaker_1: No problem, Mr. Jonathan. Was there anything else I can help you with today?

Speaker speaker_2: No, sir. That's about it.

Speaker speaker_1: Benefits in a Card. Hope you have a great rest of your day, man.

Speaker speaker_2: All right. You too.