

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in the Card. This is Malcolm. How can I help you? Yeah, I'm calling to find out, um, about your medical, dental and vision benefits. Um, my husband is applying for a job at, um, a temp agency and they gave us this number, um, as the, um, the company that provides the medical, dental and vision. So can you tell us about the, um... First of all, what is the insurance company name? So the medical and dental is covered by American Public Life and the vision will be covered by MetLife. Okay, American Public Life. And what's the deductible for medical? So w- there's no deductible for medical because none of these plans are PPO plans. They're all limited benefits plans. So what that means is the doctor or the member sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount. And dependent- excuse me, depending on the services rendered and the coverage, the remainder of that claim will be your responsibility. Hmm. So it's not a PPO where they have a set amount that they agree on for like office visits and preventative i- j- j- Yeah, none- Mm-hmm. Yeah, none of these are PPOs. Okay, so it's preventative care like you go to your doctor, um, just for a checkup on? They do offer preventative care plans. Okay. But it's not all- Okay. ... preventative. Yeah. Okay. Um, do you have a list of providers that take your insurance in Georgia? So in order to find a provider, you would go to multiplan.com. That website will tell you what doctors in the area take your insurance. Multiplan.com. Okay. So is multi... Is that the name of- That's the network. The network? Okay. I'm there now. And then, um, uh, what about like, um, urgent care visits? You know, ER, hospital visits? So those, those are covered in, uh, depending on what plan you get enrolled into. Okay. So I think- Under VIP Classic or the VIP Standard? Yeah, that'd be under... Yeah, those plans cover doctor's, hospitals and prescriptions, the VIP plans. The MEC plan is the one that covers preventative care services. Okay. So it's better to get the VIP Classic? Say that again? Is that the s- It's better to get the VIP Classic? Unfortunately, I wouldn't be able to make any recommendations. It's just whatever- Okay. ... works better for you and it's- Yes. ... in the situation que- you need it for. Okay. So the MEC plan is good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services. And then that's not included in the VIP plan. The VIP plans are for like doctor's, hospitals and prescriptions. So to give you a quick difference between the two. One is for if you're feeling like you're going to be sick, and the other one is if you are sick. So the MEC plan is like, oh, you got some symptoms, you want to get tested out to see if you're sick. The VIP plan is if you're already past that stage and you're already sick and you need to be seen. If that makes sense. Mm-hmm. It does. Are there any, um, pre-conditions, like if like, that aren't covered, preexisting conditions? You mean like critical illnesses? No, like preexisting conditions. Like if someone has diabetes already, is that not covered? Yeah, I guess, on critical il- Uh, so let's see. What staffing company do you work for? I have to pull up

the benefits guide. Med Surge. Med Surge. What's the last four of your Social? 7017. First name? Jamie. S- Say that one more time. Jamie. J-A-M-I-E. And last name? Kelley. K-E-L-L-E-Y. All right. For security purposes, can you verify your address and date of birth for me? Yeah. 245 Franklin Forum Circle. That's Fayetteville, Georgia. 30214. And date of birth? 1/20/1978. Thank you. So we got your phone number, 404-573-6974. Yeah. And the email is jamie.kelley3@gmail.com? Yeah. Thank you. All right. So let me see what plans they offer. So yeah, they, so they... Okay, so they do offer the, uh, free Rx with the MEC. So the MEC tells you already, like I was saying before, that's things like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services, but it also includes free Rx which gives you access to over 800 acute and chronic medications. Okay. But it's only for preventative, is that, is that correct? So, uh, what do you mean it's only for preventative? Okay. So they have the Classic and then you mentioned the other one where it says wellness checks. Like, like, like this, uh, she, she takes, um, my wife takes Stelara, Stelara. Uh-huh. Would she be able to get that? Let me see. I'm going to go to the free Rx website. Uh, give me, well, can you spell that out for me? S-T-E-L-A-R-A. S-T-E-L- A-R-A. Is there another name for it? No, that's it. Let's see. Is it two ALJ or just one L? Uh, just one L. S-T-E-L-A-R-A. What is it used for? For Crohn's disease. Not pulling up? No, ma'am. What about Dupixent? D-U-P-I-X-E-N-T. D-U-P- I-X-E. Is that I-X? Yeah. Uh, D as in David, U as in umbrella, P as in Paul, I as in Ingrid, X as in... Fox. Um, E as in Edward, N as in Nancy, T as in table. Doesn't look like it's in there either. Yeah, those are specialty med- drugs. So th- uh, thank you for your time. Um, I think I understand this plan a little bit better now. No problem. Was there anything, any other questions today, Mr. Kelly? Uh, no, sir. Hey, so did you want me to decline the auto-enrollment for SRSS? Uh, let my husband decide. I'm just... We just asking questions right now. He's still there at the store. Yeah, I'm still there. That's why I was asking you if you want- And it will be declined. Did you want me to decline the auto-enrollment? Yeah, yeah. I gotcha. All right. I got that declined for you, Mr. Kelly. You do have 30 days from the date you receive your first paycheck if you ever change your mind about getting enrolled. And if you have- Okay. ... questions, feel free to give us a call back. We're open 8:00 AM to 8:00 PM Eastern Time, Monday through Friday. All right. Thank you very much, man. No problem, Mr. Kelly. Y'all have a great day. All right. Thanks. Mm-hmm. See you.

Conversation Format

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

Speaker speaker_1: Yeah, I'm calling to find out, um, about your medical, dental and vision benefits. Um, my husband is applying for a job at, um, a temp agency and they gave us this number, um, as the, um, the company that provides the medical, dental and vision. So can you tell us about the, um... First of all, what is the insurance company name?

Speaker speaker_0: So the medical and dental is covered by American Public Life and the vision will be covered by MetLife.

Speaker speaker_1: Okay, American Public Life. And what's the deductible for medical?

Speaker speaker_0: So w- there's no deductible for medical because none of these plans are PPO plans. They're all limited benefits plans. So what that means is the doctor or the member sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount. And dependent- excuse me, depending on the services rendered and the coverage, the remainder of that claim will be your responsibility.

Speaker speaker_1: Hmm. So it's not a PPO where they have a set amount that they agree on for like office visits and preventative i- j- j-

Speaker speaker_0: Yeah, none-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Yeah, none of these are PPOs.

Speaker speaker_1: Okay, so it's preventative care like you go to your doctor, um, just for a checkup on?

Speaker speaker_0: They do offer preventative care plans.

Speaker speaker_1: Okay.

Speaker speaker_0: But it's not all-

Speaker speaker_1: Okay.

Speaker speaker_0: ... preventative. Yeah.

Speaker speaker_1: Okay. Um, do you have a list of providers that take your insurance in Georgia?

Speaker speaker_0: So in order to find a provider, you would go to [multiplan.com](https://www.multiplan.com). That website will tell you what doctors in the area take your insurance.

Speaker speaker_1: Multiplan.com. Okay. So is multi... Is that the name of-

Speaker speaker_0: That's the network.

Speaker speaker_1: The network? Okay. I'm there now. And then, um, uh, what about like, um, urgent care visits? You know, ER, hospital visits?

Speaker speaker_0: So those, those are covered in, uh, depending on what plan you get enrolled into.

Speaker speaker_1: Okay. So I think-

Speaker speaker_2: Under VIP Classic or the VIP Standard?

Speaker speaker_0: Yeah, that'd be under... Yeah, those plans cover doctor's, hospitals and prescriptions, the VIP plans. The MEC plan is the one that covers preventative care services.

Speaker speaker_1: Okay.

Speaker speaker_2: So it's better to get the VIP Classic?

Speaker speaker_0: Say that again?

Speaker speaker_1: Is that the s-

Speaker speaker_2: It's better to get the VIP Classic?

Speaker speaker_0: Unfortunately, I wouldn't be able to make any recommendations. It's just whatever-

Speaker speaker_2: Okay.

Speaker speaker_0: ... works better for you and it's-

Speaker speaker_2: Yes.

Speaker speaker_0: ... in the situation que- you need it for.

Speaker speaker_2: Okay.

Speaker speaker_0: So the MEC plan is good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services. And then that's not included in the VIP plan. The VIP plans are for like doctor's, hospitals and prescriptions. So to give you a quick difference between the two. One is for if you're feeling like you're going to be sick, and the other one is if you are sick. So the MEC plan is like, oh, you got some symptoms, you want to get tested out to see if you're sick. The VIP plan is if you're already past that stage and you're already sick and you need to be seen. If that makes sense.

Speaker speaker_2: Mm-hmm. It does.

Speaker speaker_1: Are there any, um, pre-conditions, like if like, that aren't covered, preexisting conditions?

Speaker speaker_0: You mean like critical illnesses?

Speaker speaker_1: No, like preexisting conditions. Like if someone has diabetes already, is that not covered?

Speaker speaker_2: Yeah, I guess, on critical il-

Speaker speaker_0: Uh, so let's see. What staffing company do you work for? I have to pull up the benefits guide.

Speaker speaker_2: Med Surge.

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

Speaker speaker_2: 7017.

Speaker speaker_0: First name?

Speaker speaker_2: Jamie.

Speaker speaker_0: S- Say that one more time.

Speaker speaker_2: Jamie. J-A-M-I-E.

Speaker speaker_0: And last name?

Speaker speaker_2: Kelley. K-E-L-L-E-Y.

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

Speaker speaker_2: Yeah. 245 Franklin Forum Circle. That's Fayetteville, Georgia. 30214.

Speaker speaker_0: And date of birth?

Speaker speaker_2: 1/20/1978.

Speaker speaker_0: Thank you. So we got your phone number, 404-573-6974.

Speaker speaker_2: Yeah.

Speaker speaker_0: And the email is jamie.kelley3@gmail.com?

Speaker speaker_2: Yeah.

Speaker speaker_0: Thank you. All right. So let me see what plans they offer. So yeah, they, so they... Okay, so they do offer the, uh, free Rx with the MEC. So the MEC tells you already, like I was saying before, that's things like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services, but it also includes free Rx which gives you access to over 800 acute and chronic medications.

Speaker speaker_2: Okay.

Speaker speaker_1: But it's only for preventative, is that, is that correct?

Speaker speaker_0: So, uh, what do you mean it's only for preventative?

Speaker speaker_1: Okay. So they have the Classic and then you mentioned the other one where it says wellness checks.

Speaker speaker_2: Like, like, like this, uh, she, she takes, um, my wife takes Stelara, Stelara.

Speaker speaker_0: Uh-huh.

Speaker speaker_2: Would she be able to get that?

Speaker speaker_0: Let me see. I'm going to go to the free Rx website. Uh, give me, well, can you spell that out for me?

Speaker speaker_1: S-T-E-L-A-R-A.

Speaker speaker_0: S-T-E-L-

Speaker speaker_2: A-R-A.

Speaker speaker_0: Is there another name for it?

Speaker speaker_1: No, that's it.

Speaker speaker_3: Let's see. Is it two ALJ or just one L?

Speaker speaker_1: Uh, just one L. S-T-E-L-A-R-A.

Speaker speaker_3: What is it used for?

Speaker speaker_1: For Crohn's disease. Not pulling up?

Speaker speaker_0: No, ma'am.

Speaker speaker_1: What about Dupixent? D-U-P-I-X-E-N-T.

Speaker speaker_0: D-U-P-

Speaker speaker_1: I-X-E.

Speaker speaker_3: Is that I-X?

Speaker speaker_1: Yeah. Uh, D as in David, U as in umbrella, P as in Paul, I as in Ingrid, X as in... Fox. Um, E as in Edward, N as in Nancy, T as in table. Doesn't look like it's in there either. Yeah, those are specialty med- drugs. So th- uh, thank you for your time. Um, I think I understand this plan a little bit better now.

Speaker speaker_0: No problem. Was there anything, any other questions today, Mr. Kelly?

Speaker speaker_3: Uh, no, sir.

Speaker speaker_0: Hey, so did you want me to decline the auto-enrollment for SRSS?

Speaker speaker_1: Uh, let my husband decide. I'm just... We just asking questions right now. He's still there at the store.

Speaker speaker_3: Yeah, I'm still there.

Speaker speaker_0: That's why I was asking you if you want-

Speaker speaker_3: And it will be declined.

Speaker speaker_0: Did you want me to decline the auto-enrollment?

Speaker speaker_3: Yeah, yeah. I gotcha.

Speaker speaker_0: All right. I got that declined for you, Mr. Kelly. You do have 30 days from the date you receive your first paycheck if you ever change your mind about getting enrolled. And if you have-

Speaker speaker_3: Okay.

Speaker speaker_0: ... questions, feel free to give us a call back. We're open 8:00 AM to 8:00 PM Eastern Time, Monday through Friday.

Speaker speaker_3: All right. Thank you very much, man.

Speaker speaker_0: No problem, Mr. Kelly. Y'all have a great day.

Speaker speaker_3: All right. Thanks.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: See you.