

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in the Card. This is Malcolm. How can I help you? I was given this number by search for health insurance. I called Friday and they couldn't find me in the system. I was checking now to see if I'm up in the system. What's the last four of your social? 0127. First name? Arlene. How do you spell that? A-R-L-E-N-E. Hmm. You're not showing up in the system. Are you a brand new hire? Yeah. I'm gonna have to add you in the system. What's your full social? 58395 0127. You said 58395 0127? Yeah. H- how do you spell your first name? A-R-L-E-N-E. A-R-A-E-L-E? No. L-E-N-E. A-R-L-E-N-E? Yeah. Last name? There's two of them. It's C-O-R-T-E-S, Cortes. And the second last name is Gascot, G-A-S-C-O-T. So, C-O-R-T-E-S dash G, uh, S-C-O-T? Yeah. There is no hyphen. Uh, it goes together. Okay. And your address? 111 South Oak Street, Lynn, Indiana 47355. Can you say that one more time and spell it out for me? The name of the street? I need the full address again. 111 South Oak, O-A-K, Street in Lynn. Is that a home or an apartment? It's a home. And the city? In Lynn, L-Y-N-N, in Indiana. What's the code? 47355. Date of birth? August 26, 1983. Email? My first name arlenecortes2008@gmail.com. And your phone number? 813-377-9988. Did you say 813-377-9988? Yeah. Which one decline? I'm sorry? Huh? Yes. Were you wanting to get enrolled into coverage or you want decline? Enrolled into health and dental and whatever you guys offer. So they offer you medical, Direct, Virtual Care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, and behavior health. So just medical, vision, and dental. So for medical, they offer you three different plans. They have the VIP Standard and the VIP Classic. Both of these cover doctors, hospitals, and prescriptions. The only difference between the two is that the VIP Classic offers you even more in the hospital benefit. And then they offer you the MEC TeleRx plan, which doesn't cover doctors or hospitals, but it covers preventative services like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services, and it also includes free Rx, which is a virtual pharmacy that gives you access to over 800 generic acute and chronic medications along with virtual urgent care appointments. Uh, the first option is the VIP Classic. Is there together option is the what? So you have the VIP Standard and the VIP Classic, and then you have the MEC TeleRx. Um, the, the VIP, what is the deductible? So there's no deductible because none of these plans are PPO plans. They're all limited benefits plans. What that means is the doctor or the member submits 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. So what's the name of the insurance company? American Public Life. That will pay for your medical. So when I call the doctor I have to ask them if they accept that name? So you would go to multiplan.com. That website will tell you what doctors in the area actually take your coverage. And how much is it weekly? So the VIP- Is there a

more expensive? So the VIP Classic will be \$19.53. That covers doctors, hospitals, and prescriptions. I would like that one. So you just want the VIP Classic, the dental and the vision, and that's it? Yeah. So your total's going to be \$25.85. That'll be deducted weekly. Do you authorize your employer to make these deductions? Yes. Thanks, so the enrollment process does take one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active and ID cards are sent one to two weeks from the activation date. And what's the name of the website to find the doctors? MultiPlan.com. Multi... Oh, I'm spelling it wrong. Okay. Anything else that you can give me to go online or is that all? So for your vision, you would want to go to MetLife.com to see what vision doctors in the area take your insurance. And then for dental, you will go to AMPublic.com. Okay. Hold on one second. Okay, I got MultiPlan.com. What's the other one? It'd be AMPublic.com, A as in Apple, M as in Mike, Public. That's for your dentist, for your dental. And then for your vision, it'd be MetLife.com. MetLife, M-E-T-L-I-F-E? Yes, ma'am. I have to wait one to two weeks to get the ID cards? So the way that it works, the enrollment process takes one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage becomes active. If you need a digital copies of your ID cards, they typically become available around Thursday or Friday of the week of your activation. The physical cards take one to two weeks from the dia- the activation date to get to you in the mail. Okay. All right. Sounds good. Thank you so much. No problem, Miss Arlene. Was there anything else I could help you with today? No. Thank you. Have a good day. No problem. You too. Thank you.

Conversation Format

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

Speaker speaker_1: I was given this number by search for health insurance. I called Friday and they couldn't find me in the system. I was checking now to see if I'm up in the system.

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

Speaker speaker_1: 0127.

Speaker speaker_0: First name?

Speaker speaker_1: Arlene.

Speaker speaker_0: How do you spell that?

Speaker speaker_1: A-R-L-E-N-E.

Speaker speaker_0: Hmm. You're not showing up in the system. Are you a brand new hire?

Speaker speaker_1: Yeah.

Speaker speaker_0: I'm gonna have to add you in the system. What's your full social?

Speaker speaker_1: 58395 0127.

Speaker speaker_0: You said 58395 0127?

Speaker speaker_1: Yeah.

Speaker speaker_0: H- how do you spell your first name?

Speaker speaker_1: A-R-L-E-N-E.

Speaker speaker_0: A-R-A-E-L-E?

Speaker speaker_1: No. L-E-N-E.

Speaker speaker_0: A-R-L-E-N-E?

Speaker speaker_1: Yeah.

Speaker speaker_0: Last name?

Speaker speaker_1: There's two of them. It's C-O-R-T-E-S, Cortes. And the second last name is Gascot, G-A-S-C-O-T.

Speaker speaker_0: So, C-O-R-T-E-S dash G, uh, S-C-O-T?

Speaker speaker_1: Yeah. There is no hyphen. Uh, it goes together.

Speaker speaker_0: Okay. And your address?

Speaker speaker_1: 111 South Oak Street, Lynn, Indiana 47355.

Speaker speaker_0: Can you say that one more time and spell it out for me?

Speaker speaker_1: The name of the street?

Speaker speaker_0: I need the full address again.

Speaker speaker_1: 111 South Oak, O-A-K, Street in Lynn.

Speaker speaker_0: Is that a home or an apartment?

Speaker speaker_1: It's a home.

Speaker speaker_0: And the city?

Speaker speaker_1: In Lynn, L-Y-N-N, in Indiana.

Speaker speaker_0: What's the code?

Speaker speaker_1: 47355.

Speaker speaker_0: Date of birth?

Speaker speaker_1: August 26, 1983.

Speaker speaker_0: Email?

Speaker speaker_1: My first name arlenecortes2008@gmail.com.

Speaker speaker_0: And your phone number?

Speaker speaker_1: 813-377-9988.

Speaker speaker_0: Did you say 813-377-9988?

Speaker speaker_1: Yeah.

Speaker speaker_0: Which one decline?

Speaker speaker_1: I'm sorry?

Speaker speaker_0: Huh?

Speaker speaker_1: Yes.

Speaker speaker_0: Were you wanting to get enrolled into coverage or you want decline?

Speaker speaker_1: Enrolled into health and dental and whatever you guys offer.

Speaker speaker_0: So they offer you medical, Direct, Virtual Care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, and behavior health.

Speaker speaker_1: So just medical, vision, and dental.

Speaker speaker_0: So for medical, they offer you three different plans. They have the VIP Standard and the VIP Classic. Both of these cover doctors, hospitals, and prescriptions. The only difference between the two is that the VIP Classic offers you even more in the hospital benefit. And then they offer you the MEC TeleRx plan, which doesn't cover doctors or hospitals, but it covers preventative services like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services, and it also includes free Rx, which is a virtual pharmacy that gives you access to over 800 generic acute and chronic medications along with virtual urgent care appointments.

Speaker speaker_1: Uh, the first option is the VIP Classic. Is there together option is the what?

Speaker speaker_0: So you have the VIP Standard and the VIP Classic, and then you have the MEC TeleRx.

Speaker speaker_1: Um, the, the VIP, what is the deductible?

Speaker speaker_0: So there's no deductible because none of these plans are PPO plans. They're all limited benefits plans. What that means is the doctor or the member submits 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_1: So what's the name of the insurance company?

Speaker speaker_0: American Public Life. That will pay for your medical.

Speaker speaker_1: So when I call the doctor I have to ask them if they accept that name?

Speaker speaker_0: So you would go to multiplan.com. That website will tell you what doctors in the area actually take your coverage.

Speaker speaker_1: And how much is it weekly?

Speaker speaker_0: So the VIP-

Speaker speaker_1: Is there a more expensive?

Speaker speaker_0: So the VIP Classic will be \$19.53. That covers doctors, hospitals, and prescriptions.

Speaker speaker_1: I would like that one.

Speaker speaker_0: So you just want the VIP Classic, the dental and the vision, and that's it?

Speaker speaker_1: Yeah.

Speaker speaker_0: So your total's going to be \$25.85. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker_1: Yes.

Speaker speaker_0: Thanks, so the enrollment process does take one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active and ID cards are sent one to two weeks from the activation date.

Speaker speaker_1: And what's the name of the website to find the doctors?

Speaker speaker_0: MultiPlan.com.

Speaker speaker_1: Multi... Oh, I'm spelling it wrong. Okay. Anything else that you can give me to go online or is that all?

Speaker speaker_0: So for your vision, you would want to go to MetLife.com to see what vision doctors in the area take your insurance. And then for dental, you will go to AMPublic.com.

Speaker speaker_1: Okay. Hold on one second. Okay, I got MultiPlan.com. What's the other one?

Speaker speaker_0: It'd be AMPublic.com, A as in Apple, M as in Mike, Public. That's for your dentist, for your dental. And then for your vision, it'd be MetLife.com.

Speaker speaker_1: MetLife, M-E-T-L-I-F-E?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: I have to wait one to two weeks to get the ID cards?

Speaker speaker_0: So the way that it works, the enrollment process takes one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage becomes active. If you need a digital copies of your ID cards, they typically become available around Thursday or Friday of the week of your activation. The physical cards take one to two weeks from the dia- the activation date to get to you in the mail.

Speaker speaker_1: Okay. All right. Sounds good. Thank you so much.

Speaker speaker_0: No problem, Miss Arlene. Was there anything else I could help you with today?

Speaker speaker_1: No. Thank you. Have a good day.

Speaker speaker_0: No problem. You too. Thank you.