

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the ... Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Uh, yes, hi. I'm, uh, with a group company called Oxford International, and I was just on the phone talking to Victoria, um, h- from your side moments ago. But in r- regardless, I had a question. Um, if you want to pull up my information, maybe you can help me better. Yeah, what was your question, sir? Yeah, so there are three plans available, uh, for benefits, for healthcare benefits. Um, one of them is the Stay Healthy, which is preventative care coverage. Uh, then there is the Insure Plus Basic, and the third one is Insure Plus Enhanced. So, in order for me to get coverage on preventative care, I figured I can take the Stay Healthy and also take the Insure Plus Enhanced and then just add up the two premiums, right? So this way I have coverage for hospital and also I have coverage for preventative care. Is that, is that correct? Yes, sir, that would be the case. Yes, sir. Sorry, is my understanding correct? Yes, sir. Okay, so it's not- Yes, sir. They're both- Go ahead. ... two separate plans and they both cover two separate things. Okay, now what about if, um, there is an ongoing issue, like if I have to go to a specialist for something that I have an issue with ongoing. Which one of them would cover that? So I wouldn't be able to answer that question 'cause we're not the carrier, we're just a plan administrator. If you want a more direct question like that, that's a question you wanna ask American Public Life directly and I don't ... would be able to answer that question. Okay. What's the name of the carrier? American Public Life. American... Public Life. Public Life. Okay. And, um, how do I reach them? What's the... Do you have the number? Yes, ma'am, yes, sir, whenever you're ready. Yes, I'm ready. It's 601... Mm-hmm. 9- 936... Okay. 3287. I'm sorry, you were getting, uh, cut off. 31... 3287. 3287. Okay. Um, now will they know these plans by these names like Stay Healthy, Insure Plus Basic, Insure Plus- They, they cov-... Stay Healthy is not covered by them, it's the Insure Plus plan that's covered by them and that's the one that covers doctors, hospitals and prescriptions. The MEC plan only covers preventative coverages. Okay. Okay, so, um, okay, I don't know who to, uh, s- so... It'd be the Insure Plus plan. Yeah, so who, who covers the Stay Healthy? 90 Degree Benefits. Oh, 90 Degrees Benefits? Yes, sir. Do you have the number? Yes, sir. Okay, I'm ready. Are you ready? Yeah. 1-800- Okay. 833- Okay. 4296. 4296, okay. Then go ahead and hit option one. Excuse me, you'll need option one to speak with a representative. Okay, option one, okay. Good to know. Yeah, so there's like a specialist for some... uh, yeah, I don't know who would cover, you know, what. I just want to make sure that I have the coverage, that's my concern, you know? I can find you out. Okay. Okay, gotcha. So I will do that, thank you very much. I appreciate your help. No problem. Is there anything else I can help you with today, sir? Uh, no, that's it. I guess then once I've decided I'll just give you guys a call and you can add me and my wife to the plans you want, right? Yes, sir. Okay, and your times that you're open?

Um... 8:00 AM to 8:00 PM Eastern Time, Monday through Friday. Oh, oh, oh, okay, very nice. 8:00 AM, oh my goodness, to 8:00 PM? Yes, sir. Eastern Time. EST, okay. All right, cool. Good to know. Thank you very much. No problem, sir. If there's nothing else, thanks for calling Benefits in the Car. I hope you have a great rest of your week. Yes, yes. You do too. Bye-bye. Thank you. Bye.

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 ... Thanks for calling Benefits in the Car. This is Malcolm. How can I help you?

Speaker speaker_2: Uh, yes, hi. I'm, uh, with a group company called Oxford International, and I was just on the phone talking to Victoria, um, h- from your side moments ago. But in r- regardless, I had a question. Um, if you want to pull up my information, maybe you can help me better.

Speaker speaker_1: Yeah, what was your question, sir?

Speaker speaker_2: Yeah, so there are three plans available, uh, for benefits, for healthcare benefits. Um, one of them is the Stay Healthy, which is preventative care coverage. Uh, then there is the Insure Plus Basic, and the third one is Insure Plus Enhanced. So, in order for me to get coverage on preventative care, I figured I can take the Stay Healthy and also take the Insure Plus Enhanced and then just add up the two premiums, right? So this way I have coverage for hospital and also I have coverage for preventative care. Is that, is that correct?

Speaker speaker_1: Yes, sir, that would be the case. Yes, sir.

Speaker speaker_2: Sorry, is my understanding correct?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay, so it's not-

Speaker speaker_1: Yes, sir. They're both-

Speaker speaker_2: Go ahead.

Speaker speaker_1: ... two separate plans and they both cover two separate things.

Speaker speaker_2: Okay, now what about if, um, there is an ongoing issue, like if I have to go to a specialist for something that I have an issue with ongoing. Which one of them would cover that?

Speaker speaker_1: So I wouldn't be able to answer that question 'cause we're not the carrier, we're just a plan administrator. If you want a more direct question like that, that's a question you wanna ask American Public Life directly and I don't ... would be able to answer that question.

Speaker speaker_2: Okay. What's the name of the carrier?

Speaker speaker_1: American Public Life.

Speaker speaker_2: American...

Speaker speaker_1: Public Life.

Speaker speaker_2: Public Life. Okay. And, um, how do I reach them? What's the... Do you have the number?

Speaker speaker_1: Yes, ma'am, yes, sir, whenever you're ready.

Speaker speaker_2: Yes, I'm ready.

Speaker speaker_1: It's 601...

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: 9- 936...

Speaker speaker_2: Okay.

Speaker speaker_1: 3287.

Speaker speaker_2: I'm sorry, you were getting, uh, cut off. 31...

Speaker speaker_1: 3287.

Speaker speaker_2: 3287. Okay. Um, now will they know these plans by these names like Stay Healthy, Insure Plus Basic, Insure Plus-

Speaker speaker_1: They, they cov-... Stay Healthy is not covered by them, it's the Insure Plus plan that's covered by them and that's the one that covers doctors, hospitals and prescriptions. The MEC plan only covers preventative coverages.

Speaker speaker_2: Okay. Okay, so, um, okay, I don't know who to, uh, s- so...

Speaker speaker_1: It'd be the Insure Plus plan.

Speaker speaker_2: Yeah, so who, who covers the Stay Healthy?

Speaker speaker_1: 90 Degree Benefits.

Speaker speaker_2: Oh, 90 Degrees Benefits?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Do you have the number?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay, I'm ready.

Speaker speaker_1: Are you ready?

Speaker speaker_2: Yeah.

Speaker speaker_1: 1-800-

Speaker speaker_2: Okay.

Speaker speaker_1: 833-

Speaker speaker_2: Okay.

Speaker speaker_1: 4296.

Speaker speaker_2: 4296, okay.

Speaker speaker_1: Then go ahead and hit option one. Excuse me, you'll need option one to speak with a representative.

Speaker speaker_2: Okay, option one, okay. Good to know. Yeah, so there's like a specialist for some... uh, yeah, I don't know who would cover, you know, what. I just want to make sure that I have the coverage, that's my concern, you know?

Speaker speaker_1: I can find you out.

Speaker speaker_2: Okay. Okay, gotcha. So I will do that, thank you very much. I appreciate your help.

Speaker speaker_1: No problem. Is there anything else I can help you with today, sir?

Speaker speaker_2: Uh, no, that's it. I guess then once I've decided I'll just give you guys a call and you can add me and my wife to the plans you want, right?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay, and your times that you're open? Um...

Speaker speaker_1: 8:00 AM to 8:00 PM Eastern Time, Monday through Friday.

Speaker speaker_2: Oh, oh, oh, okay, very nice. 8:00 AM, oh my goodness, to 8:00 PM?

Speaker speaker_1: Yes, sir. Eastern Time.

Speaker speaker_2: EST, okay. All right, cool. Good to know. Thank you very much.

Speaker speaker_1: No problem, sir. If there's nothing else, thanks for calling Benefits in the Car. I hope you have a great rest of your week.

Speaker speaker_2: Yes, yes. You do too. Bye-bye.

Speaker speaker_1: Thank you. Bye.