

## 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 Car. This is Malcolm. How can I help you? Hey, I called earlier, um, and you had given me a number for Chandra. Is there anybody else that I could call? Say that again, ma'am? Um, I called earlier, um, asking, um, about, like, the benefits and stuff to the, um, to the insurance. I'm with BZSL. Mm-hmm. And the number that you gave me, they haven't... They, they aren't... I guess they're not answering or are they off. Is there anybody else that I can call to talk to? Yes. Yes, ma'am, I got another, um, phone number that I could give you. Her name's Delicia. Okay. Alicia? Delicia. D-E-L-I-C-I-A. Okay. Whenever you're ready. I'm ready. So her phone number is 601-936-3290. Okay. Okay, thank you. And if you'd like, I can send you the benefits guide as well, in case you can't get them on the phone and then you at least have something to look over. Okay. Um, is it like a link? Because I think I had it, but I just wanted to know, like, the deductible and co-pays and everything like that. So there's no deductible for the medical because none of these plans are PPO plans. They're all limited benefits plans. So what that means is the doctor and the member sends the claim to the insurance carrier and the carrier pays for the claim- Mm-hmm. ... 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 like out of pocket? Yes, ma'am. Okay. And, um, is it full coverage or... What do you mean by full coverage? Um, I'm not sure, honestly. But, okay. If that's anything dental is involved, dental and vision are separate plans. Mm-hmm. They're not included in the medical. Separate? Okay. Okay. So, uh, and, um, also, like, is there a co-pay? So the, there's co-pay for dental? Mm-hmm. It says, "Basic dental work such as fillings and extractions except for surgical extractions will be covered at 80% once you've met your annual deductible of \$50 per person or \$150 per family." Okay. Okay, then. Those are the only questions I had so okay, I don't have to call again. All right. Okay. And the name- And does that answer it? And do you know the name of the insurance? So it depends on what you get enrolled into. So American Public Life covers the majority of the coverage. Mm-hmm. And then the virtual, it says an instant... Let me see. Let me see. I have to pull up... Let me see what plans you guys offer, because what staff are going to be working for again? BZSL. BZ Staffing? Yeah. All right. I'll give you one moment. So they offer you medical, free Rx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and the ID experts. So 90-degree- Okay. ... benefits covers, covers the preventative care. Medical is covered by American Public Life. Mm-hmm. Dental is covered by American Public Life. Free Rx is a company in itself. They cover Free Rx- Mm-hmm. ... and the virtual primary care. Short-term disability is covered by American Public Life. Vision is covered by MetLife. Critical illness is covered by APL. Group accident, APL. Behavior health, that is 90 degree... Actually, I'm not sure with the behavior health.

Okay. And then the ID experts- So I'm- Go ahead. So I'm looking at... I'm, uh, I'm logged in and so, like, I was wondering, like, with the medical, um, what would be the difference in the packages? Like, the... I see like a- So do you have- ... standard- Wait. ... classic and plus. Yes, so I think you... That's why I was asking if you want me to send you the benefits guide because they do show on the benefits guide the differences between the three. The only differences they really notice is when it comes to hospital visits. Mm-hmm. It says surgery in the physician office with the standard is \$125, with the classic it's \$250, with the plus it's \$250. And it says, but 50- Oh, okay. So it... Go ahead. Okay, so it's basically like just, um, that's what I would pay a day if I was to go to hospital? Mm-hmm. Oh, okay. See, I never, um, signed up for something like this. So I was just, I was- Oh, no. ... I was a complete- So it's not, it's not what you... It's not what you would pay, it's what the carrier would pay. Insurance would pay? Yeah. Okay. Okay. Okay, then. Well, is there anything else that I can help you with today, ma'am? Mm, no, that, that was it. That was it. Thank you. No problem. No problem. All right. Well, then if there's nothing else, thanks for calling Benefits in the Car. I hope you have a great rest of your week. All right. You too. Take care.

## 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 Car. This is Malcolm. How can I help you?

Speaker speaker\_2: Hey, I called earlier, um, and you had given me a number for Chandra. Is there anybody else that I could call?

Speaker speaker\_1: Say that again, ma'am?

Speaker speaker\_2: Um, I called earlier, um, asking, um, about, like, the benefits and stuff to the, um, to the insurance. I'm with BZSL.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: And the number that you gave me, they haven't... They, they aren't... I guess they're not answering or are they off. Is there anybody else that I can call to talk to?

Speaker speaker\_1: Yes. Yes, ma'am, I got another, um, phone number that I could give you. Her name's Delicia.

Speaker speaker\_2: Okay. Alicia?

Speaker speaker\_1: Delicia. D-E-L-I-C-I-A.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Whenever you're ready.

Speaker speaker\_2: I'm ready.

Speaker speaker\_1: So her phone number is 601-936-3290.

Speaker speaker\_2: Okay. Okay, thank you.

Speaker speaker\_1: And if you'd like, I can send you the benefits guide as well, in case you can't get them on the phone and then you at least have something to look over.

Speaker speaker\_2: Okay. Um, is it like a link? Because I think I had it, but I just wanted to know, like, the deductible and co-pays and everything like that.

Speaker speaker\_1: So there's no deductible for the medical because none of these plans are PPO plans. They're all limited benefits plans. So what that means is the doctor and the member sends the claim to the insurance carrier and the carrier pays for the claim-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... 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 like out of pocket?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Okay. And, um, is it full coverage or...

Speaker speaker\_1: What do you mean by full coverage?

Speaker speaker\_2: Um, I'm not sure, honestly. But, okay.

Speaker speaker\_1: If that's anything dental is involved, dental and vision are separate plans.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: They're not included in the medical.

Speaker speaker\_2: Separate? Okay. Okay. So, uh, and, um, also, like, is there a co-pay?

Speaker speaker\_1: So the, there's co-pay for dental?

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: It says, "Basic dental work such as fillings and extractions except for surgical extractions will be covered at 80% once you've met your annual deductible of \$50 per person or \$150 per family."

Speaker speaker\_2: Okay. Okay, then. Those are the only questions I had so okay, I don't have to call again.

Speaker speaker\_1: All right.

Speaker speaker\_2: Okay. And the name-

Speaker speaker\_1: And does that answer it?

Speaker speaker\_2: And do you know the name of the insurance?

Speaker speaker\_1: So it depends on what you get enrolled into. So American Public Life covers the majority of the coverage.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And then the virtual, it says an instant... Let me see. Let me see. I have to pull up... Let me see what plans you guys offer, because what staff are going to be working for again?

Speaker speaker\_2: BZSL.

Speaker speaker\_1: BZ Staffing?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: All right. I'll give you one moment. So they offer you medical, free Rx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and the ID experts. So 90-degree-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... benefits covers, covers the preventative care. Medical is covered by American Public Life.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Dental is covered by American Public Life. Free Rx is a company in itself. They cover Free Rx-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... and the virtual primary care. Short-term disability is covered by American Public Life. Vision is covered by MetLife. Critical illness is covered by APL. Group accident, APL. Behavior health, that is 90 degree... Actually, I'm not sure with the behavior health.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then the ID experts-

Speaker speaker\_2: So I'm-

Speaker speaker\_1: Go ahead.

Speaker speaker\_2: So I'm looking at... I'm, uh, I'm logged in and so, like, I was wondering, like, with the medical, um, what would be the difference in the packages? Like, the... I see like a-

Speaker speaker\_1: So do you have-

Speaker speaker\_2: ... standard-

Speaker speaker\_1: Wait.

Speaker speaker\_2: ... classic and plus.

Speaker speaker\_1: Yes, so I think you... That's why I was asking if you want me to send you the benefits guide because they do show on the benefits guide the differences between the three. The only differences they really notice is when it comes to hospital visits.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: It says surgery in the physician office with the standard is \$125, with the classic it's \$250, with the plus it's \$250. And it says, but 50-

Speaker speaker\_2: Oh, okay. So it...

Speaker speaker\_1: Go ahead.

Speaker speaker\_2: Okay, so it's basically like just, um, that's what I would pay a day if I was to go to hospital?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Oh, okay. See, I never, um, signed up for something like this. So I was just, I was-

Speaker speaker\_1: Oh, no.

Speaker speaker\_2: ... I was a complete-

Speaker speaker\_1: So it's not, it's not what you... It's not what you would pay, it's what the carrier would pay.

Speaker speaker\_2: Insurance would pay?

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Okay. Okay. Okay, then.

Speaker speaker\_1: Well, is there anything else that I can help you with today, ma'am?

Speaker speaker\_2: Mm, no, that, that was it. That was it. Thank you.

Speaker speaker\_1: No problem. No problem.

Speaker speaker\_2: All right.

Speaker speaker\_1: Well, then 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: All right. You too.

Speaker speaker\_1: Take care.