

## Transcript: Malcolm

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### Full Transcript

Thanks for calling Benefits by Cart. This is Malcolm. How can I help you? Hi. Um, I had called a little bit ago and, and you guys transferred me to the 90 Degree Benefits. Sure. Um, and anyway, I see the, the number to the 90 Degree Benefits is also on the back of my card. Reason I'm saying this is I... they, the recording says that they're not open, um, or it's like, "If you receive this message during these hours, we're not open," basically. And then, um, it says that, like, you submit the claims to Eagan, Minnesota, so I Googled and it's 8:21 there, and, um, it... they say that their office hours are, start at 8:00 AM. So I can't get through and I need to ask a question, like, kind of urgently about my benefits. Um, do you know where they're located? Maybe they're in California and that's why they are not open. Do y- do you know when I call that number- Um. ... where it's located? I would not have that information, ma'am, unfortunately. Okay. But I know 90 Degree Benefits is the person you want to submit your claims to. Well, no, I'm- They wouldn't be able to help you with anything. Go ahead. I am just a, I am just a member, I'm not a doctor or anything. But the 9- the guy that transferred me from w- this number, I was trying to figure out if, um, my... Okay. I'm going to get an annual physical today, um, c- covered by my preventative care insurance, and I, I need to know if a cholesterol blood test is covered, um, but they... like, my doctor didn't tell me to fast, which means they'll probably order it for me and send me to get it, like, a, a different day. So, is that going to be covered if... since it's not, like, during the annual physical appointment, or does it have to be done during that appointment? In which case, I'm gonna have to change my appointment. Uh, I, unfortunately, I wouldn't be able to answer that question because we're not the carrier and I don't want to give you the wrong information. Mm-hmm. Okay. What health care company do you work for? Creative Circle. Do you have the phone number to the carrier? I just wanna make sure that, like, there's not a different number I'm supposed to be calling that might be open. Yeah, so the, so the carrier for the preventative care here is 90 Degree Benefits. It's the 1-800-833-4296 number. 14... Okay. Um- And when you call that, you want to hit option one to speak with a representative. Mm-hmm. Right, I did that. It du- it, it says they're closed and they're open 8:00 AM, at 8:00 AM but, um, like, if they are in Minnesota, it's already 8:00 AM there, so it doesn't make any sense. So, I don't know, but it sounds like you can't help me, so I guess I'll just... I don't know. We, my- All right. ... office will return a brief hold. Okay, thanks. All right. Hey, are you there, ma'am? I am. Okay. So I did try to contact them and so it does show then, it is saying what you're saying is true. So I... only thing that I could recommend in this situation is just leave them a voicemail and they will get back to you. But outside of that, I would des- there wouldn't be anything else that I would be able to help with from our end, unfortunately. Okay. Because we're not the carrier. Right. Okay. Thank you. No problem. Hope you have a great rest of your week. You too. Bye-bye. Bye.

## Conversation Format

Speaker speaker\_0: Thanks for calling Benefits by Cart. This is Malcolm. How can I help you?

Speaker speaker\_1: Hi. Um, I had called a little bit ago and, and you guys transferred me to the 90 Degree Benefits.

Speaker speaker\_0: Sure.

Speaker speaker\_1: Um, and anyway, I see the, the number to the 90 Degree Benefits is also on the back of my card. Reason I'm saying this is I... they, the recording says that they're not open, um, or it's like, "If you receive this message during these hours, we're not open," basically. And then, um, it says that, like, you submit the claims to Eagan, Minnesota, so I Googled and it's 8:21 there, and, um, it... they say that their office hours are, start at 8:00 AM. So I can't get through and I need to ask a question, like, kind of urgently about my benefits. Um, do you know where they're located? Maybe they're in California and that's why they are not open. Do y- do you know when I call that number-

Speaker speaker\_0: Um.

Speaker speaker\_1: ... where it's located?

Speaker speaker\_0: I would not have that information, ma'am, unfortunately.

Speaker speaker\_1: Okay.

Speaker speaker\_0: But I know 90 Degree Benefits is the person you want to submit your claims to.

Speaker speaker\_1: Well, no, I'm-

Speaker speaker\_0: They wouldn't be able to help you with anything. Go ahead.

Speaker speaker\_1: I am just a, I am just a member, I'm not a doctor or anything. But the 9- the guy that transferred me from w- this number, I was trying to figure out if, um, my... Okay. I'm going to get an annual physical today, um, c- covered by my preventative care insurance, and I, I need to know if a cholesterol blood test is covered, um, but they... like, my doctor didn't tell me to fast, which means they'll probably order it for me and send me to get it, like, a, a different day. So, is that going to be covered if... since it's not, like, during the annual physical appointment, or does it have to be done during that appointment? In which case, I'm gonna have to change my appointment.

Speaker speaker\_0: Uh, I, unfortunately, I wouldn't be able to answer that question because we're not the carrier and I don't want to give you the wrong information.

Speaker speaker\_1: Mm-hmm. Okay.

Speaker speaker\_0: What health care company do you work for?

Speaker speaker\_1: Creative Circle. Do you have the phone number to the carrier? I just wanna make sure that, like, there's not a different number I'm supposed to be calling that might be open.

Speaker speaker\_0: Yeah, so the, so the carrier for the preventative care here is 90 Degree Benefits. It's the 1-800-833-4296 number.

Speaker speaker\_1: 14... Okay. Um-

Speaker speaker\_0: And when you call that, you want to hit option one to speak with a representative.

Speaker speaker\_1: Mm-hmm. Right, I did that. It du- it, it says they're closed and they're open 8:00 AM, at 8:00 AM but, um, like, if they are in Minnesota, it's already 8:00 AM there, so it doesn't make any sense. So, I don't know, but it sounds like you can't help me, so I guess I'll just... I don't know.

Speaker speaker\_0: We, my-

Speaker speaker\_1: All right.

Speaker speaker\_0: ... office will return a brief hold.

Speaker speaker\_1: Okay, thanks.

Speaker speaker\_0: All right. Hey, are you there, ma'am?

Speaker speaker\_1: I am.

Speaker speaker\_0: Okay. So I did try to contact them and so it does show then, it is saying what you're saying is true. So I... only thing that I could recommend in this situation is just leave them a voicemail and they will get back to you. But outside of that, I would des- there wouldn't be anything else that I would be able to help with from our end, unfortunately.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Because we're not the carrier.

Speaker speaker\_1: Right. Okay. Thank you.

Speaker speaker\_0: No problem. Hope you have a great rest of your week.

Speaker speaker\_1: You too. Bye-bye.

Speaker speaker\_0: Bye.