

## Transcript: Pearl

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### Full Transcript

Good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with? Hey, Pearl. It's Tracy with APL. How are you today? I'm great. And yourself? I'm doing fine. Thank you. So, I have a d- an insured on the line who's got questions regarding a different plan option for him that could be available. His name is Timothy Way and he is with MAU. All righty. I'll go ahead and get, get him situated. You can go ahead and put him through. Okay, Pearl. Well, thank you so much and I hope you have a wonderful day. You as well. Have a good one. Thank you. You too. Bye-bye. Because... I mean, I'm no- Hi, good morning. Thank you for calling Benefits at a Card. My name is Pearl. Who do, who do I have the pleasure of speaking with? Timothy Way. W-A-Y. Hi, yes, good morning, Mr. Way, and Ms. Tracy from APL was telling me you have some, um, questions about changing your plan? Yes, ma'am. Apparently, the plan that I enrolled in, which I thought was the highest one offered by my company, is not really medical insurance. I don't understand... I don't understand what all that is, but my wife's diabetic and we need to make sure she's covered. Okay. No worries. I can definitely assist you with that. What... Can you just confirm the name of your staff, agency, and the last four digits of your Social? It is MAU and it's 6211. All righty. And if you could verify your address and date of birth. 1594 Race Path Church Road, Mooresboro, North Carolina, 28114. And my date of birth is 7/1/69. All righty. And I have your phone number as 525-3788? That's correct. And I have your email address as timcatcat@yahoo.com? Yes, ma'am. All righty. So, let's take a look here. So, you're enrolled in the MET Enhanced. Um, that plan... So, what, what is the, the problem with that plan? What coverage are you not receiving that you need? Well, they're telling me that it doesn't cover office visits. It doesn't have a copay, um, so we can't go to the doctor and get any of that paid. It, uh, it doesn't pay for pharmacy, um, medicines and stuff that she may need as a diabetic. And what... I mean, I know that it covers like, going to the hospital and things like that, but... and surgery, but things like day-to-day things you might need, it didn't sound like it covered anything. Okay. Who gave you that information? Uh, the lady we just spoke to. The lady that- Is that- You said you had information that she transferred this over to you or whatever? She told us that. Yeah, 'cause they... So, your plan does offer primary care visits, specialty care visits, urgent care visits, um, with copays. I'm not sure why she told you th- that it doesn't. It does have coverage for those, for your primary care visits. Um, there's a \$10 copay. Specialty care visits, there's a \$50 copay. And then urgent care visits, there's a \$60 copay, um, for the plan that you're in. It does have prescription coverage as well, um, some prescrip- some prescription coverage, um, with a \$5 copay for generic drugs. Brand name drugs, um, aren't covered, um, when there's no generic- So- ... cover available. Um, so you do have that coverage. Um, give me one moment. Let me see- Okay. So, on my card- Go ahead. On my card, it says something about, this is not major medical insurance or something, limited

benefits plan or whatever. Is that all make sense or does that did not matter, or...? So, what that simply is saying is that it's not major medical where I- like other companies, they... You pay the premium and they pay the whole bill or they pay majority of it, or up to a certain percent. Um, uh, that kind of thing and then... So, these plans, they're different types of plans where they only cover up to a certain dollar amount, um, which in your case, would be for like, hospital admission, hospital confinement. They only cover up to a certain dollar amount for those kinds of services. Surgery in a hospital, medical, medical imaging. Um, for those services, they only cover up to a certain amount. But as far as primary care visits and specialty care visits, you pay the copay and they pay for the remainder. Um, that's basically what it means by not being major medical. Um, for certain services, they don't cover... provide for percentage or the whole amount like other medicals do. Did I not receive, um, the right cards or do I need another card or... Why does it, why does she come up, when she pulls it up saying that we don't have all this stuff and it doesn't cover anything, basically? Um, let me- That sounds scary. Yeah. No, I, I bet it is. Um, let me confirm, 'cause we, because your plan has preventative health and medical in one, um, it could be you're just talking to the wrong carrier. Let me confirm which carrier is for y- them to show your primary care visits and specialty care visits, all of that coverage, okay? Thank you. No problem. Bear with me one moment. I'm going to put you in a brief hold. Thank you. Thank you so much for holding, Mr. Wade. So yes, I did confirm with support on the floor that, that, the primary care visits and specialty care visits, all those visits with the copays, um, and prescription c- coverages are through 90 Degree Benefits. And you guys are talking to APL, which only does the hospital admission, hospital confinement and those s- those, um, services. Right. So it says 90 Degree Benefits on our cards. That's why I don't understand what... I don't understand- Yeah. ... who I need to be talking to. It says 90 Degree Benefits right on our card here. Yes. So you should have received another card as well that said 90 Degree Benefits on it. That is your preventative health card that has the primary care visits and all that coverage on that one. Let me go ahead and get you another copy sent to your email. Yeah. That would be great. Um, and then I can also- That'd be useful. Great, thank you. ... transfer you over them, to them. That way, you can speak with them and confirm your coverage. Thank you. Mm-hmm. You've been a lot more help than most, thank- thank you very much. No problem. Yeah, this plan is a little tricky because it has two different carriers and two different services offered. Um, that's why this one's a little more 90 Degrees, that plan is a little more confusing. Hello? Yes, I'm here. Okay, sorry. It went static-y for a second. It's okay. Okay. So I'm gonna get that sent to you. It's gonna come from info@benefitsinacard.com. It should go to your inbox. If you don't see it in your inbox, try that spam or junk folder. And then do you want to speak with them at 90 Degree Benefits just to confirm your coverage and, um, make sure everything that your wife is needing is, is available? Yes, ma'am. That would be great. All right. You bear me one moment. And you sent that to jimkatkat@yahoo.com? Yes, I will be sending that mo- in just a moment. I'm downloading it right now, and I'll get it sent over. Oh, okay. Um, so it'll be just a- Okay. ... a couple moments. Okay. All right. And then I'll get you over, transferred over to 90 Degrees right now. Bear with me one moment. Okay. Thank you. No problem. Thank you so much for calling. You have a great day. You too. Thank you. Um, and then when I transfer you over, it's gonna be option one. Okay, and you said the name of this was 90 Degrees, just 90 Degrees? 90 Degree Benefits, yes. 90 Degree Benefits. Okay, thank you. No problem. Thank you so much for calling. You have a great day. You too. Thank you.

## Conversation Format

Speaker speaker\_0: Good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with?

Speaker speaker\_1: Hey, Pearl. It's Tracy with APL. How are you today?

Speaker speaker\_0: I'm great. And yourself?

Speaker speaker\_1: I'm doing fine. Thank you. So, I have a d- an insured on the line who's got questions regarding a different plan option for him that could be available. His name is Timothy Way and he is with MAU.

Speaker speaker\_0: All righty. I'll go ahead and get, get him situated. You can go ahead and put him through.

Speaker speaker\_1: Okay, Pearl. Well, thank you so much and I hope you have a wonderful day.

Speaker speaker\_0: You as well. Have a good one.

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

Speaker speaker\_2: Because...

Speaker speaker\_3: I mean, I'm no-

Speaker speaker\_0: Hi, good morning. Thank you for calling Benefits at a Card. My name is Pearl. Who do, who do I have the pleasure of speaking with?

Speaker speaker\_2: Timothy Way. W-A-Y.

Speaker speaker\_0: Hi, yes, good morning, Mr. Way, and Ms. Tracy from APL was telling me you have some, um, questions about changing your plan?

Speaker speaker\_2: Yes, ma'am. Apparently, the plan that I enrolled in, which I thought was the highest one offered by my company, is not really medical insurance. I don't understand... I don't understand what all that is, but my wife's diabetic and we need to make sure she's covered.

Speaker speaker\_0: Okay. No worries. I can definitely assist you with that. What... Can you just confirm the name of your staff, agency, and the last four digits of your Social?

Speaker speaker\_2: It is MAU and it's 6211.

Speaker speaker\_0: All righty. And if you could verify your address and date of birth.

Speaker speaker\_2: 1594 Race Path Church Road, Mooresboro, North Carolina, 28114. And my date of birth is 7/1/69.

Speaker speaker\_0: All righty. And I have your phone number as 525-3788?

Speaker speaker\_2: That's correct.

Speaker speaker\_0: And I have your email address as timcatcat@y- yahoo.com?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_0: All righty. So, let's take a look here. So, you're enrolled in the MET Enhanced. Um, that plan... So, what, what is the, the problem with that plan? What coverage are you not receiving that you need?

Speaker speaker\_2: Well, they're telling me that it doesn't cover office visits. It doesn't have a copay, um, so we can't go to the doctor and get any of that paid. It, uh, it doesn't pay for pharmacy, um, medicines and stuff that she may need as a diabetic. And what... I mean, I know that it covers like, going to the hospital and things like that, but... and surgery, but things like day-to-day things you might need, it didn't sound like it covered anything.

Speaker speaker\_0: Okay. Who gave you that information?

Speaker speaker\_1: Uh, the lady we just spoke to.

Speaker speaker\_2: The lady that-

Speaker speaker\_0: Is that-

Speaker speaker\_2: You said you had information that she transferred this over to you or whatever? She told us that.

Speaker speaker\_0: Yeah, 'cause they... So, your plan does offer primary care visits, specialty care visits, urgent care visits, um, with copays. I'm not sure why she told you th- that it doesn't. It does have coverage for those, for your primary care visits. Um, there's a \$10 copay. Specialty care visits, there's a \$50 copay. And then urgent care visits, there's a \$60 copay, um, for the plan that you're in. It does have prescription coverage as well, um, some prescrip- some prescription coverage, um, with a \$5 copay for generic drugs. Brand name drugs, um, aren't covered, um, when there's no generic-

Speaker speaker\_2: So-

Speaker speaker\_0: ... cover available. Um, so you do have that coverage. Um, give me one moment. Let me see-

Speaker speaker\_2: Okay. So, on my card-

Speaker speaker\_0: Go ahead.

Speaker speaker\_2: On my card, it says something about, this is not major medical insurance or something, limited benefits plan or whatever. Is that all make sense or does that did not matter, or...?

Speaker speaker\_0: So, what that simply is saying is that it's not major medical where I- like other companies, they... You pay the premium and they pay the whole bill or they pay majority

of it, or up to a certain percent. Um, uh, that kind of thing and then... So, these plans, they're different types of plans where they only cover up to a certain dollar amount, um, which in your case, would be for like, hospital admission, hospital confinement. They only cover up to a certain dollar amount for those kinds of services. Surgery in a hospital, medical, medical imaging. Um, for those services, they only cover up to a certain amount. But as far as primary care visits and specialty care visits, you pay the copay and they pay for the remainder. Um, that's basically what it means by not being major medical. Um, for certain services, they don't cover... provide for percentage or the whole amount like other medicals do.

Speaker speaker\_2: Did I not receive, um, the right cards or do I need another card or... Why does it, why does she come up, when she pulls it up saying that we don't have all this stuff and it doesn't cover anything, basically?

Speaker speaker\_0: Um, let me-

Speaker speaker\_2: That sounds scary.

Speaker speaker\_0: Yeah. No, I, I bet it is. Um, let me confirm, 'cause we, because your plan has preventative health and medical in one, um, it could be you're just talking to the wrong carrier. Let me confirm which carrier is for y- them to show your primary care visits and specialty care visits, all of that coverage, okay?

Speaker speaker\_2: Thank you.

Speaker speaker\_0: No problem. Bear with me one moment. I'm going to put you in a brief hold.

Speaker speaker\_2: Thank you.

Speaker speaker\_0: Thank you so much for holding, Mr. Wade. So yes, I did confirm with support on the floor that, that, the primary care visits and specialty care visits, all those visits with the copays, um, and prescription c- coverages are through 90 Degree Benefits. And you guys are talking to APL, which only does the hospital admission, hospital confinement and those s- those, um, services.

Speaker speaker\_4: Right. So it says 90 Degree Benefits on our cards. That's why I don't understand what... I don't understand-

Speaker speaker\_0: Yeah.

Speaker speaker\_4: ... who I need to be talking to. It says 90 Degree Benefits right on our card here.

Speaker speaker\_0: Yes. So you should have received another card as well that said 90 Degree Benefits on it. That is your preventative health card that has the primary care visits and all that coverage on that one. Let me go ahead and get you another copy sent to your email.

Speaker speaker\_4: Yeah. That would be great.

Speaker speaker\_0: Um, and then I can also-

Speaker speaker\_4: That'd be useful. Great, thank you.

Speaker speaker\_0: ... transfer you over them, to them. That way, you can speak with them and confirm your coverage.

Speaker speaker\_4: Thank you.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_4: You've been a lot more help than most, thank- thank you very much.

Speaker speaker\_0: No problem. Yeah, this plan is a little tricky because it has two different carriers and two different services offered. Um, that's why this one's a little more 90 Degrees, that plan is a little more confusing. Hello?

Speaker speaker\_4: Yes, I'm here.

Speaker speaker\_0: Okay, sorry. It went static-y for a second.

Speaker speaker\_4: It's okay.

Speaker speaker\_0: Okay. So I'm gonna get that sent to you. It's gonna come from [info@benefitsinacard.com](mailto:info@benefitsinacard.com). It should go to your inbox. If you don't see it in your inbox, try that spam or junk folder. And then do you want to speak with them at 90 Degree Benefits just to confirm your coverage and, um, make sure everything that your wife is needing is, is available?

Speaker speaker\_4: Yes, ma'am. That would be great.

Speaker speaker\_0: All right. You bear me one moment.

Speaker speaker\_4: And you sent that to [jimkatkat@yahoo.com](mailto:jimkatkat@yahoo.com)?

Speaker speaker\_0: Yes, I will be sending that mo- in just a moment. I'm downloading it right now, and I'll get it sent over.

Speaker speaker\_4: Oh, okay.

Speaker speaker\_0: Um, so it'll be just a-

Speaker speaker\_4: Okay.

Speaker speaker\_0: ... a couple moments.

Speaker speaker\_4: Okay.

Speaker speaker\_0: All right. And then I'll get you over, transferred over to 90 Degrees right now. Bear with me one moment.

Speaker speaker\_4: Okay. Thank you.

Speaker speaker\_0: No problem. Thank you so much for calling. You have a great day.

Speaker speaker\_4: You too. Thank you.

Speaker speaker\_0: Um, and then when I transfer you over, it's gonna be option one.

Speaker speaker\_4: Okay, and you said the name of this was 90 Degrees, just 90 Degrees?

Speaker speaker\_0: 90 Degree Benefits, yes.

Speaker speaker\_4: 90 Degree Benefits. Okay, thank you.

Speaker speaker\_0: No problem. Thank you so much for calling. You have a great day.

Speaker speaker\_4: You too. Thank you.