

Transcript: Pearl

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Full Transcript

Hi. Good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who can I have the pleasure of speaking with? Hi. This is Jillian. And how can I assist you? Um, yes. So, I have a couple of questions about, um, the health insurance that I'd be getting through my employer. Um, I was hoping you could walk me through those questions, like what, uh, network provider that you guys go through for the multi-plans. Um, so, so, the... Hm. That plan is through 90 Degree Benefits. 90 Degree Benefits? Hold on. Yes. Yeah, like regarding benefits, yes. No, that's... So, that's the name of the insurance carrier, 90 Degree Benefits. Um, what... So, you know... Hold on one second. What is the name of the staff agency you, you work for? Um, Creative Circle. And the last four digits of your Social? 2019. I don't know if I'm in the system yet. I might be though. I'm not seeing here. You said Creative Circle, right? Yep. And 2019? Mm-hmm. Let's see. So, you're not in the system yet. Okay. So, so as far as the medical plans are, the MEC tell our ex plan, which is that, um, the carrier's 90 Degree Benefits, um, that plan is only that you're required to see a doctor in the in-network. Um, and that's the multi-plan network. So, a multi-plan is actually the network and 90 Degrees- Yeah. ... 90 Degree Benefits is the insurance carrier. Um, and then the other plans that are medical plans, that one... That plan is preventative health only and so it's your annual physical, your immunizations, sometimes you just need some cancer screenings, diabetes, blood pressure. So, those kinds of screenings. The Insure Plus plans, those are your medical. They'll cover going to the ER, um, physician care visits, stuff like that. They don't require you to see a doctor in-network. You just have to make sure that they, your doc... Your provider accepts the insurance. Okay. And it's called 90 Degree Health? That's for your preventative health. The Insure Plus, which are the medicals, are through American Public Life. Okay, American Public Life. All right. That's, um... Okay. Republic Life or Public? American Public Life. Public Life, okay. 90 Degree is the carrier? Yes, for the pre- for the preventative health plan. Okay. So, if I... So, obviously a... Uh, like I go see the dermatologist like every month, um, and that's like through not my primary care phys- physician. Would I have to see if that insurance, American Public Life was... If they take it or... Um, so you would actually have to speak with American Public like it, Life and see if that's a covered service. Okay. Um, because it is... I believe dermatology is a specialty visit- Right. ... and I'm not quite sure if that's something they cover. Okay. Okay. That's helpful. Um, okay. And then, so when I do si- if I do sign up to this healthcare insurance, um, is there an app to like... For the preventative care stuff, or? Um, um, what do you mean of... An app for the stuff like- Like if, like if I was doing like a Teledoc or something. Or do you think- Um, there is a way. Like, once you do enroll, they'll... You'll get emails about, um, that information. Okay. Okay. Thank you so much. No problem. Thank you so much for calling. You have a great day. You too. Bye-bye.

Conversation Format

Speaker speaker_0: Hi. Good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who can I have the pleasure of speaking with?

Speaker speaker_1: Hi. This is Jillian.

Speaker speaker_0: And how can I assist you?

Speaker speaker_1: Um, yes. So, I have a couple of questions about, um, the health insurance that I'd be getting through my employer. Um, I was hoping you could walk me through those questions, like what, uh, network provider that you guys go through for the multi-plans.

Speaker speaker_0: Um, so, so, the... Hm. That plan is through 90 Degree Benefits.

Speaker speaker_1: 90 Degree Benefits? Hold on. Yes. Yeah, like regarding benefits, yes.

Speaker speaker_0: No, that's... So, that's the name of the insurance carrier, 90 Degree Benefits. Um, what... So, you know... Hold on one second. What is the name of the staff agency you, you work for?

Speaker speaker_1: Um, Creative Circle.

Speaker speaker_0: And the last four digits of your Social?

Speaker speaker_1: 2019. I don't know if I'm in the system yet. I might be though.

Speaker speaker_0: I'm not seeing here. You said Creative Circle, right?

Speaker speaker_1: Yep.

Speaker speaker_0: And 2019?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Let's see. So, you're not in the system yet.

Speaker speaker_1: Okay.

Speaker speaker_0: So, so as far as the medical plans are, the MEC tell our ex plan, which is that, um, the carrier's 90 Degree Benefits, um, that plan is only that you're required to see a doctor in the in-network. Um, and that's the multi-plan network. So, a multi-plan is actually the network and 90 Degrees-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... 90 Degree Benefits is the insurance carrier. Um, and then the other plans that are medical plans, that one... That plan is preventative health only and so it's your annual physical, your immunizations, sometimes you just need some cancer screenings, diabetes, blood pressure. So, those kinds of screenings. The Insure Plus plans, those are your medical. They'll cover going to the ER, um, physician care visits, stuff like that. They don't require you to see a doctor in-network. You just have to make sure that they, your doc...

Your provider accepts the insurance.

Speaker speaker_1: Okay. And it's called 90 Degree Health?

Speaker speaker_0: That's for your preventative health. The Insure Plus, which are the medicals, are through American Public Life.

Speaker speaker_1: Okay, American Public Life. All right. That's, um... Okay. Republic Life or Public?

Speaker speaker_0: American Public Life.

Speaker speaker_1: Public Life, okay. 90 Degree is the carrier?

Speaker speaker_0: Yes, for the pre- for the preventative health plan.

Speaker speaker_1: Okay. So, if I... So, obviously a... Uh, like I go see the dermatologist like every month, um, and that's like through not my primary care phys- physician. Would I have to see if that insurance, American Public Life was... If they take it or...

Speaker speaker_0: Um, so you would actually have to speak with American Public like it, Life and see if that's a covered service.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, because it is... I believe dermatology is a specialty visit-

Speaker speaker_1: Right.

Speaker speaker_0: ... and I'm not quite sure if that's something they cover.

Speaker speaker_1: Okay. Okay. That's helpful. Um, okay. And then, so when I do si- if I do sign up to this healthcare insurance, um, is there an app to like... For the preventative care stuff, or?

Speaker speaker_0: Um, um, what do you mean of... An app for the stuff like-

Speaker speaker_1: Like if, like if I was doing like a Teledoc or something. Or do you think-

Speaker speaker_0: Um, there is a way. Like, once you do enroll, they'll... You'll get emails about, um, that information.

Speaker speaker_1: Okay. Okay. Thank you so much.

Speaker speaker_0: No problem. Thank you so much for calling. You have a great day.

Speaker speaker_1: You too. Bye-bye.