

## Transcript: VICTORIA

Taylor-6110491334459392-5233345061765120

### Full Transcript

Thank you for calling Benefits that Send a Card ... This is Victoria. How can I help you? Yes, ma'am. Uh, my name is Robert Lyle and, uh, I have signed up for insurance with y'all and, uh, I'm just trying to find out what all this insurance covers. Okay. What's the name of the, uh, agency you work for? Um, MAU is, uh- Working right now. ... the temp service that I'm going through. Okay. And the last four of your Social? 2097. And do you mind verifying your address and date of birth? Uh, my address j- is 250 Margarita Trail, Union, Georgia, 30263, and my date of birth is July 5th, 1966. And then phone number 688-306773? Ma'am? Ma'am? Yeah. Yeah. Okay. And I'm sorry, what were you gonna say? Well, I- I was asking what all this insurance covers, ma'am. I just want to know what it covers. Yes, sir. I understand, and I'm going to explain that to you. I just have to verify that I'm looking at your account and the information is correct. Um... Okay, ma'am. I- and, and ma'am, I got you on the speaker with my wife. I hope that's okay, because I have trouble hearing it and she, she hears a lot better than I do. Okay, that's fine. Okay. Um, so you're enrolled into a couple different things. You have, uh, dental and short-term disability for employee only, um, you have vision, critical illness, group accident, and the MEC enhanced medical plan for you and your spouse. Yes, ma'am. We're on. Now, is there a specific plan that you had questions on? Well, ma'am, if I was... Can I let me talk to my wife for a minute? She understands this stuff a little bit better and she got questions for you. Is that all right? Yeah, that's fine. Okay, um, so, uh, we're diabetics and so we're just trying to see if this is gonna cover our insurance, I mean, our, uh, doctor visits and prescriptions, stuff like that, and how it works. Okay. So, um, just keep in mind, Benefits in a Card, we're just the benefits administrators, so you might actually need to verify the s- the specific coverage details with the insurance carrier. I can tell you the basics of what your plan covers, but I don't know, like, the specific, uh, prescriptions that are covered. Um, so that's something you'll have to verify with the carrier. But- Okay. ... the form- Do you know who our carrier is? 'Cause I, we had, he just started two weeks ago. And they couldn't tell. And that, and then MAU couldn't tell him so we had to call y'all. Yes. So the, uh, prescription carrier for the medical plan that you guys have is Pharmavail. Okay, um, let me get a pen and write this down. It says, it says right here. Okay. It says right here. Here you go. Okay. Hang on. You're gonna have to turn the light on 'cause I cannot see. Yes, ma'am. Yes, ma'am. Yes, ma'am. Um... Okay, it's what now? Pharmavail. I'll spell it for you. It's P-H-A-R-M as in Mary A-V-A-I-L. Mm-hmm. Okay, hold on. P-A-R-M-A-V-I-L? So, P-H as in horse, A-R, M as in Mary, A, V as in Victor, A-I-L. A-I-L. Okay. Okay. And- Okay. ... uh, their phone number is going to be 800-933-3734. 3734? Okay. Mm-hmm. Okay. And what about the health insurance? So the, uh, the plan that you guys have is actually a combination of two different insurance carriers. Um, 90 Degree Benefits covers, like, your preventative services. Mm-hmm. And then the non-preventative services would be with American Public Life. Okay,

if we were to go to the doctor, then how do we do this? Because we don't have insurance cards or nothing. Does it pay, do we have a co-payment? Do we pay percentage of the doctor bills for it? So, it looks like your coverage is not active yet. We haven't received the first payroll deduction. Once the coverage- Okay. ... is active, that's when the ID cards and policy information are made and sent to you guys. Okay. Um. Uh- Do what now? What, Ronnie? Uh, ma'am, uh, can you tell me how much those payroll deductions are gonna be for this insurance? Yes, it is a total of \$63.24 a week. Okay. That's, that's good. Okay. Um- Um- Um... ... I was going to say, you guys should be- Oh. ... expecting two different ID cards for medical. You're gonna get- Okay. ... one in the mail, which is for your preventative services with, uh, 90-degree benefits and then the other ID card is emailed, and that's, uh, for your services with APL, which again, they typically handle like non-preventative services. Okay. What's the, uh, first one you say? What does that entail? My husband has, uh, was just laid off in November, and so he's just now starting to go back to work, and he'd been at his job for 34 years, and had had the same insurance. So we're just... So we're new at having to change insurances. Yeah, so basically, what you guys' plan covers, the way that it works, it's, it's not like major medical. So it's gonna be completely different if you guys have had previously a major medical insurance. Okay. Some things have a copay. Um, other things, the insurance will just pay us that dollar amount for, and up to a certain amount of days, and then you pay the remainder of the bill. Okay. So like a couple examples. Uh, primary care visits, there's a \$10 copay per visit. Um, specialist care, it's a \$50 copay per visit. Urgent care is a \$60 copay per visit. Okay. Um, medications, if it is a covered medication, it'll either be covered at \$10, \$20, or \$30, and you pay the remainder. Okay. Um, there are hospitalization benefits as well as like emergency room, uh, visits, and then physician office visits. The way that these benefits work is that the insurance will pay us that dollar amount for a certain amount of days, depending on what the benefit is, and then you pay the remainder of the bill. Okay. Okay, that's what I needed to know. Okay, ma'am. Thank- Um- Okay, thank you. You're welcome. And like I said, once he sees that first deduction- Mm-hmm. ... being made out of his check, the coverage will start that following Monday. And then once the coverage is active, it will take about seven to ten business days to get the ID cards. Okay. Now, if we wanted to change inur- uh, coverage, is there any way we could do that? Or do we have- Uh- ... to wait till open enrollment? Yes, so - When I was filling out this paper, when I was filling out this paperwork- Mm-hmm. ... it didn't say nothing about how, uh, what kind of insurance it was. It didn't... it just says, "Do you want?" Yeah, it don't tell you nothing about it. And so we had no idea what it was through or nothing. I told him, I said, "I had no idea what I'm signing up for." Okay. Yeah, so basically he has until the 14th of March to make any changes or cancellations to the enrollment. Okay. Is there a better, uh, plan than this one? Not necessarily. Um, I mean, I can send you guys the benefits guide that will go over all of the plans being offered. They all work- Okay. ... differently, so I don't... I, I can't really answer that question because it's not necessarily a better plan. All of them- Well, um- ... are different. Okay. See if I'm, uh... So if we go to the doctor, the insurance pays \$10 and we pay the rest? No, no, so if you go to like a primary care visit, you'll have a \$10 copay. Oh, okay, okay, okay. That's what I wanted to make sure. Yeah. Okay. So okey-dokey. That's what I needed to know. Okay. And I'll- And then are... There's our specific doctors that, uh, we need to go to, or... Yes, um, you do need- I need to hear- ... to stay within the MultiPlan network. Mm-hmm. Okay. How do I- So you can either go- ... get those docs? Yeah, so you can either go onto multiplan.com or you can call MultiPlan

and they can help you find a provider. Okay. Okay, that's what I needed to know. Okay then. Thank you so much. Is there anything else Robby, you wanna ask? Um, ma'am, if you decide to go, I mean, I know there's other insurance companies out there. Could you get your own independent plan if you decide to change your mind? Yeah, I mean you don't have to have this insurance with MAU, but I will say since you've already signed up for the coverage, I would make a decision about that before the 14th of March. Yes, ma'am, that's what I will. I just, uh, I, I just wanna know because this is all new to me. I don't know anything about this. Okay. And I... This is all new to me, you know. I've always went with a company, you know. Right. I always had same name insurance . So- Oh, you're not Well- ... exactly... ... I don't understand all this stuff. Okay, that's fine. Well, I'm gonna send you guys some information to the email address that I have on file so that you can look over it, um, and it'll- Okay. ... go over all of the plans being offered, what they cover, and how much they cost. So if you guys decide to make any changes, then you could just call us back from there. That s- that would be great, ma'am, because we couldn't get any information when we were signing up on this stuff, and see, I'm a diabetic and she's a diabetic. Mm-hmm. But we're not happy with our doctor any Dwayne Lewis. And, and, you know, we... And, and that's... I've gotta get some prescriptions in at least two weeks or I'm gonna be out. Gotcha. You know? I understand. You know, and that's the only reason I'm kind of worried about this thing. I understand. Okay, well... You got all you need, baby? Yeah. Ma'am, could you tell me what email address you've got on file? Yes, I have G-A-Y-L-A A K-L-Y-L-E at gmail.com? Yes. Yes, ma'am. That's in... That's perfect, that's perfect. That's her email address and stuff because I don't check mine half the time and she checks hers religiously. Okay. All right. That'll be great, ma'am. Well, we may be better with a lot of questions. I really appreciate it and I hope we didn't get on your nerves, but we appreciate it. No, you're fine. You guys have a wonderful day. Thank you. Bye-bye. Thank you. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits that Send a Card ... This is Victoria. How can I help you?

Speaker speaker\_1: Yes, ma'am. Uh, my name is Robert Lyle and, uh, I have signed up for insurance with y'all and, uh, I'm just trying to find out what all this insurance covers.

Speaker speaker\_0: Okay. What's the name of the, uh, agency you work for?

Speaker speaker\_1: Um, MAU is, uh-

Speaker speaker\_2: Working right now.

Speaker speaker\_1: ... the temp service that I'm going through.

Speaker speaker\_0: Okay. And the last four of your Social?

Speaker speaker\_1: 2097.

Speaker speaker\_0: And do you mind verifying your address and date of birth?

Speaker speaker\_1: Uh, my address j- is 250 Margarita Trail, Union, Georgia, 30263, and my date of birth is July 5th, 1966.

Speaker speaker\_0: And then phone number 688-306773?

Speaker speaker\_1: Ma'am? Ma'am?

Speaker speaker\_2: Yeah.

Speaker speaker\_0: Yeah. Okay. And I'm sorry, what were you gonna say?

Speaker speaker\_1: Well, I- I was asking what all this insurance covers, ma'am. I just want to know what it covers.

Speaker speaker\_0: Yes, sir. I understand, and I'm going to explain that to you. I just have to verify that I'm looking at your account and the information is correct. Um...

Speaker speaker\_1: Okay, ma'am. I- and, and ma'am, I got you on the speaker with my wife. I hope that's okay, because I have trouble hearing it and she, she hears a lot better than I do.

Speaker speaker\_0: Okay, that's fine.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, so you're enrolled into a couple different things. You have, uh, dental and short-term disability for employee only, um, you have vision, critical illness, group accident, and the MEC enhanced medical plan for you and your spouse.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: We're on.

Speaker speaker\_0: Now, is there a specific plan that you had questions on?

Speaker speaker\_1: Well, ma'am, if I was... Can I let me talk to my wife for a minute? She understands this stuff a little bit better and she got questions for you. Is that all right?

Speaker speaker\_0: Yeah, that's fine.

Speaker speaker\_2: Okay, um, so, uh, we're diabetics and so we're just trying to see if this is gonna cover our insurance, I mean, our, uh, doctor visits and prescriptions, stuff like that, and how it works.

Speaker speaker\_0: Okay. So, um, just keep in mind, Benefits in a Card, we're just the benefits administrators, so you might actually need to verify the s- the specific coverage details with the insurance carrier. I can tell you the basics of what your plan covers, but I don't know, like, the specific, uh, prescriptions that are covered. Um, so that's something you'll have to verify with the carrier. But-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... the form-

Speaker speaker\_2: Do you know who our carrier is? 'Cause I, we had, he just started two weeks ago.

Speaker speaker\_1: And they couldn't tell.

Speaker speaker\_2: And that, and then MAU couldn't tell him so we had to call y'all.

Speaker speaker\_0: Yes. So the, uh, prescription carrier for the medical plan that you guys have is Pharmavail.

Speaker speaker\_2: Okay, um, let me get a pen and write this down.

Speaker speaker\_1: It says, it says right here.

Speaker speaker\_0: Okay.

Speaker speaker\_1: It says right here. Here you go.

Speaker speaker\_2: Okay. Hang on. You're gonna have to turn the light on 'cause I cannot see.

Speaker speaker\_1: Yes, ma'am. Yes, ma'am. Yes, ma'am. Um... Okay, it's what now?

Speaker speaker\_0: Pharmavail. I'll spell it for you. It's P-H-A-R-M as in Mary A-V-A-I-L.

Speaker speaker\_2: Mm-hmm. Okay, hold on. P-A-R-M-A-V-I-L?

Speaker speaker\_0: So, P-H as in horse, A-R, M as in Mary, A, V as in Victor, A-I-L.

Speaker speaker\_2: A-I-L. Okay. Okay.

Speaker speaker\_0: And-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... uh, their phone number is going to be 800-933-3734.

Speaker speaker\_2: 3734? Okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: Okay. And what about the health insurance?

Speaker speaker\_0: So the, uh, the plan that you guys have is actually a combination of two different insurance carriers. Um, 90 Degree Benefits covers, like, your preventative services.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: And then the non-preventative services would be with American Public Life.

Speaker speaker\_2: Okay, if we were to go to the doctor, then how do we do this? Because we don't have insurance cards or nothing. Does it pay, do we have a co-payment? Do we pay percentage of the doctor bills for it?

Speaker speaker\_0: So, it looks like your coverage is not active yet. We haven't received the first payroll deduction. Once the coverage-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... is active, that's when the ID cards and policy information are made and sent to you guys.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Um.

Speaker speaker\_1: Uh-

Speaker speaker\_2: Do what now? What, Ronnie?

Speaker speaker\_1: Uh, ma'am, uh, can you tell me how much those payroll deductions are gonna be for this insurance?

Speaker speaker\_0: Yes, it is a total of \$63.24 a week.

Speaker speaker\_2: Okay.

Speaker speaker\_1: That's, that's good.

Speaker speaker\_2: Okay. Um-

Speaker speaker\_0: Um-

Speaker speaker\_2: Um...

Speaker speaker\_0: ... I was going to say, you guys should be-

Speaker speaker\_2: Oh.

Speaker speaker\_0: ... expecting two different ID cards for medical. You're gonna get-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... one in the mail, which is for your preventative services with, uh, 90-degree benefits and then the other ID card is emailed, and that's, uh, for your services with APL, which again, they typically handle like non-preventative services.

Speaker speaker\_2: Okay. What's the, uh, first one you say? What does that entail? My husband has, uh, was just laid off in November, and so he's just now starting to go back to work, and he'd been at his job for 34 years, and had had the same insurance . So we're just... So we're new at having to change insurances.

Speaker speaker\_0: Yeah, so basically, what you guys' plan covers, the way that it works, it's, it's not like major medical. So it's gonna be completely different if you guys have had previously a major medical insurance.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Some things have a copay. Um, other things, the insurance will just pay us that dollar amount for, and up to a certain amount of days, and then you pay the remainder of the bill.

Speaker speaker\_2: Okay.

Speaker speaker\_0: So like a couple examples. Uh, primary care visits, there's a \$10 copay per visit. Um, specialist care, it's a \$50 copay per visit. Urgent care is a \$60 copay per visit.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Um, medications, if it is a covered medication, it'll either be covered at \$10, \$20, or \$30, and you pay the remainder.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Um, there are hospitalization benefits as well as like emergency room, uh, visits, and then physician office visits. The way that these benefits work is that the insurance will pay us that dollar amount for a certain amount of days, depending on what the benefit is, and then you pay the remainder of the bill.

Speaker speaker\_2: Okay. Okay, that's what I needed to know.

Speaker speaker\_0: Okay, ma'am.

Speaker speaker\_2: Thank-

Speaker speaker\_0: Um-

Speaker speaker\_2: Okay, thank you.

Speaker speaker\_0: You're welcome. And like I said, once he sees that first deduction-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... being made out of his check, the coverage will start that following Monday. And then once the coverage is active, it will take about seven to ten business days to get the ID cards.

Speaker speaker\_2: Okay. Now, if we wanted to change inur- uh, coverage, is there any way we could do that? Or do we have-

Speaker speaker\_0: Uh-

Speaker speaker\_2: ... to wait till open enrollment?

Speaker speaker\_0: Yes, so -

Speaker speaker\_2: When I was filling out this paper, when I was filling out this paperwork-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: ... it didn't say nothing about how, uh, what kind of insurance it was. It didn't... it just says, "Do you want?"

Speaker speaker\_1: Yeah, it don't tell you nothing about it.

Speaker speaker\_2: And so we had no idea what it was through or nothing. I told him, I said, "I had no idea what I'm signing up for."

Speaker speaker\_0: Okay. Yeah, so basically he has until the 14th of March to make any changes or cancellations to the enrollment.

Speaker speaker\_2: Okay. Is there a better, uh, plan than this one?

Speaker speaker\_0: Not necessarily. Um, I mean, I can send you guys the benefits guide that will go over all of the plans being offered. They all work-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... differently, so I don't... I, I can't really answer that question because it's not necessarily a better plan. All of them-

Speaker speaker\_2: Well, um-

Speaker speaker\_0: ... are different.

Speaker speaker\_2: Okay. See if I'm, uh... So if we go to the doctor, the insurance pays \$10 and we pay the rest?

Speaker speaker\_0: No, no, so if you go to like a primary ca- care visit, you'll have a \$10 copay.

Speaker speaker\_2: Oh, okay, okay, okay. That's what I wanted to make sure.

Speaker speaker\_0: Yeah.

Speaker speaker\_2: Okay. So okey-dokey. That's what I needed to know.

Speaker speaker\_0: Okay. And I'll-

Speaker speaker\_2: And then are... There's our specific doctors that, uh, we need to go to, or...

Speaker speaker\_0: Yes, um, you do need-

Speaker speaker\_2: I need to hear-

Speaker speaker\_0: ... to stay within the MultiPlan network.

Speaker speaker\_2: Mm-hmm. Okay. How do I-

Speaker speaker\_0: So you can either go-

Speaker speaker\_2: ... get those docs?

Speaker speaker\_0: Yeah, so you can either go onto [multiplan.com](https://www.multiplan.com) or you can call MultiPlan and they can help you find a provider.

Speaker speaker\_2: Okay. Okay, that's what I needed to know. Okay then. Thank you so much. Is there anything else Robby, you wanna ask?

Speaker speaker\_1: Um, ma'am, if you decide to go, I mean, I know there's other insurance companies out there. Could you get your own independent plan if you decide to change your mind?

Speaker speaker\_0: Yeah, I mean you don't have to have this insurance with MAU, but I will say since you've already signed up for the coverage, I would make a decision about that before the 14th of March.

Speaker speaker\_1: Yes, ma'am, that's what I will. I just, uh, I, I just wanna know because this is all new to me. I don't know anything about this.

Speaker speaker\_0: Okay.

Speaker speaker\_1: And I... This is all new to me, you know. I've always went with a company, you know.

Speaker speaker\_0: Right.

Speaker speaker\_2: I always had same name insurance .

Speaker speaker\_1: So-

Speaker speaker\_2: Oh, you're not

Speaker speaker\_3: Well-

Speaker speaker\_1: ... exactly...

Speaker speaker\_3: ... I don't understand all this stuff.

Speaker speaker\_0: Okay, that's fine. Well, I'm gonna send you guys some information to the email address that I have on file so that you can look over it, um, and it'll-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... go over all of the plans being offered, what they cover, and how much they cost. So if you guys decide to make any changes, then you could just call us back from there.

Speaker speaker\_1: That s- that would be great, ma'am, because we couldn't get any information when we were signing up on this stuff, and see, I'm a diabetic and she's a diabetic.

Speaker speaker\_2: Mm-hmm. But we're not happy with our doctor any Dwayne Lewis.

Speaker speaker\_1: And, and, you know, we... And, and that's... I've gotta get some prescriptions in at least two weeks or I'm gonna be out.

Speaker speaker\_0: Gotcha.

Speaker speaker\_1: You know?

Speaker speaker\_0: I understand.

Speaker speaker\_1: You know, and that's the only reason I'm kind of worried about this thing.

Speaker speaker\_0: I understand. Okay, well...

Speaker speaker\_1: You got all you need, baby?

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Ma'am, could you tell me what email address you've got on file?

Speaker speaker\_0: Yes, I have G-A-Y-L-A A K-L-Y-L-E at gmail.com?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Yes, ma'am. That's in... That's perfect, that's perfect. That's her email address and stuff because I don't check mine half the time and she checks hers religiously.

Speaker speaker\_0: Okay. All right.

Speaker speaker\_1: That'll be great, ma'am. Well, we may be better with a lot of questions. I really appreciate it and I hope we didn't get on your nerves, but we appreciate it.

Speaker speaker\_0: No, you're fine. You guys have a wonderful day.

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

Speaker speaker\_0: Thank you. Bye-bye.