

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits in a Card. This is Victoria. How can I help you? How can I help you? Hi, Victoria. Hello? My name is Carolyn Weigel. Hi. Hi. How can I help you? Can you hear me? I'm calling to get some information regarding my policy or coverage or- Okay. ... whichever you call it. What's the name of the, uh, agency you work for? Oh, hello. Hold on one second. Okay. I hardly ever get... I hardly ever get to, you know, do this so it takes me a minute because I never remember. Terrible, bad, bad thing. Okay. It is ATC. Okay. And the last four of your social? 4983. Gotcha. And do you mind verifying your address and date of birth? No problem. It is 22 Robbie Lane, Saraland, Alabama 36571. And my date of birth is a lar- 10/11/10-22-65. Okay. Phone number 225-603-2904? Yes, ma'am. I'm so glad I'm not the only one that can't talk today. And then, uh, email is last name first initial at yahoo.com. Ooh, very good. Yes, ma'am. All righty, so are you just needing, um, like, your ID cards? Well, no, I got my card but I went to the doctor last Tuesday. No, sorry, last Thursday. And I had to pay for my visit and they said that I'm only covered for emergency surgery. I'm like, "Why would I not supposed to be, you know, have benefits for all of it?" Okay. Um, so it sounds like you're just missing one of the ID cards, um, because one ID card, which I'm assuming you have, is for the non-preventative services. Um, does it have American Public Life on it? American's Public... No. Nope. Does it say 90-Degree Benefits? I got... It says A-T... Um, when I turn it over, it has 90 Degree, uh, Benefits. Okay. Now, yeah, the- Next to the... next to the MetLife. Okay. So, the reason why I'm asking is because, uh, the plan that you have is technically a combination of two different, uh, insurance companies. 90 Degree Benefits does one side of the medical where the second part of the medical is through American Public Life. And typically, that ID card would have been emailed to you. Um, so I can- Okay, wait a minute. Either way I can- American Public Life. Okay. I have one that says Group Voluntary- Dental Properties. Dental. Right. Mm-hmm. And then the other one says Limited Benefit Med Plan, VIP BIC, whatever that means. Okay, so then you do have the, the second ID card for medical. Okay, so what did- Okay. Did you present them with both of those medical ID cards? Um, n- I don't... I thought I gave them all three but apparently I did not. So I had- Okay. ... to give them this one. Correct? Yeah, I would just... I would contact them back and give them both of the medical ID cards. To my knowledge, your preventative services, I believe are done through the 90 Degree Benefits. And then I believe any non-preventative services are done with American Public Life. But if you give them both, they can at least contact both insurance carriers and see who covers what. Okay. And... Well, and see, they said when... Because I did give them the one that they called and they told me that it was, like I said, for... strictly for, um, like surgical appointments. And I was like, "Well, you normally got to see a doctor when you have surgery." Yeah. You know what I mean? Before the surgery, I should say. Yeah. So the plan that you have, it covers your preventative services at 100% as long as you stay in the

network. But it does also have, like, hospitalization benefits, surgical benefits. Um, it also has coverage for, like, um, emergency room visits, physician's office visits. So that's where I'm not understanding because you do have a physician office coverage with this. Okay. You even have primary care visits, you have specialist care, and you have urgent care. I just gave them the wrong card then. Yeah, that's what I'm thinking. Okay. All right. Well, I mean, it's, it's not like I have a lot of, you know, call people to talk, talk to and say, you know, "Hey, what happened with your insurance?" You know? Yeah. I don't know anybody else in the plan, so- Now, also another thing... ... that's why but then I won't- Another thing, maybe, that I can think of. Did you verify that that provider was within the MultiPlan network? Um, I don't know if I did or not. Because I see that the plan that you have, you do have to stay within the MultiPlan network. Okay. And is it possible to check to see who it is? Um, I personally- Or could you tell me if Yeah. ... it's off? Yeah. I personally wouldn't be able to tell you that. But you can go on to multiplan.com and find that out. Or you can call MultiPlan, which I would recommend calling them because sometimes the website can be a little complicated. Uh, yeah, I don't need any more help. Okay. MultiPlan is the name? Yes. Yeah, that, that's not very helpful either. Th- no, it's not your fault. It just is what it is because you get the... you get a machine for the most part. But I'll try it. Can you give me- Is that 800 number? Is that 800-454-5218? I have a different number. It's, uh, 800-457-1403. Okay. I'll call then. All righty. I will take care of that. I, uh, I thank you so very much, ma'am. You're welcome. You have a wonderful day. You too. Bye-bye. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Victoria. How can I help you? How can I help you?

Speaker speaker_1: Hi, Victoria.

Speaker speaker_0: Hello?

Speaker speaker_1: My name is Carolyn Weigel. Hi.

Speaker speaker_2: Hi.

Speaker speaker_0: How can I help you?

Speaker speaker_1: Can you hear me? I'm calling to get some information regarding my policy or coverage or-

Speaker speaker_0: Okay.

Speaker speaker_1: ... whichever you call it.

Speaker speaker_0: What's the name of the, uh, agency you work for?

Speaker speaker_1: Oh, hello. Hold on one second.

Speaker speaker_0: Okay.

Speaker speaker_1: I hardly ever get... I hardly ever get to, you know, do this so it takes me a minute because I never remember. Terrible, bad, bad thing. Okay. It is ATC.

Speaker speaker_0: Okay. And the last four of your social?

Speaker speaker_1: 4983.

Speaker speaker_0: Gotcha. And do you mind verifying your address and date of birth?

Speaker speaker_1: No problem. It is 22 Robbie Lane, Saraland, Alabama 36571. And my date of birth is a lar- 10/11/10-22-65.

Speaker speaker_0: Okay. Phone number 225-603-2904?

Speaker speaker_1: Yes, ma'am. I'm so glad I'm not the only one that can't talk today.

Speaker speaker_0: And then, uh, email is last name first initial at yahoo.com.

Speaker speaker_1: Ooh, very good. Yes, ma'am.

Speaker speaker_0: All righty, so are you just needing, um, like, your ID cards?

Speaker speaker_1: Well, no, I got my card but I went to the doctor last Tuesday. No, sorry, last Thursday. And I had to pay for my visit and they said that I'm only covered for emergency surgery. I'm like, "Why would I not supposed to be, you know, have benefits for all of it?"

Speaker speaker_0: Okay. Um, so it sounds like you're just missing one of the ID cards, um, because one ID card, which I'm assuming you have, is for the non-preventative services. Um, does it have American Public Life on it?

Speaker speaker_1: American's Public... No. Nope.

Speaker speaker_0: Does it say 90-Degree Benefits?

Speaker speaker_1: I got... It says A-T... Um, when I turn it over, it has 90 Degree, uh, Benefits.

Speaker speaker_0: Okay. Now, yeah, the-

Speaker speaker_1: Next to the... next to the MetLife.

Speaker speaker_0: Okay. So, the reason why I'm asking is because, uh, the plan that you have is technically a combination of two different, uh, insurance companies. 90 Degree Benefits does one side of the medical where the second part of the medical is through American Public Life. And typically, that ID card would have been emailed to you. Um, so I can-

Speaker speaker_1: Okay, wait a minute.

Speaker speaker_0: Either way I can-

Speaker speaker_1: American Public Life. Okay. I have one that says Group Voluntary-

Speaker speaker_0: Dental Properties.

Speaker speaker_1: Dental. Right.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And then the other one says Limited Benefit Med Plan, VIP BIC, whatever that means.

Speaker speaker_0: Okay, so then you do have the, the second ID card for medical. Okay, so what did-

Speaker speaker_1: Okay.

Speaker speaker_0: Did you present them with both of those medical ID cards?

Speaker speaker_1: Um, n- I don't... I thought I gave them all three but apparently I did not. So I had-

Speaker speaker_0: Okay.

Speaker speaker_1: ... to give them this one. Correct?

Speaker speaker_0: Yeah, I would just... I would contact them back and give them both of the medical ID cards. To my knowledge, your preventative services, I believe are done through the 90 Degree Benefits. And then I believe any non-preventative services are done with American Public Life. But if you give them both, they can at least contact both insurance carriers and see who covers what.

Speaker speaker_1: Okay. And... Well, and see, they said when... Because I did give them the one that they called and they told me that it was, like I said, for... strictly for, um, like surgical appointments. And I was like, "Well, you normally got to see a doctor when you have surgery."

Speaker speaker_0: Yeah.

Speaker speaker_1: You know what I mean? Before the surgery, I should say.

Speaker speaker_0: Yeah. So the plan that you have, it covers your preventative services at 100% as long as you stay in the network. But it does also have, like, hospitalization benefits, surgical benefits. Um, it also has coverage for, like, um, emergency room visits, physician's office visits. So that's where I'm not understanding because you do have a physician office coverage with this.

Speaker speaker_1: Okay.

Speaker speaker_0: You even have primary care visits, you have specialist care, and you have urgent care.

Speaker speaker_1: I just gave them the wrong card then.

Speaker speaker_0: Yeah, that's what I'm thinking.

Speaker speaker_1: Okay. All right. Well, I mean, it's, it's not like I have a lot of, you know, call people to talk, talk to and say, you know, "Hey, what happened with your insurance?" You

know?

Speaker speaker_0: Yeah.

Speaker speaker_1: I don't know anybody else in the plan, so-

Speaker speaker_0: Now, also another thing...

Speaker speaker_1: ... that's why but then I won't-

Speaker speaker_0: Another thing, maybe, that I can think of. Did you verify that that provider was within the MultiPlan network?

Speaker speaker_1: Um, I don't know if I did or not.

Speaker speaker_0: Because I see that the plan that you have, you do have to stay within the MultiPlan network.

Speaker speaker_1: Okay. And is it possible to check to see who it is?

Speaker speaker_0: Um, I personally-

Speaker speaker_1: Or could you tell me if

Speaker speaker_3: Yeah.

Speaker speaker_1: ... it's off?

Speaker speaker_0: Yeah. I personally wouldn't be able to tell you that. But you can go on to multiplan.com and find that out. Or you can call MultiPlan, which I would recommend calling them because sometimes the website can be a little complicated.

Speaker speaker_1: Uh, yeah, I don't need any more help. Okay. MultiPlan is the name?

Speaker speaker_0: Yes.

Speaker speaker_1: Yeah, that, that's not very helpful either. Th- no, it's not your fault. It just is what it is because you get the... you get a machine for the most part. But I'll try it.

Speaker speaker_0: Can you give me-

Speaker speaker_1: Is that 800 number? Is that 800-454-5218?

Speaker speaker_0: I have a different number. It's, uh, 800-457-1403.

Speaker speaker_1: Okay. I'll call then. All righty. I will take care of that. I, uh, I thank you so very much, ma'am.

Speaker speaker_0: You're welcome. You have a wonderful day.

Speaker speaker_1: You too. Bye-bye.

Speaker speaker_0: Thank you. Bye-bye.