## Transcript: Chris Sofield (deactivated)-6600432285073408-6211222080274432

## **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card, this is Chris. How can I help you today? Hi, Chris. This is Lauren. My husband works for, um, Michelin. And we received his medical, um, insurance card and his dental insurance card. And he had to go to the allergist today, and they said whenever that they called to get his insurance filed and pay for the appointment, that they said we did not have medical insurance. But he did fill those papers out when he was h- when he started work at Michelin. So we're just trying to figure out what's going on. Okay. So does he have that job through a staffing company? Yes. What's the name of the staffing company? 'Cause that's who we support. Okay, MAU. And what's the last four of his Social? Uh, let me get it real quick. I don't know it off the top. 3785. And his name? Lubomir, L-Y-U-B-O-M-I-R, and his last name is A-H-A-D-I. All right. And I'm sorry, what was your name one more time? I'm Lauren. Last name? Ahadi, A-H-A-D-I. Okay. All right, Lauren. Uh, can you verify, um, the address and, uh, Lubomir's date of birth? Yes. 505 Spring Meadow Road, Simpsonville, South Carolina. 2-, uh, let me 2- 29680. And his birthday is 8/31/95. Thank you. We have a phone on file for him at 276-206-7959. Is that correct? Yes, sir. Okay. Ah, I think I see where the issue is. While he, uh, while he did select a health insurance policy, a medical plan, he selected the Stay Healthy MEC plan, which really only covers preventative care services. So it's only good for things like physicals, vaccines, and cancer screenings. Oh. Any sort of, like, sickness type visits or anything are not covered by that plan. Um, now, he is still within his eligibility window to be able to add that other type of policy on. Uh, he's got until we close today at 8:00 PM or tomorrow between 8:00 AM and 8:00 PM to give us a call to make that change. Um, but after tomorrow, he'll no longer be eligible to make any sort of change like that. Wow. Okay. And dcan you tell me the price difference between the two? Um, let's see here. The preventative care plan is \$14.18 a week. Uh, then there's, um, there's three options that would cover, uh, the, the standard doc- doctor's type visits. It's either gonna be the Ensure Plus Basic at \$28.14 a week, the Ensure Plus Enhanced at \$41.98 a week, or the Stay Healthy Enhanced at \$48.51 a week. Now as far as what those, how those plans differ, Ensure Plus, both Basic and Enhanced, will cover doctor's visits and hospital visits, but will not cover the preventative care services. Um, and then- Okay. ... uh, a- and between those two, the only difference really is hospitalizations and surgeries. Okay. Um, and then the Stay Healthy Enhanced, the most expensive one, the \$48.51, that covers both preventative and regular treatment visits. Okay. So you could either get preventative or you can get the other, but to get both it's \$48.51? Yeah, to get, uh, to get both, um, if you want the one plan that combines both it's, yeah, that Stay Healthy Enhanced plan for \$48.51 a week. Um, like I said, if, uh, if he wants... Now, you're un- unfortunately unable to make that kind of change for him. He has to be- Right. ... able to call to do that. Um, but yeah. He's here with me. He's, I mean, yeah. Oh, okay. Yeah.

Um, well if he wants to go ahead and set that up, we can, we can s- we can make that change. It would just take a little bit of time for everything to process, typically about one to two weeks for any change in enrollment. Okay. Um, um, let us talk about it and I will... Let's just keep it where it is right now. Okay. And I'll ask him. We don't normally have situations like this. Right. So I feel like he's gonna wanna keep it at doctor's visits. He has actually had an allergic reaction to his work environment. Like, he's allergic to the tires. Right. I understand. Okay. So yeah, um- And so he's had this whole, like, rash break out. And so this is completely, like, obviously one of those unexpect- like, you don't know it's gonna happen. And so... But we just wanted to call and verify. It wasn't, I wasn't... I thought it was covered, but that's, I mean, that's, that's okay. But let me- Thank you. ... ask him about it and I'll give you a call back if he wants to... Okay, awesome. Yeah, that's fine. Um, just like I said, make sure that any... if you want to do anything, make sure you give us a call either before we close tonight at 8:00 PM or anytime during our operating hours tomorrow, 8:00 AM to 8:00 PM. Yes, sir. Okay, thank you so much. No problem. Anything else? That's all. All right, thanks again for calling and have a wonderful day. You too, you too. Okay, bye now. Bye.

## **Conversation Format**

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits on a Card, this is Chris. How can I help you today?

Speaker speaker\_2: Hi, Chris. This is Lauren. My husband works for, um, Michelin. And we received his medical, um, insurance card and his dental insurance card. And he had to go to the allergist today, and they said whenever that they called to get his insurance filed and pay for the appointment, that they said we did not have medical insurance. But he did fill those papers out when he was h- when he started work at Michelin. So we're just trying to figure out what's going on.

Speaker speaker\_1: Okay. So does he have that job through a staffing company?

Speaker speaker\_2: Yes.

Speaker speaker\_1: What's the name of the staffing company? 'Cause that's who we support.

Speaker speaker\_2: Okay, MAU.

Speaker speaker\_1: And what's the last four of his Social?

Speaker speaker\_2: Uh, let me get it real quick. I don't know it off the top. 3785.

Speaker speaker\_1: And his name?

Speaker speaker\_2: Lubomir, L-Y-U-B-O-M-I-R, and his last name is A-H-A-D-I.

Speaker speaker\_1: All right. And I'm sorry, what was your name one more time?

Speaker speaker\_2: I'm Lauren.

Speaker speaker\_1: Last name?

Speaker speaker 2: Ahadi, A-H-A-D-I.

Speaker speaker\_1: Okay. All right, Lauren. Uh, can you verify, um, the address and, uh, Lubomir's date of birth?

Speaker speaker\_2: Yes. 505 Spring Meadow Road, Simpsonville, South Carolina. 2-, uh, let me 2- 29680. And his birthday is 8/31/95.

Speaker speaker\_1: Thank you. We have a phone on file for him at 276-206-7959. Is that correct?

Speaker speaker\_2: Yes, sir.

Speaker speaker\_1: Okay. Ah, I think I see where the issue is. While he, uh, while he did select a health insurance policy, a medical plan, he selected the Stay Healthy MEC plan, which really only covers preventative care services. So it's only good for things like physicals, vaccines, and cancer screenings.

Speaker speaker\_2: Oh.

Speaker speaker\_1: Any sort of, like, sickness type visits or anything are not covered by that plan. Um, now, he is still within his eligibility window to be able to add that other type of policy on. Uh, he's got until we close today at 8:00 PM or tomorrow between 8:00 AM and 8:00 PM to give us a call to make that change. Um, but after tomorrow, he'll no longer be eligible to make any sort of change like that.

Speaker speaker\_2: Wow. Okay. And d- can you tell me the price difference between the two?

Speaker speaker\_1: Um, let's see here. The preventative care plan is \$14.18 a week. Uh, then there's, um, there's three options that would cover, uh, the, the standard doc- doctor's type visits. It's either gonna be the Ensure Plus Basic at \$28.14 a week, the Ensure Plus Enhanced at \$41.98 a week, or the Stay Healthy Enhanced at \$48.51 a week. Now as far as what those, how those plans differ, Ensure Plus, both Basic and Enhanced, will cover doctor's visits and hospital visits, but will not cover the preventative care services. Um, and then-

Speaker speaker 2: Okay.

Speaker speaker\_1: ... uh, a- and between those two, the only difference really is hospitalizations and surgeries.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, and then the Stay Healthy Enhanced, the most expensive one, the \$48.51, that covers both preventative and regular treatment visits.

Speaker speaker\_2: Okay. So you could either get preventative or you can get the other, but to get both it's \$48.51?

Speaker speaker\_1: Yeah, to get, uh, to get both, um, if you want the one plan that combines both it's, yeah, that Stay Healthy Enhanced plan for \$48.51 a week. Um, like I said, if, uh, if he wants... Now, you're un- unfortunately unable to make that kind of change for him. He has to be-

Speaker speaker\_2: Right.

Speaker speaker\_1: ... able to call to do that. Um, but yeah.

Speaker speaker\_2: He's here with me. He's, I mean, yeah.

Speaker speaker 1: Oh, okay.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Um, well if he wants to go ahead and set that up, we can, we can s- we can make that change. It would just take a little bit of time for everything to process, typically about one to two weeks for any change in enrollment.

Speaker speaker\_2: Okay. Um, um, let us talk about it and I will... Let's just keep it where it is right now.

Speaker speaker\_1: Okay.

Speaker speaker\_2: And I'll ask him. We don't normally have situations like this.

Speaker speaker\_1: Right.

Speaker speaker\_2: So I feel like he's gonna wanna keep it at doctor's visits. He has actually had an allergic reaction to his work environment. Like, he's allergic to the tires.

Speaker speaker\_1: Right. I understand. Okay. So yeah, um-

Speaker speaker\_2: And so he's had this whole, like, rash break out. And so this is completely, like, obviously one of those unexpect- like, you don't know it's gonna happen. And so... But we just wanted to call and verify. It wasn't, I wasn't... I thought it was covered, but that's, I mean, that's, that's okay. But let me-

Speaker speaker\_1: Thank you.

Speaker speaker\_2: ... ask him about it and I'll give you a call back if he wants to...

Speaker speaker\_1: Okay, awesome. Yeah, that's fine. Um, just like I said, make sure that any... if you want to do anything, make sure you give us a call either before we close tonight at 8:00 PM or anytime during our operating hours tomorrow, 8:00 AM to 8:00 PM.

Speaker speaker\_2: Yes, sir. Okay, thank you so much.

Speaker speaker\_1: No problem. Anything else?

Speaker speaker\_2: That's all.

Speaker speaker\_1: All right, thanks again for calling and have a wonderful day.

Speaker speaker\_2: You too, you too.

Speaker speaker\_1: Okay, bye now.

Speaker speaker\_2: Bye.