

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hey, Stephanie. Um, I got... Hello? Yes, sir. Okay. I got, um, insurance through, um, MAU with the, the APL, American Public whatever it, Life? Mm-hmm. But I don't... It's too late to make any changes, huh? Um, I can check real quick. It, I would have to look in your file to see if you're within your personal open enrollment period. Um, so if you want, I can check real quick. Um, what are the last four of your Social? 6257. Okay. And then your first and last name, please? Wayne Tupper. For security purposes, I will need you to verify your address and your date of birth. It's, uh, 4042 Walloon Lane, Apartment 205, Spartanburg, South Carolina 92301, and my phone number is 619-368-1835. And then what was that date of birth? 8/14/1967. Thank you, and then I have waynetupper@hotmail.com. Is that up-to-date? Yes. Okay. And then actually, no, um, the last day that you have to make any changes would be on the 31st. So you still have time to make changes. Next Friday is actually the last day. Oh, okay, good. Because, because from what I got, it's just a supplemental. Yeah, you have an Insure Plus Basic, which is the one that covers like doctor visits if sick, hospital visits if injured, urgent care, emergency room and even some surgeries. And then you also have the dental plan. Um, and then they... The other one that they offer is an Insure Plus Enhance. But that one covers the same. It just covers a little bit more- Oh, so- ... in, um, four areas, which would be the daily hospital confinement. The one that you have covers \$50 per day while the other one covers \$100 per day. For intensive care, the one you have covers \$200 per day while the other one covers \$400 per day. For annual first occurrence in hospital, the one that you currently have covers \$500 while the other one covers \$1,500. For surgical, the one you currently have covers up to \$1,000 based on surgical schedule, and the other one covers up to \$2,000 based on surgical schedule. But everything after that stays the exact same. Mainly in those four areas is where the differences come. They offer that one and they also- Okay, so w- Mm-hmm. Yes, sir? Well, sorry, I didn't mean to interrupt you. But, but I do have major medical where I can go to the doctor and get physicals and stuff like that? So, no. The one that you currently have only covers hospital indemnity, meaning like doctor visits if you're sick, hospital visits if injured- Yeah, yeah. Mm-hmm. ... urgent care, emergency room, surgeries. Mm-hmm. But, um, it doesn't cover your preventative services. The one that would cover that is the State, um, the MEC... I'm sorry, the StayHealthy MEC. That one's only for preventative services, meaning it would cover like one physical visit, some vaccines, some ST screens, some cancer screening. But that one's only preventative, and it doesn't cover your actual doctor visits. But they do have a fourth medical plan that's called the StayHealthy MEC Enhance. So the StayHealthy MEC Enhance would cover your preventative services and your hospital indemnity. So it covers both benefits, and it does require you to stay within the network compared to the one

that you already have, which doesn't require you to only use their medical providers. But with the StayH- Healthy MEC Enhance, it does offer both your preventative and your hospital indemnity, but it does require you to stay within the network, and it requires co-pays. But that one would be the only plan that they offer that covers both your preventative and your hospital indemnity. That's the p- that's the one I want. That's what I thought I had, because I want it to cover both. You know, I want to cover my... Oh, okay. So you want to change it? I guess if it means... If that's what I have to do to get... Because I want preventative. I want to be able to go to my doctor and get prescriptions and stuff like that, so- Okay. ... that last one you said is the, the one I need, right? Yes, sir, because, um, out of the four plans that they offer, um, the StayHealthy MEC Enhance is the only one that would cover both your preventative and your hospital indemnity. And then the other three either cover just your preventative or just your hospital services. But you want the one that has both benefits, right? How much is that one? The one that you want for employees, \$23.13 weekly, and then the one that you currently have is \$17.39. Yeah, yeah. Yeah, I want to change it to the, um, \$23 one for sure. Okay. Let me go ahead and do that. And then that one does require you to stay within the network, okay? And it, it- Mm-hmm. ... also is under that IRS regulation, so that's good that you called already to change it, because if you would have waited til February, you would have been kinda stuck with it. Um... Yeah. But so far, so, so far I have dental for \$3.51 for employee, and then I have your- Mm-hmm. ... MEC Enhance, which offers both your preventative and your hospital indemnity for \$23.13. So your new total is \$26.64 weekly. Do you allow me to make these changes? Yes. Okay. Please allow seven to 10 business days for the changes to process. So there is a possibility that you still may experience one or two deductions of \$20.90 for the Ensure Plus Basic and the dental, um, but once you- Mm-hmm. ... see that first deduction of \$26.64 come out of your paycheck, the following Monday of that deduction is when your MEC Enhanced plan s- becomes active, and you should be getting, um, that new medical card either that Thursday or Friday of the activation week. And when is that? When it's active? Excuse me? I'm sorry? Uh, you said I get the card when it's... It's about when it's active? Is that what you're saying or...? Yeah. So the first week- Okay. ... you become active, either that Thursday or Friday, you should be getting that card. Okay. All right. Sounds good. And if... If you have a... And then if you have a doctor's appointment for some reason that first week of activation with, with the new total of \$26.64, you're welcome to give us a call, and we can email you your card as well. Okay. Yeah. Well, I'm trying to make out this credit card, but I'm not sure if my doctor's in that system or not, so I kinda have to wait to see. So... Uh, so if you want, I can go ahead and provide the number of the multi-plan network. That's the number that you would call to find the list- Oh, okay. ... of preferred providers. So if you want- Just call them? ... I can go ahead and give you that number. I got that. So that's still all gonna be all the same no matter what I get then, is what you're saying? Yes, sir. That- All right, it's Okay. Yes, sir. That would be the number that you would have to call. All right. Okay. Yeah. My doctor's not in that system, so I gotta get a new one. That's what I was trying to do is set up an appointment with another one, but they couldn't find- Oh, okay. ... me something because it was the wrong type of insurance. That's how I figured it out that I had the wrong thing. Gotcha. Yeah, and then with the one that you selected, that one does require you to stay within the network, so you would have to call that number, um- Yeah. ... to get coverage. Yeah. Okay. Perfect. All right. Well, how come I didn't- And then... Mm-hmm. And, and then I was gonna tell you that if you do wanna, like, make any changes or add any plans, next Friday

would be the last day that you would have to do that 'cause that's the last day- Okay. ... that they have for open enrollment. Okay. Perfect. I should be fine now now that I got everything. So I should be set. All right. Did you have any more questions? Nope, that's it. All right. Well, I, I hope you have a great day today. Thank you for your time. Bye. All right, thank you. Goodbye. Bye. Thank you.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hey, Stephanie. Um, I got... Hello?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay. I got, um, insurance through, um, MAU with the, the APL, American Public whatever it, Life?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: But I don't... It's too late to make any changes, huh?

Speaker speaker_0: Um, I can check real quick. It, I would have to look in your file to see if you're within your personal open enrollment period. Um, so if you want, I can check real quick. Um, what are the last four of your Social?

Speaker speaker_1: 6257.

Speaker speaker_0: Okay. And then your first and last name, please?

Speaker speaker_1: Wayne Tupper.

Speaker speaker_0: For security purposes, I will need you to verify your address and your date of birth.

Speaker speaker_1: It's, uh, 4042 Walloon Lane, Apartment 205, Spartanburg, South Carolina 92301, and my phone number is 619-368-1835.

Speaker speaker_0: And then what was that date of birth?

Speaker speaker_1: 8/14/1967.

Speaker speaker_0: Thank you, and then I have waynetupper@hotmail.com. Is that up-to-date?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And then actually, no, um, the last day that you have to make any changes would be on the 31st. So you still have time to make changes. Next Friday is actually the last day.

Speaker speaker_1: Oh, okay, good. Because, because from what I got, it's just a supplemental.

Speaker speaker_0: Yeah, you have an Insure Plus Basic, which is the one that covers like doctor visits if sick, hospital visits if injured, urgent care, emergency room and e- even some surgeries. And then you also have the dental plan. Um, and then they... The other one that they offer is an Insure Plus Enhance. But that one covers the same. It just covers a little bit more-

Speaker speaker_1: Oh, so-

Speaker speaker_0: ... in, um, four areas, which would be the daily hospital confinement. The one that you have covers \$50 per day while the other one covers \$100 per day. For intensive care, the one you have covers \$200 per day while the other one covers \$400 per day. For annual first occurrence in hospital, the one that you currently have covers \$500 while the other one covers \$1,500. For surgical, the one you currently have covers up to \$1,000 based on surgical schedule, and the other one covers up to \$2,000 based on surgical schedule. But everything after that stays the exact same. Mainly in those four areas is where the differences come. They offer that one and they also-

Speaker speaker_1: Okay, so w-

Speaker speaker_0: Mm-hmm. Yes, sir?

Speaker speaker_1: Well, sorry, I didn't mean to interrupt you. But, but I do have major medical where I can go to the doctor and get physicals and stuff like that?

Speaker speaker_0: So, no. The one that you currently have only covers hospital indemnity, meaning like doctor visits if you're sick, hospital visits if injured-

Speaker speaker_1: Yeah, yeah. Mm-hmm.

Speaker speaker_0: ... urgent care, emergency room, surgeries.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: But, um, it doesn't cover your preventative services. The one that would cover that is the State, um, the MEC... I'm sorry, the StayHealthy MEC. That one's only for preventative services, meaning it would cover like one physical visit, some vaccines, some ST screens, some cancer screening. But that one's only preventative, and it doesn't cover your actual doctor visits. But they do have a fourth medical plan that's called the StayHealthy MEC Enhance. So the StayHealthy MEC Enhance would cover your preventative services and your hospital indemnity. So it covers both benefits, and it does require you to stay within the network compared to the one that you already have, which doesn't require you to only use their medical providers. But with the StayH- Healthy MEC Enhance, it does offer both your preventative and your hospital indemnity, but it does require you to stay within the network, and it requires co-pays. But that one would be the only plan that they offer that covers both your preventative and your hospital indemnity.

Speaker speaker_1: That's the p- that's the one I want. That's what I thought I had, because I want it to cover both. You know, I want to cover my...

Speaker speaker_0: Oh, okay. So you want to change it?

Speaker speaker_1: I guess if it means... If that's what I have to do to get... Because I want preventative. I want to be able to go to my doctor and get prescriptions and stuff like that, so-

Speaker speaker_0: Okay.

Speaker speaker_1: ... that last one you said is the, the one I need, right?

Speaker speaker_0: Yes, sir, because, um, out of the four plans that they offer, um, the StayHealthy MEC Enhance is the only one that would cover both your preventative and your hospital indemnity. And then the other three either cover just your preventative or just your hospital services. But you want the one that has both benefits, right?

Speaker speaker_1: How much is that one?

Speaker speaker_0: The one that you want for employees, \$23.13 weekly, and then the one that you currently have is \$17.39.

Speaker speaker_1: Yeah, yeah. Yeah, I want to change it to the, um, \$23 one for sure.

Speaker speaker_0: Okay. Let me go ahead and do that. And then that one does require you to stay within the network, okay? And it, it-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... also is under that IRS regulation, so that's good that you called already to change it, because if you would have waited til February, you would have been kinda stuck with it. Um...

Speaker speaker_1: Yeah.

Speaker speaker_0: But so for, so, so far I have dental for \$3.51 for employee, and then I have your-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... MEC Enhance, which offers both your preventative and your hospital indemnity for \$23.13. So your new total is \$26.64 weekly. Do you allow me to make these changes?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Please allow seven to 10 business days for the changes to process. So there is a possibility that you still may experience one or two deductions of \$20.90 for the Ensure Plus Basic and the dental, um, but once you-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... see that first deduction of \$26.64 come out of your paycheck, the following Monday of that deduction is when your MEC Enhanced plan s- becomes active, and you should be getting, um, that new medical card either that Thursday or Friday of the activation week.

Speaker speaker_1: And when is that? When it's active? Excuse me?

Speaker speaker_0: I'm sorry?

Speaker speaker_1: Uh, you said I get the card when it's... It's about when it's active? Is that what you're saying or...?

Speaker speaker_0: Yeah. So the first week-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you become active, either that Thursday or Friday, you should be getting that card.

Speaker speaker_1: Okay. All right. Sounds good.

Speaker speaker_0: And if... If you have a... And then if you have a doctor's appointment for some reason that first week of activation with, with the new total of \$26.64, you're welcome to give us a call, and we can email you your card as well.

Speaker speaker_1: Okay. Yeah. Well, I'm trying to make out this credit card, but I'm not sure if my doctor's in that system or not, so I kinda have to wait to see. So...

Speaker speaker_0: Uh, so if you want, I can go ahead and provide the number of the multi-plan network. That's the number that you would call to find the list-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... of preferred providers. So if you want-

Speaker speaker_1: Just call them?

Speaker speaker_0: ... I can go ahead and give you that number.

Speaker speaker_1: I got that. So that's still all gonna be all the same no matter what I get then, is what you're saying?

Speaker speaker_0: Yes, sir. That-

Speaker speaker_1: All right, it's

Speaker speaker_2: Okay. Yes, sir.

Speaker speaker_0: That would be the number that you would have to call.

Speaker speaker_1: All right. Okay. Yeah. My doctor's not in that system, so I gotta get a new one. That's what I was trying to do is set up an appointment with another one, but they couldn't find-

Speaker speaker_0: Oh, okay.

Speaker speaker_1: ... me something because it was the wrong type of insurance. That's how I figured it out that I had the wrong thing.

Speaker speaker_0: Gotcha. Yeah, and then with the one that you selected, that one does require you to stay within the network, so you would have to call that number, um-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... to get coverage.

Speaker speaker_1: Yeah. Okay. Perfect.

Speaker speaker_0: All right.

Speaker speaker_1: Well, how come I didn't-

Speaker speaker_0: And then...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And, and then I was gonna tell you that if you do wanna, like, make any changes or add any plans, next Friday would be the last day that you would have to do that 'cause that's the last day-

Speaker speaker_1: Okay.

Speaker speaker_0: ... that they have for open enrollment.

Speaker speaker_1: Okay. Perfect. I should be fine now now that I got everything. So I should be set.

Speaker speaker_0: All right. Did you have any more questions?

Speaker speaker_1: Nope, that's it.

Speaker speaker_0: All right. Well, I, I hope you have a great day today. Thank you for your time.

Speaker speaker_1: Bye. All right, thank you. Goodbye.

Speaker speaker_0: Bye.

Speaker speaker_1: Thank you.