

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefit in the Current. My name is Francesca. How can I help you? I'm trying to, um, change some things withh- on my, um, insurance. What staffing company do you work with? MAU. And what are the last four of your social? 493. And the last name, please? Hicks. Please verify your mailing address and date of birth to make sure I'm in the right account. 2309 Brookwood Drive, Dothan, Alabama 36301. And your date of birth, sir? September 17, 1962. I have that phone number to reach you, 334-333-2984? Yes. I have email down first name period louis hicks1962@gmail.com. Huh? I have your email down as your first name period louishicks1962@gmail.com. Yeah. What changes would you like to make? Um, I wanna, um, add, uh, medical. Uh, h- how, what's the prices on the medical? Okay, so your staffing company offers a total of four medical plans. There is a medical preventative, MEC, which is \$9.46. There are two hospital indemnity plans, Insure Plus, which is \$17.39, Insure Plus Enhanced, \$24.69, and MEC Enhanced, which is both preventative and hospital indemnity, \$23.13. And all of those will be weekly deductions for employee only. Now, no, no, hold it. You said... Now, now, doing this back for to go to the doctor to see the doctor? I can see the doctor? No, sir. Preventative services are those services that we get done to make sure that we're up to health like our annual physical, our screenings for blood pressure, iron deficiency, counseling for a healthy diet or avoiding any of the exposures from the sun, your preventative immunizations like influenza, tetanus or varicella as well as your preventative generic prescriptions like statins and vitamins. Oh, you saying pay for my medicine? Generic preventative prescription, sir. What that mean? Blood pressure pills and diabetic pills, they don't pay for? That's not preventative, sir. So once again, specifically speaking what that plan is gonna cover prescription wise for a male will be aspirin and statins. Those are the only supplements that are preventative for a male. Oh. Diabetes prescriptions are not preventative. That's an actual health issue. Um, it would however be covered under the Free Rx Membership that currently your staffing company is not offering unfortunately. Well, I don't know where that- If you were looking to make sure... Go ahead. If you were looking to make sure a specific prescription will be covered, you have to speak with Pharmacovet Prescriptions which is the prescription carrier for the Insure Plus plans to see if those medications will be covered under them 'cause they work off a tier system of \$20, \$30, or \$10 depending on what your generic prescription for. That will be where they pay out of pocket but they do have their own list of prescriptions that are covered under them. That's what I'm trying to find. So what, so what is that every week? The, to find out about helping me with my medicine. So you have to speak with Pharmacovet Prescriptions to make sure that they are covered. We cannot guarantee whether or not they would be. But those two plans that do offer them are called Insure Plus. There is \$17.39 which is the Insure Plus first tier, Insure

Plus Enhanced which is \$24.69 and then the third one is MEC Enhanced which is \$23.13. Um, the difference between those two type of plans is that the MEC Enhanced gives you preventative and hospital indemnity coverage as well as it has a network requirement whereas the Insure Plus are only gonna cover your hospital indemnity services and they do not have any network requirement. Hmm. Okay, before I get it, I gotta speak to somebody else you said to get, pay for my medicine, right? Yes, sir. I would recommend speaking with Pharmacovet. I think I told you last week... Huh? Yes, sir. I will recommend speaking with Pharmacovet. I can give you their phone number. I did. Over. Well, okay. Then I'll call you back or they gonna sign me up if I want it? No, sir. You would then give us a call back or ask them to transfer you over to us if you want it so we can process that enrollment for you. Okay. Now, that's for the medicine. What about the, uh, visiting doctor? Y'all don't have nothing for the visiting doctor? So sir, the medical plan is the plan that will give you the prescriptions. Oh. So that's the same plan. Oh. As well as vision goes, you're already enrolled into vision. Oh. Um, the other comment one that you're not enrolled into is dental. So you currently do have vision services. Mm-hmm. Yeah, I know. I'm going to keep it... I want to keep everything I've got but I just wanna add some, I'm trying to add, like you said, the doctor thing. Mm-hmm. But I want to find out which ministry to cover. Understood. Would you like me to get you transferred over to them? Yes, yes. All right, bear with me one moment. I'll go ahead and get you transferred over now. Okay.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefit in the Current. My name is Francesca. How can I help you?

Speaker speaker_2: I'm trying to, um, change some things withh- on my, um, insurance.

Speaker speaker_1: What staffing company do you work with?

Speaker speaker_2: MAU.

Speaker speaker_1: And what are the last four of your social?

Speaker speaker_2: 493.

Speaker speaker_1: And the last name, please?

Speaker speaker_2: Hicks.

Speaker speaker_1: Please verify your mailing address and date of birth to make sure I'm in the right account.

Speaker speaker_2: 2309 Brookwood Drive, Dothan, Alabama 36301.

Speaker speaker_1: And your date of birth, sir?

Speaker speaker_2: September 17, 1962.

Speaker speaker_1: I have that phone number to reach you, 334-333-2984?

Speaker speaker_2: Yes.

Speaker speaker_1: I have email down first name period louis hicks1962@gmail.com.

Speaker speaker_2: Huh?

Speaker speaker_1: I have your email down as your first name period louis hicks1962@gmail.com.

Speaker speaker_2: Yeah.

Speaker speaker_1: What changes would you like to make?

Speaker speaker_2: Um, I wanna, um, add, uh, medical. Uh, h- how, what's the prices on the medical?

Speaker speaker_1: Okay, so your staffing company offers a total of four medical plans. There is a medical preventative, MEC, which is \$9.46. There are two hospital indemnity plans, Insure Plus, which is \$17.39, Insure Plus Enhanced, \$24.69, and MEC Enhanced, which is both preventative and hospital indemnity, \$23.13. And all of those will be weekly deductions for employee only.

Speaker speaker_2: Now, no, no, hold it. You said... Now, now, doing this back for to go to the doctor to see the doctor? I can see the doctor?

Speaker speaker_1: No, sir. Preventative services are those services that we get done to make sure that we're up to health like our annual physical, our screenings for blood pressure, iron deficiency, counseling for a healthy diet or avoiding any of the exposures from the sun, your preventative immunizations like influenza, tetanus or varicella as well as your preventative generic prescriptions like statins and vitamins.

Speaker speaker_2: Oh, you saying pay for my medicine?

Speaker speaker_1: Generic preventative prescription, sir.

Speaker speaker_2: What that mean? Blood pressure pills and diabetic pills, they don't pay for?

Speaker speaker_1: That's not preventative, sir. So once again, specifically speaking what that plan is gonna cover prescription wise for a male will be aspirin and statins. Those are the only supplements that are preventative for a male.

Speaker speaker_2: Oh.

Speaker speaker_1: Diabetes prescriptions are not preventative. That's an actual health issue. Um, it would however be covered under the Free Rx Membership that currently your staffing company is not offering unfortunately.

Speaker speaker_2: Well, I don't know where that-

Speaker speaker_1: If you were looking to make sure...

Speaker speaker_2: Go ahead.

Speaker speaker_1: If you were looking to make sure a specific prescription will be covered, you have to speak with Pharmacovet Prescriptions which is the prescription carrier for the Insure Plus plans to see if those medications will be covered under them 'cause they work off a tier system of \$20, \$30, or \$10 depending on what your generic prescription for. That will be where they pay out of pocket but they do have their own list of prescriptions that are covered under them.

Speaker speaker_2: That's what I'm trying to find. So what, so what is that every week? The, to find out about helping me with my medicine.

Speaker speaker_1: So you have to speak with Pharmacovet Prescriptions to make sure that they are covered. We cannot guarantee whether or not they would be. But those two plans that do offer them are called Insure Plus. There is \$17.39 which is the Insure Plus first tier, Insure Plus Enhanced which is \$24.69 and then the third one is MEC Enhanced which is \$23.13. Um, the difference between those two type of plans is that the MEC Enhanced gives you preventative and hospital indemnity coverage as well as it has a network requirement whereas the Insure Plus are only gonna cover your hospital indemnity services and they do not have any network requirement.

Speaker speaker_2: Hmm. Okay, before I get it, I gotta speak to somebody else you said to get, pay for my medicine, right?

Speaker speaker_1: Yes, sir. I would recommend speaking with Pharmacovet.

Speaker speaker_2: I think I told you last week... Huh?

Speaker speaker_1: Yes, sir. I will recommend speaking with Pharmacovet. I can give you their phone number.

Speaker speaker_2: I did.

Speaker speaker_1: Over.

Speaker speaker_2: Well, okay. Then I'll call you back or they gonna sign me up if I want it?

Speaker speaker_1: No, sir. You would then give us a call back or ask them to transfer you over to us if you want it so we can process that enrollment for you.

Speaker speaker_2: Okay. Now, that's for the medicine. What about the, uh, visiting doctor? Y'all don't have nothing for the visiting doctor?

Speaker speaker_1: So sir, the medical plan is the plan that will give you the prescriptions.

Speaker speaker_2: Oh.

Speaker speaker_1: So that's the same plan.

Speaker speaker_2: Oh.

Speaker speaker_1: As well as vision goes, you're already enrolled into vision.

Speaker speaker_2: Oh.

Speaker speaker_1: Um, the other comment one that you're not enrolled into is dental. So you currently do have vision services.

Speaker speaker_2: Mm-hmm. Yeah, I know. I'm going to keep it... I want to keep everything I've got but I just wanna add some, I'm trying to add, like you said, the doctor thing.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: But I want to find out which ministry to cover.

Speaker speaker_1: Understood. Would you like me to get you transferred over to them?

Speaker speaker_2: Yes, yes.

Speaker speaker_1: All right, bear with me one moment. I'll go ahead and get you transferred over now.

Speaker speaker_2: Okay.