

## Transcript: Francesca

**Baez-6562377034547200-5014235201847296**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Yes, my name is Beatrice Hernandez and my employer, Surge, take out, uh, money out of my paycheck each week, um, for the insurance which I didn't apply for it but I'm just letting you know. I was just wondering, what do we cover? Okay then, ma'am, let's take a look and see what you are enrolled into. What are the last four of the social? 4599. Please verify your mailing address and date of birth. My date of birth is 4-13-68 and my address is 630 Seminole Drive, Spartsburg, South Carolina 29301. We have that phone number, same as the one you called on, 864-586-0009. Yes. And we have your email address down as B-E-D-E-L-I-C-I-O-U-S@outlook.com? Yes. Okay. So actually you were enrolled because Surge has a company policy of auto-enrolling their new hires into a medical preventative care plan. That's why you were enrolled into something you did not ask for, due to there being no declination. That specific plan is going to be covering preventative services such as your annual physicals, your screenings for blood pressure, iron deficiency, the preventative counseling- Well, I was just... 'cause I'm pregnant. Excuse me? 'Cause I'm pregnant. Okay, ma'am, and what we... Okay, how can we assist you with a particular thing, ma'am? Well, I was just wondering, do it cover my, uh, cover me, you know, for pregnancy, whatever? So the only pregnancy-related services that your preventative plan will cover will be your... Where is it? Here we go. Um, it will be a counseling for breastfeeding, prenatal depression along with, I believe there's breastfeeding counseling as well. But this is a preventative plan so it's not gonna cover your annual visits that you have to do periodically throughout the pregnancy. It's gonna cover breastfeeding support and counseling, maternal depression screenings for the mothers at the well baby's visit and preeclampsia prevention and screenings. But the delivery itself and those doctor's visits that you have to do throughout the pregnancy are not preventative, therefore they're not covered on this plan. Oh, oh. Okay then. All right. Well, I'm probably have to... Well, I'm gonna see if I can get some and then I'll just have, probably have to tear down the, uh, fee or they got any other kind of plan or something. The only thing would be, Miss Hernandez, you're not eligible for enrollment or coverage changes. You don't have an open enrollment period or a qualified live event. The only time the pregnancy will play into effect of a qualified live event is once you give birth, but that will only be if you already have coverage throughout the child to a current policy. That you not having any current policy as such from that preventative plan, you don't qualify for a different medical plan. You'll have to wait til the month of August which will be when your company will be holding their company open enrollment period. Okay. All right. Thank you. Of course, is there anything else we can assist you with today? No. No.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Yes, my name is Beatrice Hernandez and my employer, Surge, take out, uh, money out of my paycheck each week, um, for the insurance which I didn't apply for it but I'm just letting you know. I was just wondering, what do we cover?

Speaker speaker\_0: Okay then, ma'am, let's take a look and see what you are enrolled into. What are the last four of the social?

Speaker speaker\_1: 4599.

Speaker speaker\_0: Please verify your mailing address and date of birth.

Speaker speaker\_1: My date of birth is 4-13-68 and my address is 630 Seminole Drive, Spartsburg, South Carolina 29301.

Speaker speaker\_0: We have that phone number, same as the one you called on, 864-586-0009.

Speaker speaker\_1: Yes.

Speaker speaker\_0: And we have your email address down as B-E-D-E-L-I-C-I-O-U-S@outlook.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. So actually you were enrolled because Surge has a company policy of auto-enrolling their new hires into a medical preventative care plan. That's why you were enrolled into something you did not ask for, due to there being no declination. That specific plan is going to be covering preventative services such as your annual physicals, your screenings for blood pressure, iron deficiency, the preventative counseling-

Speaker speaker\_1: Well, I was just... 'cause I'm pregnant.

Speaker speaker\_0: Excuse me?

Speaker speaker\_1: 'Cause I'm pregnant.

Speaker speaker\_0: Okay, ma'am, and what we... Okay, how can we assist you with a particular thing, ma'am?

Speaker speaker\_1: Well, I was just wondering, do it cover my, uh, cover me, you know, for pregnancy, whatever?

Speaker speaker\_0: So the only pregnancy-related services that your preventative plan will cover will be your... Where is it? Here we go. Um, it will be a counseling for breastfeeding, prenatal depression along with, I believe there's breastfeeding counseling as well. But this is a preventative plan so it's not gonna cover your annual visits that you have to do periodically throughout the pregnancy. It's gonna cover breastfeeding support and counseling, maternal

depression screenings for the mothers at the well baby's visit and preeclampsia prevention and screenings. But the delivery itself and those doctor's visits that you have to do throughout the pregnancy are not preventative, therefore they're not covered on this plan.

Speaker speaker\_1: Oh, oh. Okay then.

Speaker speaker\_0: All right.

Speaker speaker\_1: Well, I'm probably have to... Well, I'm gonna see if I can get some and then I'll just have, probably have to tear down the, uh, fee or they got any other kind of plan or something.

Speaker speaker\_0: The only thing would be, Miss Hernandez, you're not eligible for enrollment or coverage changes. You don't have an open enrollment period or a qualified live event. The only time the pregnancy will play into effect of a qualified live event is once you give birth, but that will only be if you already have coverage throughout the child to a current policy. That you not having any current policy as such from that preventative plan, you don't qualify for a different medical plan. You'll have to wait til the month of August which will be when your company will be holding their company open enrollment period.

Speaker speaker\_1: Okay. All right. Thank you.

Speaker speaker\_0: Of course, is there anything else we can assist you with today?

Speaker speaker\_1: No. No.