

Transcript: Justin

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Full Transcript

Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Well, hi, Justin. This is Miriam c- um, and I'm, I'm calling, um, just 'cause I... My husband is, um, has the MultiPlan, and I'm trying to understand what is, what these benefits, uh, are for, like what do they cover? Uh, no- For, um- ... are you listed on the... Are you listed on the policy with him? Yeah. What's the staffing agency he works for? Oxford. And the last four of his social? The last four? Uh, 6206. 6206. Okay. And his first and last name? Uh, Dries Benani. All right. I'm speaking with Miriam? Yes. That's... And for security purposes, could you verify his home address, including city, state and zip code? Uh, 122 Kathleen Drive, Plymouth, Massachusetts 02360. And confirm his date of birth? March 23rd, '62. And a good telephone number I have for him is 781-812-3388? Correct. And the email I have for him is dbenani8@gmail.com? Yes. Okay. Um, so you were calling to see what he was covered for. Is that correct? Yeah. So, 'cause I, I have, um, I have high blood pressure with my work, but he signed up for this. So I'm trying to understand if we can combine them or how does it work? Um, so he list... He has you as, uh, employee plus spouse coverage. Um, you do ha- Mm-hmm. He does have medical, dental, vision, term life- Mm-hmm. ... short-term disability insurance as well. Um, however, the two medical plans that he does have, one of them covers hospitals, doctors and medications, and the other one covers preventative healthcare services. So like his physicals, diabetes screenings, vaccinations, stuff like that. Mm-hmm. Um, so that's what he's covered for. Uh, now I do know it's not like major medical insurance where you have to reach a deductible before the insurance carrier pays a set percentage. Mm-hmm. However, with these medical plans, um, it's their hospital indemnity. So the insurance carrier pays a set dollar amount to cover things as long as copays have been met. Okay. Okay. So, so do, do you guys then have... 'Cause I'm trying to sign up on the website, but it looks like he has his own. Do we have to sign individual each one or I can just use his password to get in- Uh. ... and see the plan? No, he shou- you should be able to use his password or his login information. Okay. So it's one, one login information for both of us, right? Correct. Correct. Okay. All right. 'Cause I, I... The insurance that I have, I have like a \$6,000 deductible, which is really bad. So I'm wondering if I go to the doctor, then I have to pay the deductible, if this would pick up the deductible, but it doesn't work that way. No. No, ma'am. So this is just like a... Okay. All right. Okay. So I'm gonna try to log in and see, uh, and what's going on. All right. Thank you. You're welcome, Miriam. You have a great day. Okay? Mm-hmm. You too. Bye-bye. All right. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker_1: Well, hi, Justin. This is Miriam c- um, and I'm, I'm calling, um, just 'cause I... My husband is, um, has the MultiPlan, and I'm trying to understand what is, what these benefits, uh, are for, like what do they cover?

Speaker speaker_0: Uh, no-

Speaker speaker_1: For, um-

Speaker speaker_0: ... are you listed on the... Are you listed on the policy with him?

Speaker speaker_1: Yeah.

Speaker speaker_0: What's the staffing agency he works for?

Speaker speaker_1: Oxford.

Speaker speaker_0: And the last four of his social?

Speaker speaker_1: The last four? Uh, 6206.

Speaker speaker_0: 6206. Okay. And his first and last name?

Speaker speaker_1: Uh, Dries Benani.

Speaker speaker_0: All right. I'm speaking with Miriam?

Speaker speaker_1: Yes.

Speaker speaker_0: That's... And for security purposes, could you verify his home address, including city, state and zip code?

Speaker speaker_1: Uh, 122 Kathleen Drive, Plymouth, Massachusetts 02360.

Speaker speaker_0: And confirm his date of birth?

Speaker speaker_1: March 23rd, '62.

Speaker speaker_0: And a good telephone number I have for him is 781-812-3388?

Speaker speaker_1: Correct.

Speaker speaker_0: And the email I have for him is dbenani8@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Um, so you were calling to see what he was covered for. Is that correct?

Speaker speaker_1: Yeah. So, 'cause I, I have, um, I have high blood pressure with my work, but he signed up for this. So I'm trying to understand if we can combine them or how does it work?

Speaker speaker_0: Um, so he list... He has you as, uh, employee plus spouse coverage. Um, you do ha-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: He does have medical, dental, vision, term life-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... short-term disability insurance as well. Um, however, the two medical plans that he does have, one of them covers hospitals, doctors and medications, and the other one covers preventative healthcare services. So like his physicals, diabetes screenings, vaccinations, stuff like that.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, so that's what he's covered for. Uh, now I do know it's not like major medical insurance where you have to reach a deductible before the insurance carrier pays a set percentage.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: However, with these medical plans, um, it's their hospital indemnity. So the insurance carrier pays a set dollar amount to cover things as long as copays have been met.

Speaker speaker_1: Okay. Okay. So, so do, do you guys then have... 'Cause I'm trying to sign up on the website, but it looks like he has his own. Do we have to sign individual each one or I can just use his password to get in-

Speaker speaker_0: Uh.

Speaker speaker_1: ... and see the plan?

Speaker speaker_0: No, he shou- you should be able to use his password or his login information.

Speaker speaker_1: Okay. So it's one, one login information for both of us, right?

Speaker speaker_0: Correct. Correct.

Speaker speaker_1: Okay. All right. 'Cause I, I... The insurance that I have, I have like a \$6,000 deductible, which is really bad. So I'm wondering if I go to the doctor, then I have to pay the deductible, if this would pick up the deductible, but it doesn't work that way.

Speaker speaker_0: No. No, ma'am.

Speaker speaker_1: So this is just like a... Okay. All right. Okay. So I'm gonna try to log in and see, uh, and what's going on. All right. Thank you.

Speaker speaker_0: You're welcome, Miriam. You have a great day. Okay?

Speaker speaker_1: Mm-hmm. You too. Bye-bye.

Speaker speaker_0: All right. Bye-bye.