

Transcript: Pamela

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Full Transcript

Thank you for calling Benefits in a Car. This is Pamela speaking. How may I help you? Hi, there. Um, I was looking to sign up for my insurance with my company through you guys. But I just had a question about coverage. Yes? Um, so you guys don't cover chiropractor care at all, do you? No, ma'am. Okay. And then, um, so I see that some of it says it covers wellness appointments but some doesn't. So does that mean like it does cover your basic like, um, yearly like wellness woman's visit or does it not? Yep. Do, do you have me on speaker? Yes. 'Cause I can hardly understand anything you say. Yeah. Yeah. And it's kind of cutting off. Sorry, can you hear me now? Yes. So how does... Um, insurance wise I see there's like this Stay Healthy versus the Insurance Plus. So do they all cover your, like preventative care, well woman's visit? Or would I have to do like the Plus or the Plus Enhanced? I just really wasn't sure how that worked. The MEC ... the MEC plan. Mm-hmm. That plan is just for preventive care. The way that plan works is that you are responsible to pay for the doctor's visit and the insurance going to cover the actual procedure. Um, then the rest of the plan... Oh. Um, are you seeing this information in a PDF file? Yes. Okay. Under each plan, the amount you see there, that's the amount that the insurance going cover. Anything above that amount will be your responsibility. Okay. So like when it says, "Wellness exam or test," and it says, "\$75 a year." So that means your insurance would cover \$75 a year. Otherwise anything more, I would cover. Yes. Okay. So that's what you mean. I would have to cover the appointment, visit or whatever, and they would cover that. Okay. Thank you. All right. Anything else I can do for you? Um, so what's the whole preventative care? Preventative care, does that still include birth control or not? Well, on page, um... What's the name of the staffing agency you work for? Oxford Consulting. Okay. On state aid, um, it says, "Stay Healthy Summary Sket- Schedule of Benefits." Um, there you will find more information on what is covered or not. Um, 'cause, uh, some of... See, I know they do cover some breastfeeding stuff like that but I'm not sure about the bir- birth UV exposure. Let's see. It's kind of what... In previous, um, insurance and what not, that's always been under preventative care. But I just... I don't know, this whole thing kind of had confused me. Well, these are not like major insurance at all. Um, so I- I'm not, I'm not sure- Okay. ... about that. Okay. But there you will be able to find more information. Alrighty. Thank you.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Car. This is Pamela speaking. How may I help you?

Speaker speaker_1: Hi, there. Um, I was looking to sign up for my insurance with my company through you guys. But I just had a question about coverage.

Speaker speaker_0: Yes?

Speaker speaker_1: Um, so you guys don't cover chiropractor care at all, do you?

Speaker speaker_0: No, ma'am.

Speaker speaker_1: Okay. And then, um, so I see that some of it says it covers wellness appointments but some doesn't. So does that mean like it does cover your basic like, um, yearly like wellness woman's visit or does it not?

Speaker speaker_0: Yep. Do, do you have me on speaker?

Speaker speaker_1: Yes.

Speaker speaker_0: 'Cause I can hardly understand anything you say.

Speaker speaker_1: Yeah. Yeah.

Speaker speaker_0: And it's kind of cutting off.

Speaker speaker_1: Sorry, can you hear me now?

Speaker speaker_0: Yes.

Speaker speaker_1: So how does... Um, insurance wise I see there's like this Stay Healthy versus the Insurance Plus. So do they all cover your, like preventative care, well woman's visit? Or would I have to do like the Plus or the Plus Enhanced? I just really wasn't sure how that worked.

Speaker speaker_0: The MEC ... the MEC plan.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: That plan is just for preventive care. The way that plan works is that you are responsible to pay for the doctor's visit and the insurance going to cover the actual procedure. Um, then the rest of the plan...

Speaker speaker_1: Oh.

Speaker speaker_0: Um, are you seeing this information in a PDF file?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Under each plan, the amount you see there, that's the amount that the insurance going cover. Anything above that amount will be your responsibility.

Speaker speaker_1: Okay. So like when it says, "Wellness exam or test," and it says, "\$75 a year." So that means your insurance would cover \$75 a year. Otherwise anything more, I would cover.

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. So that's what you mean. I would have to cover the appointment, visit or whatever, and they would cover that. Okay. Thank you.

Speaker speaker_0: All right. Anything else I can do for you?

Speaker speaker_1: Um, so what's the whole preventative care? Preventative care, does that still include birth control or not?

Speaker speaker_0: Well, on page, um... What's the name of the staffing agency you work for?

Speaker speaker_1: Oxford Consulting.

Speaker speaker_0: Okay. On state aid, um, it says, "Stay Healthy Summary Sket- Schedule of Benefits." Um, there you will find more information on what is covered or not. Um, 'cause, uh, some of... See, I know they do cover some breastfeeding stuff like that but I'm not sure about the bir- birth UV exposure. Let's see.

Speaker speaker_1: It's kind of what... In previous, um, insurance and what not, that's always been under preventative care. But I just... I don't know, this whole thing kind of had confused me.

Speaker speaker_0: Well, these are not like major insurance at all. Um, so I- I'm not, I'm not sure-

Speaker speaker_1: Okay.

Speaker speaker_0: ... about that.

Speaker speaker_1: Okay.

Speaker speaker_0: But there you will be able to find more information.

Speaker speaker_1: Alrighty. Thank you.