

Transcript: Pamela

Blanc-6212283508146176-5755231556026368

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. This is 000 benefits in the core. Oh, hi there. Um, I am employed by Oxford Group and through them I have coverage with you guys. Um, I'm calling because I'm very confused about my, my coverage right now. So, what do you need from me to verify me? Uh, we need the last four digits of the Social. Sure. And your last name. It is... Yeah, 6225. And the first and last name? Uh, first name is Alma, last name is Kondili, K-O-N-D-I-L-I. Thank you. Ms. Kondili, for security reasons, just to make sure we are in the- Sure. ... correct file, we need to verify your complete address and date of birth. Yeah. Date of birth is 11/02/71, address is 345 East 93rd Street, Apartment 23, Junior Apartments, New York 10128. We have a phone number on file, 646-492-9281. Correct. And your email is your first name.yourlastname@gmail.com? Correct. Yeah. And what are your questions, ma'am? Okay. So, I received a card when I, when I signed up for this, so I have the enhanced, um, coverage. And when I signed up, I was told that this is preventable, you know, it, it covers certain things. And I checked, you know, what it covers again. I was just on the phone with the people that provide, you know, this. Um, I... So, what is BIC and what is American Plan? American Public? BIC, American Public Life is your carrier. It's my carrier. Okay, so you are my plan and they are the carrier. No, we are- Because I just got off the phone with... Yeah. We are the administrator for the health insurance for Ox4. Okay. So now, I just did blood work which is the elementary thing. I went to my cardiologist, she drew blood. She was suspicious about high lipids which was confirmed, um, a few days later and I'm, I don't know how, how, how much I'm going to end up paying for this because I just get, got a letter of denial that none of... there is no blood work covered by, by the insurance. Okay. You said- So, when I go to the plan, I see that there is a 250 per year coverage on diagnostics. I would assume blood lab is part of that diagnostics, but I'm told no matter what lab I go, none of it is covered. I'm hea- I'm, I'm shocked to the core, because I don't understand what am I covered for if blood work is not covered? Okay. So you did change to the Stay Healthy Plan, which is for your preventive care, and that plan will not start until the 1st of, um, January. I mean, sorry, for the first week of January. Now- I've been paying for this plan for the last six months. I'm sorry. I've been paying for this plan for the last six months. The plan is like- Right. Well, you were, you were plan, paying for the Insure Plus Enhance, which like you said, it has, uh, a set amount... Let me go get the... Right. Like you said, they have a, a specific amount when it comes to diagnostics, so- 250 per year. It doesn't have... This was... The visit was done in October, I have not, I have not, I have not done... Probably for the whole next year, I will do one more blood work and that's all I do. If you're telling me that that is not covered, then what is covered? Because it's really hard for me to put my head around this. Okay. The plan that you selected to be added- It's the highest. Yeah, it's the highest. And it's just me, I, I have no family. Yes. So the plan that you selected when you

call on the 11th of this month, is this Stay Healthy Plan, which is covered, um, 100% your preventive care, but that plan won't start until next year. Now the Insure Plus Enhance that, which is the one you have right now, I do see that it says diagnostic testing for \$250 a year. Now- Correct. That is not matched. I haven't spent a penny of that, and they denied all coverage. Okay. They denied everything that was done in the lab, and they said because it's independent lab, it's a lab, it doesn't matter. It's blood work. Okay. I didn't go for anything special. So we do not process the claim here. Like I said, we're only the administrator for the health insurance for Oxford. I could reach out, um, and, or to the actual carrier and we could find out why it was not cover or why the \$250 was not applied to it. But I want... I do not have the answer, so we need to reach out to the carrier. I understand. Okay. I could go ahead and transfer you, um, and you can speak to- I spoke to them. But I spoke to them. They give me the runaround. Okay. How do I go about opening a claim? Because this is... This is insane. This is unheard of. It's not that they are not paying for this, but they said to me they will never cover any blood work, which for me, I'm, I'm... really hard to believe. It's the elementary things that you do. I don't care about coverage on a hospital. I don't need hospital. I need to have blood work done because it's the preliminary things for anything. I mean, it should be covered with that \$250. So I don't... I really don't want to be talking to the people that I just spoke to, because I'm... I don't want to hear the same thing that I heard time and time again. There is anything you can intervene with this? Like I said, unfortunately, we do not process the claim. Um, we follow your policy when it comes to the enrollment and what is provided to them as- But can you raise this? Can you raise this with them or... I- I mean, I just need help at this point. I- If I'm just going to call them again, nothing's going to change, I don't think. Um, however, that \$250 needs to apply in this particular case. So, why aren't the adults following? Let me pull you up info to see what information I could find for you, um, after I check. That would be great. Thank you. Yeah, bear with me. Okay. Hello? Yes. Ma'am, um, thank you for holding. Sure. Um, unfortunately here, there's nothing we could do. If you want to escalate it, it will have to be with APL. And what's the process for escalation? Because I called, they gave me someone that was handling the claims, and that's the one that told me that absolutely not, nobody will pay ever blood work. So which one do I escalate? Well, I will say, um, if I transfer you and request to speak to a supervisor under claim department. Okay. Because like I said, we just follow, you know, the instructions here of their policy. And even if I wanted to help you escalating it in here, like on our end, there's nothing we can do. Yeah. So, um- Okay. ... I will go ahead and, and transfer you to them. So yeah, that's the only thing- Okay. ... that I'm, I could tell you to do, is like escalate it there with a supervisor, someone higher. Just bear with me- Okay, so can you explain to me what's going to happen next year? Because you said it's, it's full coverage. So what is full coverage next year? Okay. So actually, the past- I believe the full coverage is just for medi- m- medications next year. Okay. This year, you have, you, you do not have the Stay Healthy plan, which is a, a preventive care plan. Let's say you need to do your cholesterol screening, diabetes, that type of preventive care, mammogram, Pap test. Exactly. Yeah. Okay. That's the plan that's gonna cover the actual procedure. Okay. The one that you just selected. Now, um, that plan should start the first week of, um, January, the Monday after we receive the premium from your employer. And there for the- But up to now, I, I am confused because I chose that plan when I joined the company six months ago. So in the last six months, what kind of a plan have I had? Because I chose the highest possible coverage that I could get with them. Mm-hmm. Well, the way that it would work better for you

when you sign up, if you would have combined the Stay Healthy with the Insure Plus Enhance, that's what gave you more coverage overall. Because there you have- Okay. ... preventive care and your hospital indemnity. Um- Okay. So- The- ... next year you will have that coverage. And have you... Okay, so do you have a benefit guide? Uh, that's the PDF- I do. I do. Okay. So, so what you're telling me is that... My understanding is when I went for the highest- Mm-hmm. ... that that is... that was inc- that was inclusive of preventive care. So now you're telling me that preventive care is not covered- No. ... although I'm paying the most? Well, it's because of the plan that you've chosen. It has more coverage towards hospital. And, um- I didn't go to the hospital. I completely understand. I completely understand, but, um- Preventable. ... I think- So this is so confusing. My God. I'm going mad with this thing. I- I've been, I mean, I've been covered for the last 30 years. I never had an issue. Why is it getting so complicated? Okay, so I... 'Cause I'm not the one that enroll you, I don't know what they explained to you, but I don't know if you... if they explained to you that these are not like major insurance. I know that. So- Yeah. ... how do I get the major insurance? Because I am willing to pay extra. I'm willing to pay more, but... so I can have something that makes sense, because this doesn't make sense to me whatsoever. They do not offer any major services. I mean, any major insurance. So okay. They do not provide it. I'm not the only person, but I'm not the only person working for them. Why haven't they addressed this? Seriously. I have no idea. I guess they know what they signing up for, um, but- So- ... I am not- Okay. You probably know best, what do I have for next year? So preventive plus hospitalization, if that happens. I'm sure probably it's never going to happen, but I do have both for next year. So next year- Yes, ma'am. ... I am in a much better situation, that's what you're telling me? Yes. Yes, ma'am. Okay. But now- And now- ... in the meantime, in the meantime, so is that probably what is happening, and that's why they're telling me that based on what I have right now, maybe preventable was not part of my insurance? So, I'm just trying to understand. Yes. Correct. That's, that's- So, maybe- ... why it is. ... that's why they saying no matter where, you know, I won't, I will not be covered. So, but can we insure... Okay. So now I understand, and that is part of, because when I called, I was... Okay. So I'm going to end up paying a little bit more, which I'm perfectly fine, but I will have both preventive and the highest that I can possibly get. Yes. Listen, I'm very healthy- I know. Thank God. Knock on wood. Nothing is major, so- That's good. ... all I need is blood work, have a visit, you know, and that's it. As- Okay. As little as that. Let me explain to you, so you be aware for next year. When you use your preventive care plan, you have to use- Okay. ... a participating provider. When you receive the, um, the ID card, it will be a website there and a phone number. You have to use a participating provider in order for the procedures to be covered 100%. Okay. Now, you have- Is that, is that gonna... Is, is that going to... Do I receive the card now? You will receive it after the benefit becomes effective. But I just want to let- In January. ... you know, so that way you'll be prepared. I understand. But now do I show both of them or I show just one of them? Yes. Do the... Both of them? You should use both of them because since you... With the preventive care, you are responsible to pay for the doctor's visit. Now the Insure Plus- Okay. ... give you a \$75 for outpatient ■... if you're- Okay. ... um, doctor's visit. That will help you- Okay. ... with that. Now on the benefit guide. Okay. Yeah. You're going to go to page eight. Okay. There- Hold on. ... you will be able... Hold on one second. Yes. Let me check this because I, I have it in front of me, but let me just get there, so we're looking at the same thing hopefully, together. Mm-hmm. Oh, come on. All right. Yes. Okay, so page eight. Mm-hmm. So

there you will be able to see, um, the screening, um, the pages called Stay Healthy, MEC, Summary of Schedule Benefits. Um, I have short-term disability eligibility, that's what I see on page eight. Covered for- Maybe you just being the right one. It's different. Okay. Um- So maybe it's seven? Hold on. Try seven. Could it be- It should say... Stay Healthy M-E-C, double r, X Summary. Schedule- Benefits on the card medical plan comparison. I see that. Stay Healthy. Okay. Where is Stay Healthy? Maybe further down. This is the Oxford 25 Consultancy, okay. That's just what I'm looking at. So I see DIC, okay, disability, Oxford, okay. Discount marketplace, okay. I have no idea what that is, but... So, stay, holidays. No, no, I don't, I don't see that. I don't see coverage. Okay. So what I'm going to do, I'm going to email it to you. Brilliant. And you will have- Because probably you have something more detailed. Yes, so you could have that as reference when, when you ready to use your, your benefits of, as well. Okay. It will be coming from info@benefits to the card. Check your spam and junk mail. You might go to... go there. Perfect. Now, on this benefit guide- Yes. ... is... you should find it on page eight. You will get, uh, um, plenty of details of what's covered with your preventive care- Excellent. ... for next year. Right? Excellent. Okay. And... So, so just so I know now, I have Stay Healthy MEC, that's the one? Mm-hmm. I have that and I have Insure Plus in hand, correct? Yes. So next year I'm going to have two different- Yes. ... two, two... Okay. And, okay. Remember, the Stay Healthy will start the following Monday after we receive the first premium. Okay. Per my system, it should start on the 6th, but that will depend on how process the information. But it- Okay. ... should be fine. Okay. So I see now the preventive care is in one and it's not included on the other. This is ridiculous. Mm-hmm. They have, they have to really kind of do something about this. But now, so- so I am... Okay, but so this... But- but the blood work doesn't follow in diagnostic testing? Um, that's what I would assume. But like I said, we do not have that, uh, like a breakdown of the benefits with them or... The guide that I sent you, that's saying- Yeah. ... that's the information that we have. Yeah. We don't have any, you know, so that's why when the members need like a breakdown of the benefits, what's going to be, uh, covered or not, we always- Yeah. ... um, tell them that they need to call the actual carrier. So again, for example... But I just did... So I don't know. This, I wish I knew about this. I would have hold it a little bit longer. I just did mammogram and sonogram. Are you saying that probably none of it is going to be covered? Then again, if I were to, um, let's say read the benefits, I would assume as well- Yeah. ... that it will fall on that testing, on diagnostic- Yeah. ... testing. But like I said, I cannot tell you. But then again, \$250 doesn't cover much, so all right. That's my Christmas present. Okay. All right, but at least I'm a little bit more... I think- I think- I- I feel like it's going to have a little bit more coverage next year. However, I really need to be fully aware of my limitations here and just- Yeah. ... stay healthy and not... Don't- don't get sick or get an- an- ... another full-time job with benefits, because this is- this is a joke. But like you said, thank God that you are healthy. Um. Yes, that's the bottom line. Mm-hmm. Um- Listen, from all the people that I spoke today, at least you gave me some insight because everybody was like... I appreciate all your help. I'm glad. I'm glad I was able to help you. Yeah. Um, if you have any other questions or concerns that you think that I might be able- Okay. ... to assist you, just give us a call. My name is Pamela. Thank you so much. If you would like to speak to me again, I'm here from- Thank you so much. ... 11:00 till- Okay. ... 8:00 Eastern Time. Okay, awesome. And if there's anything else I can help- Have a great day and happy holidays. No, I'm good. I'm good. You too, ma'am. All right, have a great rest of the day. Bye. You too.

Conversation Format

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

Speaker speaker_1: This is 000 benefits in the core.

Speaker speaker_2: Oh, hi there. Um, I am employed by Oxford Group and through them I have coverage with you guys. Um, I'm calling because I'm very confused about my, my coverage right now. So, what do you need from me to verify me?

Speaker speaker_1: Uh, we need the last four digits of the Social.

Speaker speaker_2: Sure.

Speaker speaker_1: And your last name.

Speaker speaker_2: It is... Yeah, 6225.

Speaker speaker_1: And the first and last name?

Speaker speaker_2: Uh, first name is Alma, last name is Kondili, K-O-N-D-I-L-I.

Speaker speaker_1: Thank you. Ms. Kondili, for security reasons, just to make sure we are in the-

Speaker speaker_2: Sure.

Speaker speaker_1: ... correct file, we need to verify your complete address and date of birth.

Speaker speaker_2: Yeah. Date of birth is 11/02/71, address is 345 East 93rd Street, Apartment 23, Junior Apartments, New York 10128.

Speaker speaker_1: We have a phone number on file, 646-492-9281.

Speaker speaker_2: Correct.

Speaker speaker_1: And your email is your first name.yourlastname@gmail.com?

Speaker speaker_2: Correct.

Speaker speaker_1: Yeah. And what are your questions, ma'am?

Speaker speaker_2: Okay. So, I received a card when I, when I signed up for this, so I have the enhanced, um, coverage. And when I signed up, I was told that this is preventable, you know, it, it covers certain things. And I checked, you know, what it covers again. I was just on the phone with the people that provide, you know, this. Um, I... So, what is BIC and what is American Plan? American Public?

Speaker speaker_1: BIC, American Public Life is your carrier.

Speaker speaker_2: It's my carrier. Okay, so you are my plan and they are the carrier.

Speaker speaker_1: No, we are-

Speaker speaker_2: Because I just got off the phone with... Yeah.

Speaker speaker_1: We are the administrator for the health insurance for Ox4.

Speaker speaker_2: Okay. So now, I just did blood work which is the elementary thing. I went to my cardiologist, she drew blood. She was suspicious about high lipids which was confirmed, um, a few days later and I'm, I don't know how, how, how much I'm going to end up paying for this because I just get, got a letter of denial that none of... there is no blood work covered by, by the insurance.

Speaker speaker_1: Okay. You said-

Speaker speaker_2: So, when I go to the plan, I see that there is a 250 per year coverage on diagnostics. I would assume blood lab is part of that diagnostics, but I'm told no matter what lab I go, none of it is covered. I'm hea- I'm, I'm shocked to the core, because I don't understand what am I covered for if blood work is not covered?

Speaker speaker_1: Okay. So you did change to the Stay Healthy Plan, which is for your preventive care, and that plan will not start until the 1st of, um, January. I mean, sorry, for the first week of January. Now-

Speaker speaker_2: I've been paying for this plan for the last six months. I'm sorry. I've been paying for this plan for the last six months. The plan is like-

Speaker speaker_1: Right. Well, you were, you were plan, paying for the Insure Plus Enhance, which like you said, it has, uh, a set amount... Let me go get the... Right. Like you said, they have a, a specific amount when it comes to diagnostics, so-

Speaker speaker_2: 250 per year. It doesn't have... This was... The visit was done in October, I have not, I have not, I have not done... Probably for the whole next year, I will do one more blood work and that's all I do. If you're telling me that that is not covered, then what is covered? Because it's really hard for me to put my head around this.

Speaker speaker_1: Okay. The plan that you selected to be added-

Speaker speaker_2: It's the highest. Yeah, it's the highest. And it's just me, I, I have no family. Yes.

Speaker speaker_1: So the plan that you selected when you call on the 11th of this month, is this Stay Healthy Plan, which is covered, um, 100% your preventive care, but that plan won't start until next year. Now the Insure Plus Enhance that, which is the one you have right now, I do see that it says diagnostic testing for \$250 a year. Now-

Speaker speaker_2: Correct. That is not matched. I haven't spent a penny of that, and they denied all coverage.

Speaker speaker_1: Okay.

Speaker speaker_2: They denied everything that was done in the lab, and they said because it's independent lab, it's a lab, it doesn't matter. It's blood work.

Speaker speaker_1: Okay.

Speaker speaker_2: I didn't go for anything special.

Speaker speaker_1: So we do not process the claim here. Like I said, we're only the administrator for the health insurance for Oxford. I could reach out, um, and, or to the actual carrier and we could find out why it was not cover or why the \$250 was not applied to it. But I want... I do not have the answer, so we need to reach out to the carrier.

Speaker speaker_2: I understand. Okay.

Speaker speaker_1: I could go ahead and transfer you, um, and you can speak to-

Speaker speaker_2: I spoke to them. But I spoke to them. They give me the runaround.

Speaker speaker_1: Okay.

Speaker speaker_2: How do I go about opening a claim? Because this is... This is insane. This is unheard of. It's not that they are not paying for this, but they said to me they will never cover any blood work, which for me, I'm, I'm... really hard to believe. It's the elementary things that you do. I don't care about coverage on a hospital. I don't need hospital. I need to have blood work done because it's the preliminary things for anything. I mean, it should be covered with that \$250. So I don't... I really don't want to be talking to the people that I just spoke to, because I'm... I don't want to hear the same thing that I heard time and time again. There is anything you can intervene with this?

Speaker speaker_1: Like I said, unfortunately, we do not process the claim. Um, we follow your policy when it comes to the enrollment and what is provided to them as-

Speaker speaker_2: But can you raise this?

Speaker speaker_1: Can you raise this with them or... I- I mean, I just need help at this point. I-

Speaker speaker_2: If I'm just going to call them again, nothing's going to change, I don't think. Um, however, that \$250 needs to apply in this particular case. So, why aren't the adults following?

Speaker speaker_1: Let me pull you up info to see what information I could find for you, um, after I check.

Speaker speaker_2: That would be great. Thank you.

Speaker speaker_1: Yeah, bear with me. Okay. Hello?

Speaker speaker_2: Yes.

Speaker speaker_1: Ma'am, um, thank you for holding.

Speaker speaker_2: Sure.

Speaker speaker_1: Um, unfortunately here, there's nothing we could do. If you want to escalate it, it will have to be with APL.

Speaker speaker_2: And what's the process for escalation? Because I called, they gave me someone that was handling the claims, and that's the one that told me that absolutely not, nobody will pay ever blood work. So which one do I escalate?

Speaker speaker_1: Well, I will say, um, if I transfer you and request to speak to a supervisor under claim department.

Speaker speaker_2: Okay.

Speaker speaker_1: Because like I said, we just follow, you know, the instructions here of their policy. And even if I wanted to help you escalating it in here, like on our end, there's nothing we can do.

Speaker speaker_2: Yeah.

Speaker speaker_1: So, um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... I will go ahead and, and transfer you to them. So yeah, that's the only thing-

Speaker speaker_2: Okay.

Speaker speaker_1: ... that I'm, I could tell you to do, is like escalate it there with a supervisor, someone higher. Just bear with me-

Speaker speaker_2: Okay, so can you explain to me what's going to happen next year? Because you said it's, it's full coverage. So what is full coverage next year?

Speaker speaker_1: Okay. So actually, the past-

Speaker speaker_2: I believe the full coverage is just for medi- m- medications next year.

Speaker speaker_1: Okay. This year, you have, you, you do not have the Stay Healthy plan, which is a, a preventive care plan. Let's say you need to do your cholesterol screening, diabetes, that type of preventive care, mammogram, Pap test.

Speaker speaker_2: Exactly.

Speaker speaker_1: Yeah. Okay. That's the plan that's gonna cover the actual procedure.

Speaker speaker_2: Okay.

Speaker speaker_1: The one that you just selected. Now, um, that plan should start the first week of, um, January, the Monday after we receive the premium from your employer. And there for the-

Speaker speaker_2: But up to now, I, I am confused because I chose that plan when I joined the company six months ago. So in the last six months, what kind of a plan have I had?

Because I chose the highest possible coverage that I could get with them.

Speaker speaker_1: Mm-hmm. Well, the way that it would work better for you when you sign up, if you would have combined the Stay Healthy with the Insure Plus Enhance, that's what gave you more coverage overall. Because there you have-

Speaker speaker_2: Okay.

Speaker speaker_1: ... preventive care and your hospital indemnity. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: So-

Speaker speaker_2: The-

Speaker speaker_1: ... next year you will have that coverage. And have you... Okay, so do you have a benefit guide? Uh, that's the PDF-

Speaker speaker_2: I do. I do.

Speaker speaker_1: Okay.

Speaker speaker_2: So, so what you're telling me is that... My understanding is when I went for the highest-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... that that is... that was inc- that was inclusive of preventive care. So now you're telling me that preventive care is not covered-

Speaker speaker_1: No.

Speaker speaker_2: ... although I'm paying the most?

Speaker speaker_1: Well, it's because of the plan that you've chosen. It has more coverage towards hospital. And, um-

Speaker speaker_2: I didn't go to the hospital.

Speaker speaker_1: I completely understand. I completely understand, but, um-

Speaker speaker_2: Preventable.

Speaker speaker_1: ... I think-

Speaker speaker_2: So this is so confusing. My God. I'm going mad with this thing.

Speaker speaker_1: I-

Speaker speaker_2: I've been, I mean, I've been covered for the last 30 years. I never had an issue. Why is it getting so complicated?

Speaker speaker_1: Okay, so I... 'Cause I'm not the one that enroll you, I don't know what they explained to you, but I don't know if you... if they explained to you that these are not like

major insurance.

Speaker speaker_2: I know that. So-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... how do I get the major insurance? Because I am willing to pay extra. I'm willing to pay more, but... so I can have something that makes sense, because this doesn't make sense to me whatsoever.

Speaker speaker_1: They do not offer any major services. I mean, any major insurance.

Speaker speaker_2: So okay.

Speaker speaker_1: They do not provide it.

Speaker speaker_2: I'm not the only person, but I'm not the only person working for them. Why haven't they addressed this? Seriously.

Speaker speaker_1: I have no idea. I guess they know what they signing up for, um, but-

Speaker speaker_2: So-

Speaker speaker_1: ... I am not-

Speaker speaker_2: Okay. You probably know best, what do I have for next year? So preventive plus hospitalization, if that happens. I'm sure probably it's never going to happen, but I do have both for next year. So next year-

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: ... I am in a much better situation, that's what you're telling me?

Speaker speaker_1: Yes. Yes, ma'am.

Speaker speaker_2: Okay. But now-

Speaker speaker_1: And now-

Speaker speaker_2: ... in the meantime, in the meantime, so is that probably what is happening, and that's why they're telling me that based on what I have right now, maybe preventable was not part of my insurance? So, I'm just trying to understand.

Speaker speaker_1: Yes. Correct. That's, that's-

Speaker speaker_2: So, maybe-

Speaker speaker_1: ... why it is.

Speaker speaker_2: ... that's why they saying no matter where, you know, I won't, I will not be covered. So, but can we insure... Okay. So now I understand, and that is part of, because when I called, I was... Okay. So I'm going to end up paying a little bit more, which I'm perfectly fine, but I will have both preventive and the highest that I can possibly get.

Speaker speaker_1: Yes.

Speaker speaker_2: Listen, I'm very healthy-

Speaker speaker_1: I know.

Speaker speaker_2: Thank God. Knock on wood. Nothing is major, so-

Speaker speaker_1: That's good.

Speaker speaker_2: ... all I need is blood work, have a visit, you know, and that's it. As-

Speaker speaker_1: Okay.

Speaker speaker_2: As little as that.

Speaker speaker_1: Let me explain to you, so you be aware for next year. When you use your preventive care plan, you have to use-

Speaker speaker_2: Okay.

Speaker speaker_1: ... a participating provider. When you receive the, um, the ID card, it will be a website there and a phone number. You have to use a participating provider in order for the procedures to be covered 100%.

Speaker speaker_2: Okay.

Speaker speaker_1: Now, you have-

Speaker speaker_2: Is that, is that gonna... Is, is that going to... Do I receive the card now?

Speaker speaker_1: You will receive it after the benefit bec- uh, benefit-

Speaker speaker_2: Okay.

Speaker speaker_1: ... becomes effective. But I just want to let-

Speaker speaker_2: In January.

Speaker speaker_1: ... you know, so that way you'll be prepared.

Speaker speaker_2: I understand. But now do I show both of them or I show just one of them?

Speaker speaker_1: Yes.

Speaker speaker_2: Do the... Both of them?

Speaker speaker_1: You should use both of them because since you... With the preventive care, you are responsible to pay for the doctor's visit. Now the Insure Plus-

Speaker speaker_2: Okay.

Speaker speaker_1: ... give you a \$75 for outpatient ■... if you're-

Speaker speaker_2: Okay.

Speaker speaker_1: ... um, doctor's visit. That will help you-

Speaker speaker_2: Okay.

Speaker speaker_1: ... with that. Now on the benefit guide.

Speaker speaker_2: Okay. Yeah.

Speaker speaker_1: You're going to go to page eight.

Speaker speaker_2: Okay.

Speaker speaker_1: There-

Speaker speaker_2: Hold on.

Speaker speaker_1: ... you will be able...

Speaker speaker_2: Hold on one second. Yes. Let me check this because I, I have it in front of me, but let me just get there, so we're looking at the same thing hopefully, together.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Oh, come on. All right. Yes. Okay, so page eight.

Speaker speaker_1: Mm-hmm. So there you will be able to see, um, the screening, um, the pages called Stay Healthy, MEC, Summary of Schedule Benefits.

Speaker speaker_2: Um, I have short-term disability eligibility, that's what I see on page eight. Covered for-

Speaker speaker_1: Maybe you just being the right one.

Speaker speaker_2: It's different. Okay.

Speaker speaker_1: Um-

Speaker speaker_2: So maybe it's seven? Hold on.

Speaker speaker_1: Try seven.

Speaker speaker_2: Could it be-

Speaker speaker_1: It should say... Stay Healthy M-E-C, double r, X Summary. Schedule-

Speaker speaker_2: Benefits on the card medical plan comparison. I see that. Stay Healthy. Okay. Where is Stay Healthy?

Speaker speaker_1: Maybe further down.

Speaker speaker_2: This is the Oxford 25 Consultancy, okay. That's just what I'm looking at. So I see DIC, okay, disability, Oxford, okay. Discount marketplace, okay. I have no idea what that is, but... So, stay, holidays. No, no, I don't, I don't see that. I don't see coverage.

Speaker speaker_1: Okay. So what I'm going to do, I'm going to email it to you.

Speaker speaker_2: Brilliant.

Speaker speaker_1: And you will have-

Speaker speaker_2: Because probably you have something more detailed.

Speaker speaker_1: Yes, so you could have that as reference when, when you ready to use your, your benefits of, as well.

Speaker speaker_2: Okay.

Speaker speaker_1: It will be coming from info@benefits to the card. Check your spam and junk mail. You might go to... go there.

Speaker speaker_2: Perfect.

Speaker speaker_1: Now, on this benefit guide-

Speaker speaker_2: Yes.

Speaker speaker_1: ... is... you should find it on page eight. You will get, uh, um, plenty of details of what's covered with your preventive care-

Speaker speaker_2: Excellent.

Speaker speaker_1: ... for next year. Right?

Speaker speaker_2: Excellent.

Speaker speaker_1: Okay. And...

Speaker speaker_2: So, so just so I know now, I have Stay Healthy MEC, that's the one?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: I have that and I have Insure Plus in hand, correct?

Speaker speaker_1: Yes.

Speaker speaker_2: So next year I'm going to have two different-

Speaker speaker_1: Yes.

Speaker speaker_2: ... two, two... Okay. And, okay.

Speaker speaker_1: Remember, the Stay Healthy will start the following Monday after we receive the first premium.

Speaker speaker_2: Okay.

Speaker speaker_1: Per my system, it should start on the 6th, but that will depend on how

Speaker speaker_3: process the information. But it-

Speaker speaker_2: Okay.

Speaker speaker_3: ... should be fine.

Speaker speaker_2: Okay. So I see now the preventive care is in one and it's not included on the other. This is ridiculous.

Speaker speaker_3: Mm-hmm.

Speaker speaker_2: They have, they have to really kind of do something about this. But now, so- so I am... Okay, but so this... But- but the blood work doesn't follow in diagnostic testing?

Speaker speaker_1: Um, that's what I would assume. But like I said, we do not have that, uh, like a breakdown of the benefits with them or... The guide that I sent you, that's saying-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... that's the information that we have.

Speaker speaker_2: Yeah.

Speaker speaker_1: We don't have any, you know, so that's why when the members need like a breakdown of the benefits, what's going to be, uh, covered or not, we always-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... um, tell them that they need to call the actual carrier.

Speaker speaker_2: So again, for example... But I just did... So I don't know. This, I wish I knew about this. I would have hold it a little bit longer. I just did mammogram and sonogram. Are you saying that probably none of it is going to be covered?

Speaker speaker_1: Then again, if I were to, um, let's say read the benefits, I would assume as well-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... that it will fall on that testing, on diagnostic-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... testing. But like I said, I cannot tell you.

Speaker speaker_2: But then again, \$250 doesn't cover much, so all right. That's my Christmas present. Okay. All right, but at least I'm a little bit more... I think- I think- I- I feel like it's going to have a little bit more coverage next year. However, I really need to be fully aware of my limitations here and just-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... stay healthy and not... Don't- don't get sick or get an- an- ... another full-time job with benefits, because this is- this is a joke.

Speaker speaker_1: But like you said, thank God that you are healthy. Um.

Speaker speaker_2: Yes, that's the bottom line.

Speaker speaker_1: Mm-hmm. Um-

Speaker speaker_2: Listen, from all the people that I spoke today, at least you gave me some insight because everybody was like... I appreciate all your help.

Speaker speaker_1: I'm glad. I'm glad I was able to help you.

Speaker speaker_2: Yeah.

Speaker speaker_1: Um, if you have any other questions or concerns that you think that I might be able-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to assist you, just give us a call. My name is Pamela.

Speaker speaker_2: Thank you so much.

Speaker speaker_1: If you would like to speak to me again, I'm here from-

Speaker speaker_2: Thank you so much.

Speaker speaker_1: ... 11:00 till-

Speaker speaker_2: Okay.

Speaker speaker_1: ... 8:00 Eastern Time.

Speaker speaker_2: Okay, awesome.

Speaker speaker_1: And if there's anything else I can help-

Speaker speaker_2: Have a great day and happy holidays. No, I'm good. I'm good.

Speaker speaker_1: You too, ma'am. All right, have a great rest of the day. Bye.

Speaker speaker_2: You too.