

Transcript: Priscilla

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Full Transcript

Good afternoon. Thank you for calling Benefits on the Card. My name is Priscilla. Who do I have the pleasure of speaking to? Hi, this is Connie Flores. I'm calling with Superior Skill Trades. Bear with me one second. Okay. What is the last four digits of your Social Security number, please? Well, I'm actually... I'm the on-site HR. Uh-huh. And I have a couple of employees here. Okay. They're asking if there's, if there's, um, some place quick where they can, um, get information on copays and whatnot for doctor visits, or is there a certain page in the, the benefits guide, or what do you recommend? There is... Uh, all in the benefit guide, there's every... All the information on there. If they do have that updated benefits guide, it should show, um... For you guys, it should show there, um, the coverages and plans that are being offered, um, in detail. Well, I- Uh-huh. Yeah. Well, I mean, like I'm looking at the plan benefit summaries and, um... I mean, I'm not seeing where it says like for doctor visits, the copays. I'm not finding that like... Okay, let's see. Well, let's see. For example- It sh- it should show there. Let me find. Yeah. Why don't you... I think I got it. Tell me where I should be looking. Yeah. Okay. With me one second so I can go ahead. This is like a page two, it says. That's where I'm looking at, the plan benefits summaries. You said Superior Skill Trades, right? Yes, yes. Okay, so I do have the benefit guide here. Okay. So on two, you said two on the plan benefit summary? On page two, uh-huh. Yes, that's where I'm looking. Is that where you're looking at it? Yes. Okay. Um, and you say you're looking for... See if they have doctor visitations? They, they had asked like for copays. Yeah, like for doctor visits. Okay. So here on there, it should say physician's office right there. I s- I can see that, but what does the not included mean? It says not included on MSA Healthy Med. Okay. If they choose... If they look into... Yes. If they choose that, that's not included on MUC. Okay. Mm-hmm. But if it was the- And then they choose- ... the VIP Classic and VIP Pro. Mm-hmm. Um, that's what it is? Yeah, that's what it... Yeah. So why does it say per... Why does it say... Um, let's see. Hold on. Why does it say- So if says... You're seeing here. Yes, ma'am? Why does it say per day if you don't... you know, you're not going to a doctor's office for days, just a visit? It says- Why does it say \$50/day? It says, that states that it... Like per year that they go, um, that they're going to the doctor, so that's what it covers. It says day. You can only go to a doctor... They only cover four days, four doctor visits in a year? Is that what you're saying? That's what... Yes. Mm-hmm. Oh, I didn't know that. And they don't cover... The insurance is just \$50 that they cover, um, from their insurance, that's all it covers there. Just depending on the plan, if it's VIP Classic, VIP Pro. Um, if they, um... VIP, uh, r- So you... Are... So the \$50 is not the copay? What, what is it? What does the \$50 represent? Bear with me one second. Okay. I'm gonna put you on a brief hold so I can just confirm that for you. Okay. All right. What she told me is it only covers four days a year. I don't think that's right. And then this is with this plan. See those exclusions. But according to her, it... No? All right. You still there? Yes. Okay. So just from my

confirm with the higher here, um, they... Here, they don't have any copays. So I will tell you that. They're not looking at any copays here. Um, except if there's like pharmacy prescriptions, then I guess that's what they're gonna see there. But they don't... Other than that, there's no copay for like their doctor visits or anything here. You... When you say here, you mean here on this page? Mm-hmm. At page two? Y- yes. What do you mean here? It's like doctor, doctor visits. Right. And I think they're not gonna look towards any copay. There's no copay. Okay. So then w- well, what we just read went over on page two. That doesn't... What does that represent then, if it's not the doctor visits? What is it? We just went over this on page two of physician's office. So what does that mean? Yes. Is that only regarding hospitaliza- hospitalization? It has hospital admission benefits, hospital confiner benefits, they have a couple of them here. But that's what the insurance covers for them. If they go to their visit, that's what they're covered. Now, when they... Once they get that bill, they pay the difference. Now that's their responsibility to pay the difference of what's left on that bill. But you just told me there's no copays. So what does the physician's office represent on page two if there's no copays? They're with you. Can I speak to your supervisor? No, it's okay. I mean, I... Taking you down a rabbit hole is all you can do. She doesn't know what she's talking about. Like that's why I say, "Well, let me talk to your supervisor." She needs, she needs to be retrained. They, they don't know any more than she does. It's just never gonna work. Take a picture of this right now. See if our solution Okay. Call yourself, um, this number right here and then send a picture of the call, right? That simulation team. You will leave a short message after and they'll tell you exactly the screen comes up that says take a picture of this. Yeah. And they're...

Conversation Format

Speaker speaker_0: Good afternoon. Thank you for calling Benefits on the Card. My name is Priscilla. Who do I have the pleasure of speaking to?

Speaker speaker_1: Hi, this is Connie Flores. I'm calling with Superior Skill Trades.

Speaker speaker_0: Bear with me one second.

Speaker speaker_1: Okay.

Speaker speaker_0: What is the last four digits of your Social Security number, please?

Speaker speaker_1: Well, I'm actually... I'm the on-site HR.

Speaker speaker_0: Uh-huh.

Speaker speaker_1: And I have a couple of employees here.

Speaker speaker_0: Okay.

Speaker speaker_1: They're asking if there's, if there's, um, some place quick where they can, um, get information on copays and whatnot for doctor visits, or is there a certain page in the, the benefits guide, or what do you recommend?

Speaker speaker_0: There is... Uh, all in the benefit guide, there's every... All the information on there. If they do have that updated benefits guide, it should show, um... For you guys, it should show there, um, the coverages and plans that are being offered, um, in detail.

Speaker speaker_1: Well, I-

Speaker speaker_0: Uh-huh.

Speaker speaker_1: Yeah. Well, I mean, like I'm looking at the plan benefit summaries and, um... I mean, I'm not seeing where it says like for doctor visits, the copays. I'm not finding that like... Okay, let's see. Well, let's see. For example-

Speaker speaker_0: It sh- it should show there. Let me find.

Speaker speaker_1: Yeah. Why don't you...

Speaker speaker_0: I think I got it.

Speaker speaker_1: Tell me where I should be looking. Yeah.

Speaker speaker_0: Okay. With me one second so I can go ahead.

Speaker speaker_1: This is like a page two, it says. That's where I'm looking at, the plan benefits summaries.

Speaker speaker_0: You said Superior Skill Trades, right?

Speaker speaker_1: Yes, yes.

Speaker speaker_0: Okay, so I do have the benefit guide here. Okay. So on two, you said two on the plan benefit summary?

Speaker speaker_1: On page two, uh-huh. Yes, that's where I'm looking.

Speaker speaker_0: Is that where you're looking at it?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Um, and you say you're looking for... See if they have doctor visitations?

Speaker speaker_1: They, they had asked like for copays. Yeah, like for doctor visits.

Speaker speaker_0: Okay. So here on there, it should say physician's office right there.

Speaker speaker_1: I s- I can see that, but what does the not included mean? It says not included on MSA Healthy Med.

Speaker speaker_0: Okay. If they choose... If they look into... Yes. If they choose that, that's not included on MUC.

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: But if it was the-

Speaker speaker_0: And then they choose-

Speaker speaker_1: ... the VIP Classic and VIP Pro.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, that's what it is?

Speaker speaker_0: Yeah, that's what it... Yeah.

Speaker speaker_1: So why does it say per... Why does it say... Um, let's see. Hold on. Why does it say-

Speaker speaker_0: So it says... You're seeing here. Yes, ma'am?

Speaker speaker_1: Why does it say per day if you don't... you know, you're not going to a doctor's office for days, just a visit?

Speaker speaker_0: It says-

Speaker speaker_1: Why does it say \$50/day?

Speaker speaker_0: It says, that states that it... Like per year that they go, um, that they're going to the doctor, so that's what it covers. It says day.

Speaker speaker_1: You can only go to a doctor... They only cover four days, four doctor visits in a year? Is that what you're saying?

Speaker speaker_0: That's what... Yes. Mm-hmm.

Speaker speaker_1: Oh, I didn't know that.

Speaker speaker_0: And they don't cover... The insurance is just \$50 that they cover, um, from their insurance, that's all it covers there. Just depending on the plan, if it's VIP Classic, VIP Pro. Um, if they, um... VIP, uh, r-

Speaker speaker_1: So you... Are... So the \$50 is not the copay? What, what is it? What does the \$50 represent?

Speaker speaker_0: Bear with me one second.

Speaker speaker_1: Okay.

Speaker speaker_0: I'm gonna put you on a brief hold so I can just confirm that for you.

Speaker speaker_1: Okay. All right. What she told me is it only covers four days a year. I don't think that's right. And then this is with this plan. See those exclusions. But according to her, it... No?

Speaker speaker_0: All right. You still there?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So just from my confirm with the higher here, um, they... Here, they don't have any copays. So I will tell you that. They're not looking at any copays here. Um, except if there's like pharmacy prescriptions, then I guess that's what they're gonna see there. But they don't... Other than that, there's no copay for like their doctor visits or anything here.

Speaker speaker_1: You... When you say here, you mean here on this page?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: At page two?

Speaker speaker_0: Y- yes.

Speaker speaker_1: What do you mean here?

Speaker speaker_0: It's like doctor, doctor visits.

Speaker speaker_1: Right.

Speaker speaker_0: And I think they're not gonna look towards any copay. There's no copay.

Speaker speaker_1: Okay. So then w- well, what we just read went over on page two. That doesn't... What does that represent then, if it's not the doctor visits? What is it? We just went over this on page two of physician's office. So what does that mean?

Speaker speaker_0: Yes.

Speaker speaker_1: Is that only regarding hospitaliza- hospitalization?

Speaker speaker_0: It has hospital admission benefits, hospital confiner benefits, they have a couple of them here. But that's what the insurance covers for them. If they go to their visit, that's what they're covered. Now, when they... Once they get that bill, they pay the difference. Now that's their responsibility to pay the difference of what's left on that bill.

Speaker speaker_1: But you just told me there's no copays. So what does the physician's office represent on page two if there's no copays?

Speaker speaker_0: They're with you.

Speaker speaker_1: Can I speak to your supervisor? No, it's okay. I mean, I... Taking you down a rabbit hole is all you can do. She doesn't know what she's talking about. Like that's why I say, "Well, let me talk to your supervisor." She needs, she needs to be retrained. They, they don't know any more than she does. It's just never gonna work. Take a picture of this right now. See if our solution

Speaker speaker_2: Okay.

Speaker speaker_1: Call yourself, um, this number right here and then send a picture of the call, right? That simulation team. You will leave a short message after and they'll tell you exactly the screen comes up that says take a picture of this. Yeah. And they're...