

Transcript: Sara

Marulanda-4619915496701952-5863629376372736

Full Transcript

Thank you for calling Benefits in a Cart. Thank you for calling Benefits in a Cart. My name is Sarah. May I have your name please? Michelle McIlwain. Hello, ma'am. How may I help you today? Um... I'm trying to figure out what's the insurance name and the policy number. Okay. I- And how much is my deduction? Sure, I can help you with that. May I have the name of the agency that you are working with and the last four of your Social to locate you on the system? The, you said the, the, the day of what? The, the name of the temporary agency. The staffing company. Yes, oh, I'm sorry. MAU. MAU. And may I have the last four of your Social please? 2685. Thank you very much. Uh, Ms. Michelle L., Michelle A. McSilme- Mc- McSilwam? Ann Marie McIlwain. Okay, ma'am. And I guess for security purposes, can you please verify your address and date of birth? 107, um, Nevis- Daniel Innis. 369 Wimpey Road, Wilmington, South Carolina 29853. And you said what actually my birthday? Okay, I'm sorry. I did not hear you. Your voice, uh, sound too far away. Uh, y- what was the address again? 369 Wimpey Road. Oh. Wilmington, South Carolina. Okay, and- 29853. Thank you, ma'am. And your date of birth? 11/23/1999. Thank you. And is your email Auchelly May- no. O-U-C-H-E-L-L-Y-A-M@gmail.com? Yes, ma'am. And your phone number 803-652-4456? Yes, ma'am. Thank you very much. Okay, ma'am. You are enrolled on a MEC Standalone, Insure Plus Basics and Dental for Employee Plus a Spouse. And a Group Accident, Short-Term Disability, Critical Illness- Hold on, I didn't understand you. Term Life. What are y- Okay, I'm giving you the plans that you are enrolled at. What's the, uh, insurance name? Okay, you have different plans. MEC Standalone which is preventive care. That one is under the IMA, Insurance Management Administration. The p- Um, hold on. Before you start naming, can you tell me whether they're dental, eye, health? I don't know those big names. Okay. Okay. Preventive care. Okay. Prevent- preventive care is IMA. That one is with IMA. IMA. Yes. Oh. Yes. The medical is with APL, which is American- Let's go. ... Public Life. APL. APL. Yes, ma'am. Okay. Um, dental... is with APL as well. So APL. A vision is with MetLife. MetLife? MetLife. Yes, ma'am. MetLife. Okay. Met- MetLife. Yes. Um, I- let me ask you, do you have the ID cards with you? No, I don't. I don't know if I even got any cards in the mail. Oh. Okay. So, um, may I put you on hold for a minute? I'm going to download the ID cards and I'm going to send them to you. For you to- Okay, thank you so much. Okay. Okay, please don't disconnect the call. I'll be right back with you. Okay. All right, ma'am. Thank you very much. Okay. Hello, Miss Michelle? Hello. Thank you for waiting, ma'am. Okay. I left you... I already sent an email. Can you check your email while we are on the phone? Okay. Uh... Okay, I got it now. Okay, ma'am. So each ID card has their own phone numbers, uh, to locate participant and providers near your area, so you just need to call those numbers and, uh, they will ask you for the, your address, and they will send you the information about, uh, healthcare coverage, participant providers. You can tell me, um, the deductions for them? Okay. Your

weekly deductions is \$64.65 per week. But I'm, I'm talking about like, through the coverage, like how much they come out of. Oh, how much they're gonna cover or how much are they taking out of your paycheck? How much they cover? Okay. Let me tell you that. Give me just a minute, please. Okay. Thank you. Okay. Your, your... The plan, the StayHealthyMEC, which is the preventive care, that one, uh, requires network but, uh, they cover preventive care, physical examination, blood pressure screenings, um, contraceptive methods, uh, immunizations. Okay, hold on. Uh, blood pressure screenings, iron deficiency, breast cancer screenings, cervical cancer screenings, which is the Pap smear, um, cholesterol, colorectal cancer screenings, diabetes, gonorrhea, all those screenings are covered 100%. The physical exam examination is covered 100%. And the aspirin, breast cancer preventatives, folic acid, uh, settings, FDA-approved contraceptive methods, they're all include. And that is 100% coverage. That means no pays or you don't have to make any payment. But remember, you have to go with their network, with their in-network providers. That's for the preventive care plan. Okay. The next plan, the next plan which is The Ensure Plus Basics, that one will cover... Okay. For daily hospital confinement it cover \$50 per day. For intensive care or coronary care unit it covers \$200 per day. For annual first-occurrence hospital it covers \$500. For surgery it covers \$1,000 based on surgical schedule. For outpatient sickness it covers \$75. For diagnostic testing it covers \$250 per year and for wellness exam and or test it will cover \$75 for, per year. That plan includes the group hospital and I'm, I'm sorry, the group accident which will help you cover, um, like, let say that you was cooking and you cut a finger, so that's like an accident. So it will help you with a covering for emergency room, \$250, for physician's office visit, \$50.... for emergency dental work, \$50, for hospital admission, \$250, for ADMD for employees or a spouse, up to \$15,000, for ADMD for children, up to 7,500. Um, for ground or air ambulance, \$250, and for medical imaging, \$100. Okay. Now, the dental... Okay, dental. If you're going for a preventive visitation, there is no deductible needed and they will cover 100%. If you're going for a basic nonsurgical extraction, basic restoration, X-rays, they will cover 80% up to \$50 deductible. Uh, the annual maximum coverage is \$500. There's no waiting period, and they won't cover any major procedure like root canals, dentures, uh, braces, um, crowns. Those are not covered. The vision will cover... The copay for eye exam will be \$10, copay for lenses and frames, \$25. Uh, and you will get a frames allowance of \$130. Um, what is the term life? That one will cover employee, uh, up to age 64 for \$20,000, and the spouse for \$2,500, but, uh, you don't have life for your employee, so just for yourself. Okay, what else? The... da, da, da, da, da. Critical illness. The benefit amount is \$5,000. Uh, the conditions that will be covered is for the heart attack, 100%, for coronary artery bypass surgery, they will cover 25%. Okay. All, all these amounts are related to those \$5,000. Okay. For coronary angioplasty, \$500. For permanent damage due to a stroke, 100% of those \$5,000. For major organ failure, \$100. I mean, 100%, I'm sorry. For end-stage renal failure, uh, 100%. For permanent paralysis due to an accidental spinal cord injury, 100%. For in-invasive cancer, 100%. Skin cancer, \$250, and, uh, carcinoma in situ, 25%. The... I have all this information is on the benefit guide. Would you like me to send you that? Yes, please. Okay, yes. I, I... Because I know there is so many numbers and names. Yes. And it's gonna be easier for you if you receive the benefit guide. Let me get that for you. Okay, I'm gonna send it to the same email address where I sent the ID cards. Okay. Okay, I just sent it. Can you check your email and see if you have received it, please? Um, yeah. Okay. Hold on. Sorry, I'm dialing. Okay, I have it. Got it? Okay, perfect. Just remember each ID card has

phone numbers for, for you to locate participant providers near to your area. Um, Ms. Michelle, is there anything else that I can help you with? Do you have any other question for us? No, ma'am. Thank you so much. You're more than welcome, ma'am. I wish you to have a wonderful day and thank you for calling Benefits in a Cart. Thank you. Thank you Bye-bye. You're welcome. Bye-bye, ma'am. My pleasure.

Conversation Format

Speaker None: Thank you for calling Benefits in a Cart. Thank you for calling Benefits in a Cart. My name is Sarah. May I have your name please? Michelle McIlwain. Hello, ma'am. How may I help you today? Um... I'm trying to figure out what's the insurance name and the policy number. Okay. I- And how much is my deduction? Sure, I can help you with that. May I have the name of the agency that you are working with and the last four of your Social to locate you on the system? The, you said the, the, the day of what? The, the name of the temporary agency. The staffing company. Yes, oh, I'm sorry. MAU. MAU. And may I have the last four of your Social please? 2685. Thank you very much. Uh, Ms. Michelle L., Michelle A. McSilme- Mc- McSilwam? Ann Marie McIlwain. Okay, ma'am. And I guess for security purposes, can you please verify your address and date of birth? 107, um, Nevis- Daniel Innis. 369 Whimpey Road, Wilmington, South Carolina 29853. And you said what actually my birthday? Okay, I'm sorry. I did not hear you. Your voice, uh, sound too far away. Uh, y- what was the address again? 369 Whimpey Road. Oh. Wilmington, South Carolina. Okay, and- 29853. Thank you, ma'am. And your date of birth? 11/23/1999. Thank you. And is your email Auchelly May- no. O-U-C-H-E-L-L-Y-A-M@gmail.com? Yes, ma'am. And your phone number 803-652-4456? Yes, ma'am. Thank you very much. Okay, ma'am. You are enrolled on a MEC Standalone, Insure Plus Basics and Dental for Employee Plus a Spouse. And a Group Accident, Short-Term Disability, Critical Illness- Hold on, I didn't understand you. Term Life. What are y- Okay, I'm giving you the plans that you are enrolled at. What's the, uh, insurance name? Okay, you have different plans. MEC Standalone which is preventive care. That one is under the IMA, Insurance Management Administration. The p- Um, hold on. Before you start naming, can you tell me whether they're dental, eye, health? I don't know those big names. Okay. Okay. Preventive care. Okay. Prevent- preventive care is IMA. That one is with IMA. IMA. Yes. Oh. Yes. The medical is with APL, which is American- Let's go. ... Public Life. APL. APL. Yes, ma'am. Okay. Um, dental... is with APL as well. So APL. A vision is with MetLife. MetLife? MetLife. Yes, ma'am. MetLife. Okay. Met- MetLife. Yes. Um, I- let me ask you, do you have the ID cards with you? No, I don't. I don't know if I even got any cards in the mail. Oh. Okay. So, um, may I put you on hold for a minute? I'm going to download the ID cards and I'm going to send them to you. For you to- Okay, thank you so much. Okay. Okay, please don't disconnect the call. I'll be right back with you. Okay. All right, ma'am. Thank you very much. Okay. Hello, Miss Michelle? Hello. Thank you for waiting, ma'am. Okay. I left you... I already sent an email. Can you check your email while we are on the phone? Okay. Uh... Okay, I got it now. Okay, ma'am. So each ID card has their own phone numbers, uh, to locate participant and providers near your area, so you just need to call those numbers and, uh, they will ask you for the, your address, and they will send you the information about, uh, healthcare coverage, participant providers. You can tell me, um, the deductions for them? Okay. Your

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