

Transcript: Sara

Marulanda-5229388751650816-5026378129817600

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Hi, Sarah. This is Azim here. My first name Azim and last name Ahmed. Hello, Mr. Ahmed. How may I help you? Um, so I wanted to join BIC, uh, Benefit in Card, uh, uh, for my health insurance, um, and I'm, and I'm an, in, contractor and employee of O- Oxford Global Consultancy. Of Oxford Global? Mm-hmm. Okay. And may I have the last four of your Social? 0426. 0426? Mm-hmm. Mr. Ahmed, and just for security purposes, can you please verify your address and date of birth? 7132 West Irwin Avenue, Laveen, Arizona 85339, and date of birth is June 2nd, 1992. And is your email ahmedquality21@gmail.com? Yes, ma'am. Mm-hmm. And is your phone number 602-767-2469? Yes, ma'am. Mm-hmm. Thank you very much. And Mr. Ahmed, did you already know what you would like to enroll at? Sure. Yeah, uh, I just have quick questions, like, uh- Sure. ... just general questions before, um, moving forward. Uh, I'd, I'd like to, um, add me and my wife, uh, into Insure Plus Basic, uh, plan. Sure. Uh, yeah. And I want to know, like, uh, how much are we covered into, like, regular doctor visits or prescriptions, you know, and what do I need to pay for that? Just a quick query, you know? Okay, give me just a minute while I check... well, while I download the information. Give me just a minute, please. Uh, no problem. Take your time. Thank you. Okay, for... uh, you said for the Insure Plus, uh, Basics? Yes. Mm-hmm. Okay. So if you're going for a patient's sickness, the insurance will cover up to \$75. Uh, for wellness exam, they will cover \$75. So any difference between the final bill and what the insurance covers, that's going to be your responsibility. This insurance does not work like the regular insurance, like, uh, with the deductibles and the percentage, no. There is no copays. Mm-hmm. Like what? I'm sorry. Sorry, go ahead. Yeah. No, um, I'm just giving you the prices of what they covers. Like for daily hospital confinement, they will cover \$50 for... \$50 per day. Uh, for intensive care or coronary care unit, they will cover \$200 per day. For annual periods of currently hospital, they will cover \$500. For surgical, they will cover up to \$1,000 based on surgical schedule. So any difference, let's, uh, pretend that your bill is going to be 3,000. Mm-hmm. And if you're going for a surgical, they're going to cover \$1,000, and then you're going to be responsible for the difference. Uh, if it is 4,000, then, then 25% of that. Okay. I think - No. ... I got that. No percentage. It's just a flat fee what they're going to cover. 1000... I don't see- Let's take the- ... 1000 anywhere. Okay, they say for surgical, they will cover up to \$1,000 based on surgical schedule. Got you. Okay. And like if you are on Insure Plus Enhanced, that one will cover a little bit more. I'm not sure if, like, diagnostic testing is like \$250 per year. Is that so? Like in, like, uh, blood test or like, uh- Di- diagnostic testing- ... any kind of test? Yes. That's what it says, uh, \$250 per year. And after that, I have to pay everything, right? Yes. Got you. Yes, that is correct. Uh, what's the difference, like, between, like, uh, three of them? Like, which is the good, uh, best out of three? Stay Healthy

or Insurance Plus or Insurance Plus Enhanced? The Stay Healthy MEC Telare X, that plan will not cover any doctor visitation. That one is just preventative. It would cover, um, like, Pap smear, um, cancer screenings, uh, HIV screenings, mm, vaccinations, colonoscopies. Um, it's just preventative. Uh, with that plan, you will get access to a free Rx and virtual urgent care, like video calls. But that's it. One physical exam examination, vaccinations. Um, for females, they would cover... okay, let me touch you... uh, mammographies, um, Pap smear, cancer screenings. They will cover, um- Mm-hmm. Okay. ... 100% up to 200 approved preventive medicals but it's just prevention. That one would not cover any doctor visitations if you are- Got you. ... changed. Uh- Changed. One- Go ahead. Yeah, I want to ask, like, one last thing, is that, um, how is this, the process? Like, I have to pay the f- the bill, entire bill, and then I'm going to get either a- A refund. ... refund for that or- Okay, with the Stay Healthy MEC Telare X, that, they will cover it 100% as long as you go through their, um, with their network. Which one, sorry? That... With their network. The, um, the MultiPlan is the network for the Stay Healthy, M.E.C. TeleRx, and they will cover 100% for the preventative. If you're going under, um, you're going to be enrolled under, uh, Insure Plus or Insure Plus Enhanced, they don't require network, and there is two ways to do it. One, your, uh, doctor can send a claim and they will cover, uh, whatever amount they're going to cover. Or second, you can pay from your pocket and they will, um... then you can create a claim and send it to them, and they will reimburse you whatever amount they were supposed to cover. So, uh, sounds like anything I need to pay upfront and then I can get refund later on. Is that how it works? Yes, as long as it is what they, what they cover, yes. And I can withdraw this insurance anytime I can, um, I wish, right? Yes. There is no, like, fine. There is no, like, pena- penalty. I mean, how do you call that? But, yes, you are allowed to cancel anytime. What is, like, preventive care? Can you just give a quick brief overview? Like, and what preventive is just for vaccines and anything? Okay, preventive care will cover blood pressure screenings, aortic, uh, aortic aneurysm- uh, aneurysm screenings, cholesterol screenings, uh, colorectal cancer screenings, depression, diabetes, hepatitis C, syphilis, HIV, lung cancer, tuberculosis, unhealthy alcohol use, gonorrhea, um, domestic violence, lung cancer, uh, osteoporosis, Pap smear, mammographies, um... Yes, all those screenings are covered. Um, they will, uh, cover immunizations like influenza, tetanus, diphtheria, pertussis, varicella, HPV, shingles, measles, mumps, rubella, pneumococcal, meningococcal, hepatitis A, and hepatitis B. They will cover for one physical exam examination, um, they will cover, um, virtual urgent care and prescriptions and their free add-ons. Even the prescriptions, uh, over-the-counter medication is going to be, like, 50% off, and, uh, most of the chronic and acute medications, um, are for free or at really low price. That's what that plan covers, the M.E.C. TeleRx. Okay. Um, if you can just give me a moment so I can just, uh, uh, discuss with my wife, and then I'll just get back in within a few minutes. Will that be okay? Okay. Um, would you like me to send you the benefit guide to your email? I think I do have one. Uh, that's what I'm looking for, but, um... Oh, okay. Yeah. I mean, the only thing is that I cannot be on the phone for long, um, because we have more calls incoming. But, uh, you can give us a call anytime. Uh, we're here until 8:00 PM Eastern Time. 8:00 PM Eastern Time. Okay. Okay, I'll get you back. Okay, thank you. All right. You're so perfect. You're more than welcome. Um, have a wonderful night and thank you for calling Benefits on a Card. You too. Thank you. Bye-bye. Thank you. Bye-bye.

Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes.

Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please?

Hi, Sarah. This is Azim here. My first name Azim and last name Ahmed. Hello, Mr. Ahmed.

How may I help you? Um, so I wanted to join BIC, uh, Benefit in Card, uh, uh, for my health insurance, um, and I'm, and I'm an, in, contractor and employee of O- Oxford Global Consultancy. Of Oxford Global? Mm-hmm. Okay. And may I have the last four of your Social? 0426. 0426? Mm-hmm. Mr. Ahmed, and just for security purposes, can you please verify your address and date of birth? 7132 West Irwin Avenue, Laveen, Arizona 85339, and date of birth is June 2nd, 1992. And is your email ahmedquality21@gmail.com? Yes, ma'am. Mm-hmm.

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