

## Transcript: Sara

**Marulanda-5377504219414528-6020749995720704**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? My name is Bologas Metayer. Hello, sir. May I help you? Hello, hi. I've been seeing, um, a check recently and I've been j- just calling 'cause I've been seeing y'all, um, taking money out of my ch- uh, pay stub each week, and I just want to see what I'm paying for and what's the coverage. Sure. Is medical and what's the coverage. And, um, how can I go about receiving a, a medical card? Sure, let me help you with that. Just in case I have to go to the hospital and stuff. Yes, sir. Let me help you with that. And may I have, please, the name of the temporary agency that you are working with and the last four of your Social? Um, my I- my last, my name is Bologas M- Bologas Metayer and the company I'm working for- Okay, what I need is... What I need is the name of the temporary agency and the last four of your Social Security number. Oh, temporary agency is, um, Superior Skill Trades, SST, and the last is 6222. Metayer is your last name? Yes, M-E-T-A-Y-E-R, Metayer. M-E-T-A-Y-E-R, did you say? Yes, ma'am, M-E-T-A-Y-E-R, last name is Metayer. Okay, let me correct that. It was, like, a T at the end. Okay, and just for security purposes, can you please verify your address and date of birth? 802 Sally Place, Watula, Florida. Date of birth, April 23rd, 1998. Okay, and is your email BologasMetayer@yahoo.com? Yes. And is your phone number 863-832-6401? Yes. Okay, sir. Thank you very much. Okay, give me just a minute. I'm checking something here. Oh, my goodness. I'm sorry. System is super slow. Okay, and, um, you are enrolled on a VIP Classic and MEC Standalone. VIP Classic is a medical ID card, and MEC Standalone is a preventive care. Your coverage became active last Monday. Let me see if your ID cards are ready, okay? Yeah, but, um, yeah, I've been taking... It's been taken since January. Yes, but that was with the other company. You just became, um... I mean, your company just moved with us as of this week. Oh, what are- So before you have coverage with another company. Oh, okay. Okay? And what- Now- What are the... Can you send me information with all that takes, like, with that VIP Class, um, what all do that cover? Like, does it cover vision, dental? Yes. Um, uh, no. You don't have dental. You have medical and preventive care. So what that means? Okay, medical is the hospital indemnity and for doctor visitations, and the preventive care is for, one, physical examination, blood pressure screenings, uh, colonoscopies, uh, vaccinations. But let me send you a benefit guide with all the information. Um, let me prepare those emails for you. I... May I put you on hold for a minute while I do that? And then I return with you, and I will explain you the plans and how the benefit guide work. Okay? Okay. Okay, I'll be right back with you, sir. Thank you. Hello, Mr. McTire? Yes. Thank you for waiting, sir. Okay. I sent you two... I did send you two emails, and can you check your email when we're on the phone? Yes. Okay. There must be two there. One is ID cards, and the other one is your benefit guide. Okay, I see it. Okay. About the ID cards, let's work with that first. Um, your preventive care ID card is still processing. It's not ready. So once it show up on the system, I

will be, um, send you that by email, and I will give you a call just to let you know that, um, that it was sent to your email. You just need to... I mean, if you want to use that one, you can do it, uh, but the hard copies will arrive in two to three weeks. Okay. I see the one that say life insurance. Life insurance? Welcome to America Public Life Insurance Company. We appreciate your business - American Public Life. Yeah, Public Life. Okay. Again, American Public Life is, is the, the, the insurance name. Uh, it's not life insurance. And- Yeah. ... your plan name is VIP Classic. Okay, so the one, the PDF file on, on that email is your medical ID card. Mm-hmm. If your plan name is VIP Classic, if you open the other email that I sent you... The other PDF file is your benefit guide. Mm-hmm. Okay? And if you... Uh, if... On that benefit guide, you go to page number two, the one with the two on the bottom. Not the second page, but the page number two. Just let me know whenever you get there, please. Okay. Are you there? Um, hold on. You said not to... Hold on. Sorry. You said not to page number two, right? Yes, the page number two- So that- ... the one that has the number two on the bottom. That page is called Plan Benefit Summary. Yeah, I see it. Okay. If you go under VIP Classic, you're going to see Benefit, Stay Healthy MEC, and VIP Classic. Hold on, I'm trying to ... Hold on. I see the, um, network required and m- m- made an impact. Oh, okay. Um, let me explain you how that, uh, benefit works. On the left side, under Benefit, is all what they offer, the benefits. And if you go to the right side, under the VIP Classic, is what your plan will cover. VIP Classic is your plan. So, Benefit on the left side, it says, uh, preventive care. Then you go to the right to VIP Classic, and under it, it will say that primary care is not include... I mean, preventative care is not include. Oh, I see what you mean. Same with net wor... Okay? Okay. So, everything that you see under the VIP Classic, that's what your insurance will cover. Uh, let's go to the, um, additional insurance products, group hospital indem- indemnity with critical illness rider, blood cancer benefits. You see on the left side, you're going to see hospital admission benefit. On, on the right side, under the VIP Classic, it says it will cover \$500 per day, maximum of one day. Mm-hmm. Same with the hospital confinement benefit, \$50 per day, maximum of 30 days. Intensive care unit benefit, \$100 per day for 20 days. Rehabilitation benefit, \$25 per day for 30 days. For surgery in hospital, \$500 per day for one day. For surgery in a physician's office, \$250 per day for two days. For emergency room, they will cover \$50 per day, up to two days. Urgent care facility, they will cover \$50 per day for four times, or for four days. For physician's office, they will cover \$50 per day for four days, and so on and so. Okay? Mm-hmm. That's what your plan is covering now. You are enrolled on MEC plan as well. If you... On the same page, if you see Stay Healthy MEC, VIP Classic is on the right. On the left you're going to see Stay Healthy MEC. Mm-hmm. Can you see that one there? Okay. And if you go under that one, uh, the only thing that, uh, it looks like is covering is the preventive care, which is ACA compliant, and they requi- require network, yes, and the multi-plan network is include. But the MEC plan information is on page number nine. They cannot fit everything on that, um, page number two. So, let's go to page number nine. Okay. Okay, now you can see there what they cover. They cover one physical yearly examination, screenings like blood pressure, aortic aneurysms, cholesterol, colorectal cancer, which is a colonoscopy, depression, diabetes, hepatitis C, syphilis, HIV, lung cancer, tuberculosis, unhealthy alcohol use, and obesity. It will give you counseling for healthy diet, reduce UV exposure, tobacco cessation, and prevention of, um, sexual transmitted infections. It will cover supplements and drugs like aspirin and statins, and it will cover immunizations like influenza, tetanus, diphteria, pertussis, varicella, HPV, shingles, measles, mumps, rubella,

pneumococcal, meningococcal, and hepatitis A and B. This is the ID card that is not showing in the system yet, because they're still processing, but this is the one that I'm going to send you once, um, it's showing on the system. Okay? Okay. Okay, Mr. McTire. Um, do you have any other question for me? No, ma'am. All righty, sir. So just remember, you have until, um, May... okay, May the 30th in case you want to make any changes or add coverage, okay? Okay. Okay. Yes. So wish you two have a wonderful day and thank you for calling Benefits and a Card. Mm-hmm.

## Conversation Format

Speaker None: Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? My name is Bologas Metayer. Hello, sir. May I help you? Hello, hi. I've been seeing, um, a check recently and I've been j- just calling 'cause I've been seeing y'all, um, taking money out of my ch- uh, pay stub each week, and I just want to see what I'm paying for and what's the coverage. Sure. Is medical and what's the coverage. And, um, how can I go about recei- getting a, a medical card? Sure, let me help you with that. Just in case I have to go to the hospital and stuff. Yes, sir. Let me help you with that. And may I have, please, the name of the temporary agency that you are working with and the last four of your Social? Um, my l- my last, my name is Bologas M- Bologas Metayer and the company I'm working for- Okay, what I need is... What I need is the name of the temporary agency and the last four of your Social Security number. Oh, temporary agency is, um, Superior Skill Trades, SST, and the last is 6222. Metayer is your last name? Yes, M-E-T-A-Y-E-R, Metayer. M-E-T-A-Y-E-R, did you say? Yes, ma'am, M-E-T-A-Y-E-R, last name is Metayer. Okay, let me correct that. It was, like, a T at the end. Okay, and just for security purposes, can you please verify your address and date of birth? 802 Sally Place, Watula, Florida. Date of birth, April 23rd, 1998. Okay, and is your email BologasMetayer@yahoo.com? Yes. And is your phone number 863-832-6401? Yes. Okay, sir. Thank you very much. Okay, give me just a minute. I'm checking something here. Oh, my goodness. I'm sorry. System is super slow. Okay, and, um, you are enrolled on a VIP Classic and MEC Standalone. VIP Classic is a medical ID card, and MEC Standalone is a preventive care. Your coverage became active last Monday. Let me see if your ID cards are ready, okay? Yeah, but, um, yeah, I've been taking... It's been taken since January. Yes, but that was with the other company. You just became, um... I mean, your company just moved with us as of this week. Oh, what are- So before you have coverage with another company. Oh, okay. Okay? And what- Now- What are the... Can you send me information with all that takes, like, with that VIP Class, um, what all do that cover? Like, does it cover vision, dental? Yes. Um, uh, no. You don't have dental. You have medical and preventive care. So what that means? Okay, medical is the hospital indemnity and for doctor visitations, and the preventive care is for, one, physical examination, blood pressure screenings, uh, colonoscopies, uh, vaccinations. But let me send you a benefit guide with all the information. Um, let me prepare those emails for you. I... May I put you on hold for a minute while I do that? And then I return with you, and I will explain you the plans and how the benefit guide work. Okay? Okay. Okay, I'll be right back with you, sir. Thank you. Hello, Mr. McTire? Yes. Thank you for waiting, sir. Okay. I sent you two... I did send you two emails, and can you check your email when we're on the phone? Yes. Okay. There must be two there.

One is ID cards, and the other one is your benefit guide. Okay, I see it. Okay. About the ID cards, let's work with that first. Um, your preventive care ID card is still processing. It's not ready. So once it show up on the system, I will be, um, send you that by email, and I will give you a call just to let you know that, um, that it was sent to your email. You just need to... I mean, if you want to use that one, you can do it, uh, but the hard copies will arrive in two to three weeks. Okay. I see the one that say life insurance. Life insurance? Welcome to American Public Life Insurance Company. We appreciate your business - American Public Life. Yeah, Public Life. Okay. Again, American Public Life is, is the, the, the insurance name. Uh, it's not life insurance. And- Yeah. ... your plan name is VIP Classic. Okay, so the one, the PDF file on, on that email is your medical ID card. Mm-hmm. If your plan name is VIP Classic, if you open the other email that I sent you...The other PDF file is your benefit guide. Mm-hmm. Okay? And if you... Uh, if... On that benefit guide, you go to page number two, the one with the two on the bottom. Not the second page, but the page number two. Just let me know whenever you get there, please. Okay. Are you there? Um, hold on. You said not to... Hold on. Sorry. You said not to page number two, right? Yes, the page number two- So that- ... the one that has the number two on the bottom. That page is called Plan Benefit Summary. Yeah, I see it. Okay. If you go under VIP Classic, you're going to see Benefit, Stay Healthy MEC, and VIP Classic. Hold on, I'm trying to ... Hold on. I see the, um, network required and m- m- made an impact. Oh, okay. Um, let me explain you how that, uh, benefit works. On the left side, under Benefit, is all what they offer, the benefits. And if you go to the right side, under the VIP Classic, is what your plan will cover. VIP Classic is your plan. So, Benefit on the left side, it says, uh, preventive care. Then you go to the right to VIP Classic, and under it, it will say that primary care is not include... I mean, preventative care is not include. Oh, I see what you mean. Same with net wor... Okay? Okay. So, everything that you see under the VIP Classic, that's what your insurance will cover. Uh, let's go to the, um, additional insurance products, group hospital indem- indemnity with critical illness rider, blood cancer benefits. You see on the left side, you're going to see hospital admission benefit. On, on the right side, under the VIP Classic, it says it will cover \$500 per day, maximum of one day. Mm-hmm. Same with the hospital confinement benefit, \$50 per day, maximum of 30 days. Intensive care unit benefit, \$100 per day for 20 days. Rehabilitation benefit, \$25 per day for 30 days. For surgery in hospital, \$500 per day for one day. For surgery in a physician's office, \$250 per day for two days. For emergency room, they will cover \$50 per day, up to two days. Urgent care facility, they will cover \$50 per day for four times, or for four days. For physician's office, they will cover \$50 per day for four days, and so on and so. Okay? Mm-hmm. That's what your plan is covering now. You are enrolled on MEC plan as well. If you... On the same page, if you see Stay Healthy MEC, VIP Classic is on the right. On the left you're going to see Stay Healthy MEC. Mm-hmm. Can you see that one there? Okay. And if you go under that one, uh, the only thing that, uh, it looks like is covering is the preventive care, which is ACA compliant, and they requi- require network, yes, and the multi-plan network is include. But the MEC plan information is on page number nine. They cannot fit everything on that, um, page number two. So, let's go to page number nine. Okay. Okay, now you can see there what they cover. They cover one physical yearly examination, screenings like blood pressure, aortic aneurysms, cholesterol, colorectal cancer, which is a colonoscopy, depression, diabetes, hepatitis C, syphilis, HIV, lung cancer, tuberculosis, unhealthy alcohol use, and obesity. It will give you counseling for healthy diet, reduce UV exposure, tobacco cessation, and prevention of, um,

sexual transmitted infections. It will cover supplements and drugs like aspirin and statins, and it will cover immunizations like influenza, tetanus, diphtheria, pertussis, varicella, HPV, shingles, measles, mumps, rubella, pneumococcal, meningococcal, and hepatitis A and B. This is the ID card that is not showing in the system yet, because they're still processing, but this is the one that I'm going to send you once, um, it's showing on the system. Okay? Okay. Okay, Mr. McTire. Um, do you have any other question for me? No, ma'am. All righty, sir. So just remember, you have until, um, May... okay, May the 30th in case you want to make any changes or add coverage, okay? Okay. Okay. Yes. So wish you two have a wonderful day and thank you for calling Benefits and a Card. Mm-hmm.