

## Transcript: Sara

**Marulanda-5696227095265280-5452212437434368**

### Full Transcript

Thank you for calling Benefits in a Card, my name is Sarah. May I have your name, please? Hi, my name is Tatiana Irene Aquino. Hello, Ms. Aquino. How may I help you? Um, I recently, um, applied to the Benefits in a Card, but I think I applied for the wrong thing, because I was under the impression I can see a regular, like, um, physician, like, for in a clinic. And I was told that I only have something for the hospital. And, um, I'm only 20 years old. This is my first job, so this is all new to me here, and I- I'm confused. I need help. Okay, let me check that. Let me check that for you. May I have the name of the agency that you are working with and the last four digits of your Social Security number, please? Uh, the name of the agency is GHG Home Care Nor Staffing. Okay. And the last four of your Social? 4315. 4315, right? Yes. Tatiana Aquino. Yes. And, uh, just for security purposes, ma'am, can you please verify your address and date of birth? Uh, my address, I don't know which one you guys have, but, um, I'm going to give you both. I'll give you 335 North Hall Street, Allentown, PA 18102. And then- Just normal address, yeah? ... I have a new one. That's the one you have? Yes. So that's not the correct one? Oh, okay. And then what... Well, for right now, let's keep it like that because I have to change it with my job first. Okay. And your date of birth? Date of birth is 2-8-05. Okay. I need your email, Tatiana Is- Irenali? Tatiana Irenali. Oh, tatianaireenali@gmail.com. Oh, Irene Ali. Okay. Yes. Ireneali@gmail.com. Okay, and your phone number? We don't have any phone number here for you. Okay. Um, you can put, um, this one, uh, 720- Mm-hmm. ... 709-0562. Okay. Thank you very much. Okay. You are enrolled on dental, short-term disability, vision and VIP Classic. VIP Classic will cover for... Okay, hold on. I'm waiting for the system to download. You said disability? Okay, VIP Classic... Ma'am, I'm sorry? No, you have said something about disability. Short-term disability. Yes. Short... And what does that mean? Uh, the short-term disability, in case you need to be out of, uh, your work for medical reasons, uh, they will pay you \$650 per month during the 90 days, in case you need that- Oh. Okay. Uh, and that coverage will start after seven days' elimination period. Let's um- Let's say you have a surgery and you're going to be out for a month. So after seven days, they will start paying \$650 per month, and they can do that up to 90 days. Okay. Okay. Okay, I'm going to explain to you the VIP Classic, what they cover. Okay. VIP Class- Classic will cover, for hospital admission benefit, \$500 per day, one time. For hospital confinement benefit, \$50 per day for 30 days. For intensive care unit, \$100 per day for 20 days. For rehabilitation benefit, they will cover \$25 per day for 30 days. For surgery in hospital, they're going to cover \$500 per day for one day. For outpatient surgery in a physician's office, they will cover \$250 per day for a maximum of two days. For emergency room, they will cover \$50 per day two times. For urgent care facility, they will cover \$50 per day four times. For physician's office visit, they will cover \$50 per day four times. Uh, for physical, speech or occupational therapy, they will cover \$30 per day four times. For medical imaging test, they will cover \$100 per day, uh, one time.

Um, what is... For advanced study or follow-up tests, they will cover \$25 per day one time. For outpatient prescription drug benefit, they will cover \$10 per day for a maximum of 15 days, but you will get a Pharma Bill prescription as well, for \$10, \$20 or \$30 for generic prescriptions, and, um, you will get a discount on non-generic prescriptions. Uh, you have \$100, uh, per day maximum of one day coverage for ambulance, ground ambulance, and \$200 for air ambulance, um, one pla- one day as well. For preventive surgery in hospital, you got \$500 per day, one time. For preventive surgery in a physician's office, you got \$200 per day, one time. Critical illness benefit rider is included as well, and the amount is \$5,000 per employee. Okay. So that doesn't include like a regular, um, doctor, like to get a physical or... Huh? Okay. Does the physician, does the physician office visit, like if you're going to a doctor, let's say that you're not feeling okay, you have a stomach ache and you need to see a doctor. Right. Uh-huh. They will cover \$50 per day, up to four times. What that means is that, uh, if your, um, the appointment, uh, became to be more than \$50, you are responsible for the difference. I'm responsible for the rest? \$50 or less. Yes, for the difference. Yes, ma'am. What about a- So let's say- It's okay. ... the physician's office visit is \$100, I have to pay \$50 out of my pocket, and my insurance pays \$50? Yes, ma'am. They're going to cover \$50. And they will do that for up to four times per year. Okay. Now, but if you have- So I do have... Go ahead, ma'am. Sorry. Uh-huh. No, no, no. I just want to, uh, see, because I had Medicaid for almost all my life and they cover everything. So this is all new to me. Oh yes. Correct. Yeah. So like let's, let's say I go to see a regular doctor for a physical. Like I need a physical, let's say, for my job. And... Okay. This plan will not cover physical examination. That goes under another plan, a different plan, which is called MEC. The minimum essential coverage? Yes, ma'am. You're correct. Okay. So with that one- They have MEC. Okay. So I don't have MEC? No. You're not enrolled on MEC. Okay. Now, if I wanted to see, uh, a therapist, like for, m- um, mental health, would that also be with MEC? Okay. Let me check that. Give me just a minute. Okay. What, you mean his behavioral health? Huh? Like behavioral health? Yes. Okay. That one will be a separate plan, which you're not enrolled on that one either. Um, that plan, uh, behavioral health will cost you \$1.41 and it will give you the, the, the access, uh, for the mental health, um, yes, mental health, uh, doctors to see you. The mental health is only, uh, like video calls. It's not in person. Oh, okay. Video call? Um, yes, video calls. And that one will give you... Do, do, do, do. Okay. Virtual, that's virtual behavioral health counseling. And that one will cost you, let me see, the price must be here somewhere. Give me just a minute. It's like a \$60, \$65, something like that, for visits. But it has to be, that one requires network. Now, um, I'm checking here on your account. Uh, unfortunately, you're out of your personal open enrollment period. We cannot add any plans unless your company have a company open enrollment period. Let, let, let me check that for you. Give me just one minute please. All right. I'm so sorry. I know, I know that is a lot of information. Mm-hmm. First step. Just a minute. I'm checking for the open enrollment here. Hmm. Give me just a minute, please. Mm-hmm. Hello, Ms. Aquino? Yes. Yeah. I'm sorry. Um, we don't have that information here, because you guys just, I mean, nor just came with us. So we're still waiting- Yeah. ... for when the comp, any open enrollment is going to be. But based on your- Okay. ... uh, personal open enrollment, you're out of the open enrollments. At this moment, the only thing we can do is like, um, make any cancellations, but we cannot add any, any other plans until any order. Okay. This moment, they haven't tell us when the, the new, um, open enrollment is going to be. Um- Okay. So pro- uh, it is every year, but they- Yeah. ... haven't tell us when. Okay. Or

when it will be. All right. So just for, just for me to make sure what I have availa- available to me, I have a dental plan, which includes what? Okay. Dental. Okay.... dental will cover for preventative, like a cleaning. It will cover 100% and there is no deductible needed. If you go for a basic non-surgical extraction, uh, basic restoration like fillings, um, X-rays, they will cover 80% up to \$50 deductible. Uh, the annual maximum coverage will be \$750, but they won't cover any major procedure like a root canal, dentures, braces, crowns. Those- those are not- So regular- regular cleaning, it covers 100% and- Yeah. ... X-ray- And- ... X-rays, they will cover up to \$50? No. The X-rays, basic restorations like fillings, and basic extractions, non-surgical extractions, just basic extractions, they will cover 80% up to \$50 deductible. Oh, okay. 80% after a \$50 deductible. Yes. Okay. And remember, they- they will... The annual maximum coverage for that company will be \$750. Maximum fif- 750. Okay. Yes. Now- Um, would you like me- ... with your vision- Huh? Be sure. Okay. No, I was- I was to ask you if you want me to send you the benefit guide, because all the information is there on the benefit guide. That way you don't have to be- Oh, that would be- ... writing down that. Oh, okay. Yes . That would be awesome. Yes, I'd appreciate that. Sure. Let me send you that, but, eh, let me explain you the vision as well. Uh, with w- with the vision plan, your co-pay for the exam will be \$10. The co-pay for lenses and frames will be \$25. And you will get a friends allowance of \$130. Okay. So it's \$130, um, and I have a co-pay of \$10 for the office visit, you said? For that exam. Yes, ma'am. For an exam. And then, what was the other co-pay for? Um, for lenses and frames, you got- Oh, okay. ... \$25 co-pay. But as I tell you, I'm going to send you this right now. Okay. All right. Awesome. Let me see. And one more thing- And will- Okay. That was so sorry. One more thing- Uh-huh. That's okay. No, you can... Go ahead. No, I was going to say can you send me, for ev- everything that I have, like the dental, the vision, the short-term disability, the VIP hospital thing, can you send me all the information for that stuff? Yes. I- I- I'm going to send you- Yes. ... the- the benefit guide. All the information- Okay. ... is there. The only things you need to, uh, write down is what your plans are- are, which are dental, short-term disability, vision, and VIP. Okay. VIP Classic. That's- that's the only- Okay. ... thing you need to know. Uh, and then once you receive the benefit guide, you can view or you can check what the dental- Okay. ... the short-term, the vision, and the VIP covers. VIP Classic, remember? Okay. Okay. Thank you. Now, another thing ... Uh-huh. Another thing I want to ask you, ma'am, have you received your ID cards already? I received, um, a vision card that says MetLife Vision. Okay. And then I have, uh, let me see here, uh, APL, uh, Dental. Okay. And then I went in and I printed out the APL, um, individual, um... It said Individual Limited Benefit Med Plan, VIP. Oh, okay. So there's the MediCal as well. So, yes, you- you have them all. Okay. So I already sent you the benefit guide. Um- Oh. ... can you check your email while we are on the phone, please? Okay. I'll check my emails now. Hold on. Sure. And it's coming from where? From- Input Benefits Center Card. From Benefits Center Card? Yes, ma'am. Okay. Yes, I did get it. Oh, okay. Perfect. Um- Okay. So do you have any other question for us, ma'am? No. Not at the moment. If I do, I'll call back. Thank you. Sure, ma'am. We're going to be here Monday through Friday, 8:00 AM until 8:00 PM Eastern Time. Awesome. And- Awesome. You're more than welcome, ma'am. Have a wonderful day. Day. You too. Have a good day. Bye-bye. Thank you. Bye-bye.

## Conversation Format

Speaker None: Thank you for calling Benefits in a Card, my name is Sarah. May I have your name, please? Hi, my name is Tatiana Irene Aquino. Hello, Ms. Aquino. How may I help you? Um, I recently, um, applied to the Benefits in a Card, but I think I applied for the wrong thing, because I was under the impression I can see a regular, like, um, physician, like, for in a clinic. And I was told that I only have something for the hospital. And, um, I'm only 20 years old. This is my first job, so this is all new to me here, and I- I'm confused. I need help. Okay, let me check that. Let me check that for you. May I have the name of the agency that you are working with and the last four digits of your Social Security number, please? Uh, the name of the agency is GHG Home Care Nor Staffing. Okay. And the last four of your Social? 4315. 4315, right? Yes. Tatiana Aquino. Yes. And, uh, just for security purposes, ma'am, can you please verify your address and date of birth? Uh, my address, I don't know which one you guys have, but, um, I'm going to give you both. I'll give you 335 North Hall Street, Allentown, PA 18102. And then- Just normal address, yeah? ... I have a new one. That's the one you have? Yes. So that's not the correct one? Oh, okay. And then what... Well, for right now, let's keep it like that because I have to change it with my job first. Okay. And your date of birth? Date of birth is 2-8-05. Okay. I need your email, Tatiana Is- Irenali? Tatiana Irenali. Oh, tatianaireenali@gmail.com. Oh, Irene Ali. Okay. Yes. Ireneali@gmail.com. Okay, and your phone number? We don't have any phone number here for you. Okay. Um, you can put, um, this one, uh, 720- Mm-hmm. ... 709-0562. Okay. Thank you very much. Okay. You are enrolled on dental, short-term disability, vision and VIP Classic. VIP Classic will cover for... Okay, hold on. I'm waiting for the system to download. You said disability? Okay, VIP Classic... Ma'am, I'm sorry? No, you have said something about disability. Short-term disability. Yes. Short... And what does that mean? Uh, the short-term disability, in case you need to be out of, uh, your work for medical reasons, uh, they will pay you \$650 per month during the 90 days, in case you need that- Oh. Okay. Uh, and that coverage will start after seven days' elimination period. Let's um- Let's say you have a surgery and you're going to be out for a month. So after seven days, they will start paying \$650 per month, and they can do that up to 90 days. Okay. Okay. Okay, I'm going to explain to you the VIP Classic, what they cover. Okay. VIP Class- Classic will cover, for hospital admission benefit, \$500 per day, one time. For hospital confinement benefit, \$50 per day for 30 days. For intensive care unit, \$100 per day for 20 days. For rehabilitation benefit, they will cover \$25 per day for 30 days. For surgery in hospital, they're going to cover \$500 per day for one day. For outpatient surgery in a physician's office, they will cover \$250 per day for a maximum of two days. For emergency room, they will cover \$50 per day two times. For urgent care facility, they will cover \$50 per day four times. For physician's office visit, they will cover \$50 per day four times. Uh, for physical, speech or occupational therapy, they will cover \$30 per day four times. For medical imaging test, they will cover \$100 per day, uh, one time. Um, what is... For advanced study or follow-up tests, they will cover \$25 per day one time. For outpatient prescription drug benefit, they will cover \$10 per day for a maximum of 15 days, but you will get a Pharma Bill prescription as well, for \$10, \$20 or \$30 for generic prescriptions, and, um, you will get a discount on non-generic prescriptions. Uh, you have \$100, uh, per day maximum of one day coverage for ambulance, ground ambulance, and \$200 for air ambulance, um, one pla- one day as well. For preventive surgery in hospital, you got \$500 per day, one time. For preventive

surgery in a physician's office, you got \$200 per day, one time. Critical illness benefit rider is included as well, and the amount is \$5,000 per employee. Okay. So that doesn't include like a regular, um, doctor, like to get a physical or... Huh? Okay. Does the physician, does the physician office visit, like if you're going to a doctor, let's say that you're not feeling okay, you have a stomach ache and you need to see a doctor. Right. Uh-huh. They will cover \$50 per day, up to four times. What that means is that, uh, if your, um, the appointment, uh, became to be more than \$50, you are responsible for the difference. I'm responsible for the rest? \$50 or less. Yes, for the difference. Yes, ma'am. What about a- So let's say- It's okay. ... the physician's office visit is \$100, I have to pay \$50 out of my pocket, and my insurance pays \$50? Yes, ma'am. They're going to cover \$50. And they will do that for up to four times per year. Okay. Now, but if you have- So I do have... Go ahead, ma'am. Sorry. Uh-huh. No, no, no. I just want to, uh, see, because I had Medicaid for almost all my life and they cover everything. So this is all new to me. Oh yes. Correct. Yeah. So like let's, let's say I go to see a regular doctor for a physical. Like I need a physical, let's say, for my job. And... Okay. This plan will not cover physical examination. That goes under another plan, a different plan, which is called MEC. The minimum essential coverage? Yes, ma'am. You're correct. Okay. So with that one- They have MEC. Okay. So I don't have MEC? No. You're not enrolled on MEC. Okay. Now, if I wanted to see, uh, a therapist, like for, m- um, mental health, would that also be with MEC? Okay. Let me check that. Give me just a minute. Okay. What, you mean his behavioral health? Huh? Like behavioral health? Yes. Okay. That one will be a separate plan, which you're not enrolled on that one either. Um, that plan, uh, behavioral health will cost you \$1.41 and it will give you the, the, the access, uh, for the mental health, um, yes, mental health, uh, doctors to see you. The mental health is only, uh, like video calls. It's not in person. Oh, okay. Video call? Um, yes, video calls. And that one will give you... Do, do, do, do. Okay. Virtual, that's virtual behavioral health counseling. And that one will cost you, let me see, the price must be here somewhere. Give me just a minute. It's like a \$60, \$65, something like that, for visits. But it has to be, that one requires network. Now, um, I'm checking here on your account. Uh, unfortunately, you're out of your personal open enrollment period. We cannot add any plans unless your company have a company open enrollment period. Let, let, let me check that for you. Give me just one minute please. All right. I'm so sorry. I know, I know that is a lot of information. Mm-hmm. First step. Just a minute. I'm checking for the open enrollment here. Hmm. Give me just a minute, please. Mm-hmm. Hello, Ms. Aquino? Yes. Yeah. I'm sorry. Um, we don't have that information here, because you guys just, I mean, nor just came with us. So we're still waiting- Yeah. ... for when the comp, any open enrollment is going to be. But based on your- Okay. ... uh, personal open enrollment, you're out of the open enrollments. At this moment, the only thing we can do is like, um, make any cancellations, but we cannot add any, any other plans until any order. Okay. This moment, they haven't tell us when the, the new, um, open enrollment is going to be. Um- Okay. So pro- uh, it is every year, but they- Yeah. ... haven't tell us when. Okay. Or when it will be. All right. So just for, just for me to make sure what I have availa- available to me, I have a dental plan, which includes what? Okay. Dental. Okay.... dental will cover for preventative, like a cleaning. It will cover 100% and there is no deductible needed. If you go for a basic non-surgical extraction, uh, basic restoration like fillings, um, X-rays, they will cover 80% up to \$50 deductible. Uh, the annual maximum coverage will be \$750, but they won't cover any major procedure like a root canal, dentures, braces, crowns. Those- those are not- So regular- regular cleaning, it covers

100% and- Yeah. ... X-ray- And- ... X-rays, they will cover up to \$50? No. The X-rays, basic restorations like fillings, and basic extractions, non-surgical extractions, just basic extractions, they will cover 80% up to \$50 deductible. Oh, okay. 80% after a \$50 deductible. Yes. Okay. And remember, they- they will... The annual maximum coverage for that company will be \$750. Maximum five- 750. Okay. Yes. Now- Um, would you like me- ... with your vision- Huh? Be sure. Okay. No, I was- I was to ask you if you want me to send you the benefit guide, because all the information is there on the benefit guide. That way you don't have to be- Oh, that would be- ... writing down that. Oh, okay. Yes. That would be awesome. Yes, I'd appreciate that. Sure. Let me send you that, but, eh, let me explain you the vision as well. Uh, with w- with the vision plan, your co-pay for the exam will be \$10. The co-pay for lenses and frames will be \$25. And you will get a friends allowance of \$130. Okay. So it's \$130, um, and I have a co-pay of \$10 for the office visit, you said? For that exam. Yes, ma'am. For an exam. And then, what was the other co-pay for? Um, for lenses and frames, you got- Oh, okay. ... \$25 co-pay. But as I tell you, I'm going to send you this right now. Okay. All right. Awesome. Let me see. And one more thing- And will- Okay. That was so sorry. One more thing- Uh-huh. That's okay. No, you can... Go ahead. No, I was going to say can you send me, for everything that I have, like the dental, the vision, the short-term disability, the VIP hospital thing, can you send me all the information for that stuff? Yes. I- I- I'm going to send you- Yes. ... the- the benefit guide. All the information- Okay. ... is there. The only things you need to, uh, write down is what your plans are- are, which are dental, short-term disability, vision, and VIP. Okay. VIP Classic. That's- that's the only- Okay. ... thing you need to know. Uh, and then once you receive the benefit guide, you can view or you can check what the dental- Okay. ... the short-term, the vision, and the VIP covers. VIP Classic, remember? Okay. Okay. Thank you. Now, another thing ... Uh-huh. Another thing I want to ask you, ma'am, have you received your ID cards already? I received, um, a vision card that says MetLife Vision. Okay. And then I have, uh, let me see here, uh, APL, uh, Dental. Okay. And then I went in and I printed out the APL, um, individual, um... It said Individual Limited Benefit Med Plan, VIP. Oh, okay. So there's the MediCal as well. So, yes, you- you have them all. Okay. So I already sent you the benefit guide. Um- Oh. ... can you check your email while we are on the phone, please? Okay. I'll check my emails now. Hold on. Sure. And it's coming from where? From- Input Benefits Center Card. From Benefits Center Card? Yes, ma'am. Okay. Yes, I did get it. Oh, okay. Perfect. Um- Okay. So do you have any other question for us, ma'am? No. Not at the moment. If I do, I'll call back. Thank you. Sure, ma'am. We're going to be here Monday through Friday, 8:00 AM until 8:00 PM Eastern Time. Awesome. And- Awesome. You're more than welcome, ma'am. Have a wonderful day. Day. You too. Have a good day. Bye-bye. Thank you. Bye-bye.