

Transcript: Sara

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. This is ... benefits in account. My name is Heron. May I have your name, please? Hi. My name is Joseph Alvarado. Hello, Mr. Joseph. How may I help you? So I wanted to get more information on my healthcare. I'm trying to make appointments for my children. Sure. Uh, may I have the name of the agency that you are working with and the last four of your Social to locate you in the system? So I work for a company called Surge Staffing. Surge Staffing, okay. And the last four is 7299. I am at the park. Hey. Okay, Mr. Alvarado. Uh, just for security purposes, can you please verify your address and date of birth? Yeah. So I was born March 7th, 1994. And, okay, what's the first... What's the address? 2934. I'm sorry? 29... I'm sorry, I was talking to my wife. 29... I always... I just moved in here. I always forget the beginning of the address. Uh, 2934 Grove View Drive, uh, Apartment D180 Dallas, Texas 75232. Okay. And Grove View is all together or it's separate? All together. Okay. And is your email josephalvarado230@gmail.com? Perfect. Daddy. Uh, we have two phone numbers here, 972-754-0105 and 209-857-2842. Are those okay? Yeah. That... I believe one's my wife's and one's mine. Okay, perfect. So, uh, Mr. Alvarado, you are enrolled... Okay. The- this, um... The- the plan's gonna mention just ... those are for employees plus family that includes the spouse and kids. So it is- Okay. ... Free Rx, which is prescription coverage, virtual primary care. So if you would like to- Wait, could you say that again? I'm sorry. Okay. Virtual primary care, dental, term life, vision- Okay, can you hear me? ... VIP Classic, which is a medical, and behavioral health. Yeah. Okay. Those are the plans that you are enrolled at. Your coverage is active. And let me ask you, have you received your ID cards already? I haven't got them. You haven't... I thought I was supposed... No, I've, I've got one for APL. Uh, but... Okay, APL covers, uh, medical and dental. Which one have you received? It might say there on the card. Dental. Dental? Okay. So may I put you on hold for a minute while I download the ID cards and send you... That'd be perfect. Thank you. Okay, I'll be right back with you. Please don't disconnect the call, okay? Thank you for holding. Thank you. Hey, babe. Baby, put that back. I'm going to play. And, uh, she's got a... tablet, uh, talking to me. Yeah, yeah. ... going to take the f10 away. Put it back. You're not supposed to be able to grab... you need to have all the way. Put it back all the way. Push it in before it falls. Hello? Yeah, I'm here. Hey, thank you for f5,000. Okay, um, question. Um, for the virtual healthcare, there is some information that is provided by the, uh, benefit guide. Have you... have you... have you received your benefit guide already? Or do you want me to send you a question? Uh, please send me a copy because I don't know what that is. Okay. Okay, give me just a minute. I already sent your benefits ID cards, and I sent your, um, the registration instructions for 3LX. Oh, that's awesome. Thank you. You're more than welcome. Could you check your email and see if you have received it, please? Okay, ID cards, Hello Joseph. For a list of medical providers, I got

these, APL. Okay, and then this is APL, American Public Life is dental and, uh, healthcare? And medical and hospital indemnity. I'm sorry, say again? Hospital indemnity and dental. I sent you both on that email. And I sent you... I mean there's two- three attachments there, three PDF files. One is your dental, the other one's your hospital indemnity, and the other one is the vision. Okay. Perfect, so the ho- the hospital one, the one that says, uh, uh... That's the one. It... it will say hospital indemnity. The benefit med plan, VIP Big? Yes. That's the one. Okay. And then this one I can just take to... I need to go get my doctor. I need to go take my daughter for her shots, to go back to school. This would... I would just take this card? Um, well that one is the hospital indemnity. I don't know if that one will cover vaccinations or stuff like that. Hmm. So which one for just regular doctor appointments? Because that one is for regular doctor appointments, but vaccinations are prevention. Those are preventative care. Oh, okay. So, I would suggest you to contact, um, APL first and see if they will cover it or not. Okay. I mean, I'm not sure if they will. And... Go ahead. That's what I need for just a regular doctor appointment, though? If I check in to get physicals and check-ups, that's the card? Well, um, I understand that. But, um, I don't know if they would cover that or not. Um, I don't have that information. \$5,000. No, I mean, just for me to give a doctor's appointment. I... To go get them, a doctor. Doctor appointments, yes. Okay, perfect. Yes, they do cover doctor appointments, but remember, there is some appointments that are prevention, like one physical general examination. That's preventative. So you have VIP Classic will cover for physicians office visit, \$50 per day up to four times. So just, um, whenever you see your doctor, ask if, um... Or if you want, I can transfer your card with APL and see if they would cover. Those \$50 are going to be towards, um, physician's office visit. But that's one visit, and the other visit is a physical examination, like a preventative physical examination. Mm-hmm. But they... But they cover medical expenses, right? Yes, \$50 per visit up to four times for each one of you. Oh, okay. So but like if, uh... If they needed to go to the hospital or something, this insurance covers it all? Yes. Um, I just sent you the benefit guide. Can you check if you have received it? Uh, just to explain, you have to read that benefit guide. The whole information about the coverage is there in that benefit guide. Okay, I got that one. Okay. Thanks. I got to look up see if we do, for the... My wife just found out she's pregnant. We got to check and see if, uh, they'll cover... Exactly. Now, on page number two, don't go by pages. Check the number on the bottom of each page because they left a couple blank on the top of the, the benefit guide and those are not counted. So just go by the page number. Okay. On page number two, you're going to see at the right side of the page what it says, um, VIP Classic and their plan benefit summaries. Uh, the VIP Classic where it says, "Not included, no, not included." Yes. Uh, the First Preventive Care is not included under VIP Classic. Network requirement, no, they don't require network. Elixir prescription coverage is not include. Pharmabit prescription, it is include and prescriptions will cost you \$10, \$20 or \$30 on generic. And you will get a discount on non-genetic prescription. And multi-plan network is include. Virtual urgent care is include. Free RX is not include. And then you can see on the bottom, I mean going to the bottom, you're going to see, like, for hospital admission benefit, they will cover \$500 per day for one day. For, for, for hospital confinement benefit, \$50 per day for 30 days. For intensive care or a unit benefit, it would be \$100 per day for 20 days. You can see there how much they cover. Now, m-... For the vaccinations, if you want I can give you the APL phone number and transfer your call. Um, yeah. Well, I don't know if I'll need that information yet. Huh. Now that I'm looking at this, this doesn't look like good insurance, huh?

This is not a major, this is not a major medical insurance. This is an insurance that will help you cover some of the expenses. Yeah. That's what I'm saying. But this is not a major medical... It says there on the first page this is not a major medical insurance. Okay. The only, the only one that is a major medical insurance is on page number seven. It's called a minimum value plan, but the deductible there is very high, \$6,500 in network for participant and out of network, \$10,000 for participant. Uh, for the whole family- That would be like \$8,000 a month, I mean, a year? The deductible, yes. But the monthly premium which you see at the bottom of that page, for family it's going to be \$1,461.58. Jesus. Okay. Okay. And then, um, do you see... I'm trying to look for, what would they call you, my love? For the baby to get checked? The OB? Does it, does this cover OB appointments at all? OB. Um, not sure. They don't specify here, uh, on that benefit guide. This is the only information we have. Okay. So that's something that we would have to- Can you email me that number? Well, it's on the email I just sent you. Perfect. Okay. Thank you. The APL for the hospital indemnity. The American, the APL number, is that one. Perfect. All righty then. Um, Ms. Alvarado. Other than that, is there anything else that I can help you with? No ma'am. Thank you very much for your time. You're more than welcome. Have a wonderful day and thank you for calling Benefits in a Cart. And bye. Mm-hmm.

Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes. This is ... benefits in account. My name is Heron. May I have your name, please? Hi. My name is Joseph Alvarado. Hello, Mr. Joseph. How may I help you? So I wanted to get more information on my healthcare. I'm trying to make appointments for my children. Sure. Uh, may I have the name of the agency that you are working with and the last four of your Social to locate you in the system? So I work for a company called Surge Staffing. Surge Staffing, okay. And the last four is 7299. I am at the park. Hey. Okay, Mr. Alvarado. Uh, just for security purposes, can you please verify your address and date of birth? Yeah. So I was born March 7th, 1994. And, okay, what's the first... What's the address? 2934. I'm sorry? 29... I'm sorry, I was talking to my wife. 29... I always... I just moved in here. I always forget the beginning of the address. Uh, 2934 Grove View Drive, uh, Apartment D180 Dallas, Texas 75232. Okay. And Grove View is all together or it's separate? All together. Okay. And is your email josephalvarado230@gmail.com? Perfect. Daddy. Uh, we have two phone numbers here, 972-754-0105 and 209-857-2842. Are those okay? Yeah. That... I believe one's my wife's and one's mine. Okay, perfect. So, uh, Mr. Alvarado, you are enrolled... Okay. The- this, um... The- the plan's gonna mention just ... those are for employees plus family that includes the spouse and kids. So it is- Okay. ... Free Rx, which is prescription coverage, virtual primary care. So if you would like to- Wait, could you say that again? I'm sorry. Okay. Virtual primary care, dental, term life, vision- Okay, can you hear me? ... VIP Classic, which is a medical, and behavioral health. Yeah. Okay. Those are the plans that you are enrolled at. Your coverage is active. And let me ask you, have you received your ID cards already? I haven't got them. You haven't... I thought I was supposed... No, I've, I've got one for APL. Uh, but... Okay, APL covers, uh, medical and dental. Which one have you received? It might say there on the card. Dental. Dental? Okay. So may I put you on hold for a minute while I download the ID cards

and send you... That'd be perfect. Thank you. Okay, I'll be right back with you. Please don't disconnect the call, okay? Thank you for holding. Thank you. Hey, babe. Baby, put that back. I'm going to play. And, uh, she's got a... tablet, uh, talking to me. Yeah, yeah. ... going to take the \$10 away. Put it back. You're not supposed to be able to grab... you need to have all the way. Put it back all the way. Push it in before it falls. Hello? Yeah, I'm here. Hey, thank you for \$5,000. Okay, um, question. Um, for the virtual healthcare, there is some information that is provided by the, uh, benefit guide. Have you... have you... have you received your benefit guide already? Or do you want me to send you a question? Uh, please send me a copy because I don't know what that is. Okay. Okay, give me just a minute. I already sent your benefits ID cards, and I sent your, um, the registration instructions for 3LX. Oh, that's awesome. Thank you. You're more than welcome. Could you check your email and see if you have received it, please? Okay, ID cards, Hello Joseph. For a list of medical providers, I got these, APL. Okay, and then this is APL, American Public Life is dental and, uh, healthcare? And medical and hospital indemnity. I'm sorry, say again? Hospital indemnity and dental. I sent you both on that email. And I sent you... I mean there's two- three attachments there, three PDF files. One is your dental, the other one's your hospital indemnity, and the other one is the vision. Okay. Perfect, so the ho- the hospital one, the one that says, uh, uh... That's the one. It... it will say hospital indemnity. The benefit med plan, VIP Big? Yes. That's the one. Okay. And then this one I can just take to... I need to go get my doctor. I need to go take my daughter for her shots, to go back to school. This would... I would just take this card? Um, well that one is the hospital indemnity. I don't know if that one will cover vaccinations or stuff like that. Hmm. So which one for just regular doctor appointments? Because that one is for regular doctor appointments, but vaccinations are prevention. Those are preventative care. Oh, okay. So, I would suggest you to contact, um, APL first and see if they will cover it or not. Okay. I mean, I'm not sure if they will. And... Go ahead. That's what I need for just a regular doctor appointment, though? If I check in to get physicals and check-ups, that's the card? Well, um, I understand that. But, um, I don't know if they would cover that or not. Um, I don't have that information. \$5,000. No, I mean, just for me to give a doctor's appointment. I... To go get them, a doctor. Doctor appointments, yes. Okay, perfect. Yes, they do cover doctor appointments, but remember, there is some appointments that are prevention, like one physical general examination. That's preventative. So you have VIP Classic will cover for physicians office visit, \$50 per day up to four times. So just, um, whenever you see your doctor, ask if, um... Or if you want, I can transfer your card with APL and see if they would cover. Those \$50 are going to be tow- towards, um, physician's office visit. But that's one visit, and the other visit is a physical examination, like a preventative physical examination. Mm-hmm. But they... But they cover medical expenses, right? Yes, \$50 per visit up to four times for each one of you. Oh, okay. So but like if, uh... If they needed to go to the hospital or something, this insurance covers it all? Yes. Um, I just sent you the benefit guide. Can you check if you have received it? Uh, just to explain, you have to read that benefit guide. The whole information about the coverage is there in that benefit guide. Okay, I got that one. Okay. Thanks. I got to look up see if we do, for the... My wife just found out she's pregnant. We got to check and see if, uh, they'll cover... Exactly. Now, on page number two, don't go by pages. Check the number on the bottom of each page because they left a couple blank on the top of the, the benefit guide and those are not counted. So just go by the page number. Okay. On page number two, you're going to see at the right side of the page what it says, um, VIP

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