

Transcript: Sara

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Full Transcript

Hello, sir. May I have your name, please? Uh, my name is Kayode Adebayo. Hello, sir. How may I help you? Um, it's like, I just got a mail, uh, from Benefits in a Card. Um, yeah, um, and it says, "Activate your account today." So I don't really know, uh, what this is all about, how it works. So that's why I'm asking how much I have to pay for this. I don't know nothing about this. So yeah, I just wanna ask a few questions. Okay. Locate your account. Um, you said you're with Search? Uh, my name is Kayode Adebayo. Yeah, but you said you are with Search? No, I'm with, uh, ATC. ATC? Around the Clock? Huh? Okay, and may I have the last... May I have the last four digits of your Social Security number? 6890. ... zero. 6890. Okay. Kayode, you... that say Adebayo? Adebayo? Yes. Yes, Adebayo. Yes. Okay, sir. And just for security purposes, can you please verify your address and date of birth? 22445 815 Park Illinois, uh, 86519. Email kayodebayo8591@gmail.com? Uh, yes. And what is your phone number? Kayodebayo8591. My phone number is 312-966-0566. Thank you very much, sir. Okay. You're welcome. The, the... Okay. You did receive a card, you say? What does card say? Or how do they look like? Can you, like, describe it for me? Say that again? Can you describe the card, how that looks, what it says? Is there any specific name or number on that card? No, I've not received any card. I just got an email. Okay. And what- I didn't get any card. It's just an email, Benefits in a Card, uh, but I've not received a card. But I just got an email, uh- Oh. ... from Benefits in a- And what does the email say? Uh, the mail says, "Welcome to Benefits in a Card. As a member, you, you now have round-the-clock access to U.S.-based licensed providers for phone and video consultation. To get started, please follow the link below to activate your account. Once your account is activated, you will have access to manage your personal health records, consult with a provider and so much more. If you have any questions, please call this number. We look forward to providing you with healthcare when you need it most. Sincerely, Benefits in a Card Member Service Team." Okay, I think that's for you to, um, like, create a login for Virtual Urgent Care, because your, your involvement is you're involved on MEC TelRx which is a preventive care plan. That one includes Virtual Urgent Care. And, uh, you need to create, like, a login with Virtual Urgent Care, in case you need some kind of a virtual, I mean, urgent care. Oh, urgent care using the phone and video? Yes. Oh, okay. But what if I wanna go to the hospital? Okay. Your plan does not cover any doctor visitations if you are sick. The only plan... The, the only coverage you will have for, uh, sickness is a Virtual Urgent Care. Um, the, the rest of the plan will cover for a preventive care, like if you want to have a one physical yearly... The physical examination, the yearly physical examination, uh, if you want to have a screenings like blood pressure, aortic and aneurysm, cholesterol, a colonoscopy, depression, diabetes, hepatitis, syphilis, HIV, lung cancer, tuberculous tuberculosis, obesity. Uh, it will cover for, um, aspirins, immunizations like influenza, tetanus, diphteria, pertussis, varicella, HPV, shingles, measles,

mumps, rubella, pneumococcal and meningococcal and hepatitis A and B. Your plan is a preventive care plan. It's not a hospital indemnity or medical. So that one will- No. ... not cover physical visitations to a doctor if you are sick. But if they... The virtual urgent care is include... That one will cover that. Oh, okay. That would have been better. Uh, I would have preferred that. Yes. So you have, uh, on that plan, you have free Rx, um, the virtual urgent care and the preventive care. Um, what else? You have group accident, you have vision, term life, short-term disability and dental. So you should receive... Okay, and you should receive three ID cards, and I don't think you have received them yet. Have you? No, not yet. Okay. Yes. They must be on the mail right now. If you want, I can send you virtual copies of it. Would you like me to send you virtual cop- copies? Uh, yes. Okay. So give me just a minute, uh, while I download the information. I'm gonna send that to your email but please don't disconnect the call. I'll be right back with you. I need to verify if you have received them or not, okay? But can I ask you something? Sure. I would prefer, uh, the plan that I can actually go and see the doctor instead of this, um, phone and video consultation. Let me... Let me see. Give me just a minute. I wanna check that for you. You just stay on line, people, okay? Okay. Okay, I'm just waiting for the system. I'm sorry. This is super slow. Wow. Hmm. Okay, I will have to send this for approval because you're out of the open enrollment. Um, and your plan is under MEC Tele, I mean, it's under section 125, which, uh, don't allow me to make any cancellations or changes. Um, let me change this... And let me send this, uh, for approval, and then I will be giving you a call back. Okay, sir? Okay. All right, uh, sorry, uh, excuse me, ma, the other plan is the one I can go to see the doctor, I can run a test, like blood test and all that, right? Okay. The, the one that works or the one that covers, um, like lab works, like, uh, cholesterol, um, what else? Like, uh, hepatitis, uh, tuberculosis, the add-on, all that is the one that you have right now. The only thing that, that- Oh, the one I have right now? Yes, but it won't cover, or you're not allowed to go to your doctor if you are sick. The plan you have right now will cover all prevention but not doctor visitations if you are sick. The only thing that it will cover if you are sick is the video calls, the virtual urgent care. The other plans will cover, let me tell you how much they will cover for doctor visitations. Okay, like VIP Plus and VIP Prime, those are the hospital indemnity. Uh, VIP Plus will cover \$100 per day up to four times per year for doctor visitations. And the VIP Prime will cover \$150 per day up to four times for doctor visitations. If you balance after see the doctor, what balance, uh, you have left, that will be your responsibility. There is another plan called Stay Healthy MEC Enhance. That one, that one includes the preventive care, the, the one that you already had, and it includes, uh, four primary care visits or doctor visitations with a copay of \$10 per visit. Um, the specialist visits, you have four visits per year, and the copay will be \$50. And for the urgent care visits, there is four visits per year, and the copay will be \$60. I'm going to tell you how much each one cost. The one that includes the preventive care, the medical and the group hospital and the hospital indemnity, that one will cost you \$43.81 per week. The VIP Plus and less covers, that one will cost you \$31.71 per week. And the VIP Prime is the one that most covers, is going to be \$43.41 per week. Oh, okay. All right. Uh, it's like, uh, I'm having, like, a little eye, uh, sight issue. Like, if I want to see the optician, uh, for the eyes, uh, what do I do? Oh, because you have a, uh, eye coverage. Okay. So I don't know if that will go under vision or a doctor. You have vision coverage. Okay. So how do I see the, uh, doctor with the coverage? When the... When- once I send you the ID cards, uh, there is a phone number there where you can call to locate participant providers near to your area. Then, once they send you the... You, you're

going to call them, and they're going to ask you, I think, for your address or ZIP code. Then they're going to send you the, like a text message with all the doctors near your area. Then you just grab one of the numbers for the doctor, verify that he's under the multi-plan network, which is your network. And then, um, then go for the appointment, make the appointment with them. Anyway, vision is with MetLife, the, the vision coverage. Uh, this insurance is accepted in... Let me tell you where. Vision. Okay. Costco Optic, Costco Optical, Walmart, Sam's Club and VisionWorks. Okay. They accept the vision coverage on those place. You said VisionWorks, right? VisionWorks, yes, sir. Okay, thank you very much. I appreciate you. You're welcome. So do, do you still want to make the changes on the coverage? No, I'm okay with this. This is fine. You want to keep this? Okay. So let me put you on hold for a minute while I send you the ID cards, okay? Okay, all right. Thank you very much. All right. I will be right back. Thank you, I appreciate you. All right, thank you. You're welcome. Hello, Mr. Kayode. Yes, I'm here. Thank you for waiting, sir. Okay. Can you check your email and see if you have received any email from Info@BenefitsNetCard? Okay, all right. I'll check now. Oh, yes, I got it. Okay. There is two PDF files there. One is your dental and the other PDF file is your preventive care and vision. Preventive care? Okay. The preventive care. That's, that's the name of the medical plan. Okay. And the vision is in there as well. Oh, okay. Okay. Oh, okay. That's- All right. Sounds good. Um... Oh. So, uh, with this card, I can call the number to schedule an appointment for my eye? Yes, sir. Okay. All right. All right, thank you. Uh, on that card... On that card, um... Okay, hold on. Let me open the card. Hold on, please. No. Okay. On that card... Okay, you can go either to, um, to VisionWorks or Sam's Club or Walmart or Costco Optical and call there to make an appointment. The card, uh, the, the numbers on the card are not to make an appointment. The numbers on the card is for you to, uh, locate providers or for the provider to, um, to submit a claim. Oh, okay. Okay. Okay, sir. Um, other than that, is there anything else that I can help you with? No, nothing else. You, you have, um, tried a lot. I really appreciate you. Okay, sir. My pleasure. So I wish you two have a wonderful day and thank you for calling BenefitsNetCard. All right, thank you very much. Have a nice day. You as well. Bye-bye. Bye.

Conversation Format

Speaker None: Hello, sir. May I have your name, please? Uh, my name is Kayode Adebayo. Hello, sir. How may I help you? Um, it's like, I just got a mail, uh, from Benefits in a Card. Um, yeah, um, and it says, "Activate your account today." So I don't really know, uh, what this is all about, how it works. So that's why I'm asking how much I have to pay for this. I don't know nothing about this. So yeah, I just wanna ask a few questions. Okay. Locate your account. Um, you said you're with Search? Uh, my name is Kayode Adebayo. Yeah, but you said you are with Search? No, I'm with, uh, ATC. ATC? Around the Clock? Huh? Okay, and may I have the last... May I have the last four digits of your Social Security number? 6890. ... zero. 6890. Okay. Kayode, you... that say Adebayo? Adebayo? Yes. Yes, Adebayo. Yes. Okay, sir. And just for security purposes, can you please verify your address and date of birth? 22445 815 Park Illinois, uh, 86519. Email kayodebayo8591@gmail.com? Uh, yes. And what is your phone number? Kayodebayo8591. My phone number is 312-966-0566. Thank you very much, sir. Okay. You're welcome. The, the... Okay. You did receive a card, you say? What does card

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