

Transcript: VICTORIA

Taylor-5224580489625600-5992303679193088

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hey, is this Rebecca? May I ask who I'm talking to? Yeah, this is Victoria with Benefits on a Card. We administer medical insurance for American StaffCorp. Yes. Hey- Oh. Um, so I... I... Go ahead. Sorry about that. I was just gonna say, I see the response you sent back to the text message about the open enrollment. Yes. I can't sign into my, um, thing. I've had a problem with that for... ever since I started working there. And, uh, I don't even know what my benefits cover. You know? And I've tried to get ahold of you guys with the... by the phone call, that's on my card, and a couple other things, and so I was trying to wait for open enrollment, which is now, which I got the text message this morning, about to find out my coverage. Okay. Yeah. So we wouldn't be able to make any changes just yet because the open enrollment doesn't start until the 9th. Um, but once the open enrollment starts on the 9th of December, you can call us back and we can make the changes needed. But what you're- Okay. Can- ... currently... Okay. Um, what you're currently enrolled into is the MEC teleRX medical plan which covers like your preventative healthcare at 100% as long as you stay in network. And then you also have the hospital indemnity plan, the VIP Plus, which covers more of like non-preventative, um, so like if you were to be admitted to the hospital or have to go to the emergency room. Okay. Um, and it looks like you have both of those plans for employee only. Okay. 'Cause I'm, I'm the only one that's on there and I'm the employee. Mm-hmm. So. All right. 'Cause I was... I had had, uh, problems with you guys just... or my insurance when I first got it issued, uh, a few years ago with a mammogram, and, uh, then my, uh, uh, t- a year ago, almost a year and a half ago now in June, uh, you guys didn't cover my emergency room visit. And so... But I got that covered because it ended up being a workman's comp thing. So, I was just wondering exactly what all of that covered. Is there any way that that can be sent to me, uh, by paperwork? Um, the only... With us just being your administrators, the only documentation I have is the benefits guide, and that goes over all the plans being offered through your employer, what they cover and how much they cost. All right. I- it doesn't just have what I'm enrolled in? Yeah. Not... It doesn't... The documentation I have doesn't have specifically what you're enrolled into. You might be able to get that information from the actual insurance carriers directly. Okay. And how would I get ahold of them? Yeah. So you have- Mm-hmm. ... two different medical plans. One is for the preventative which is through, uh, 90 Degree Benefits. Okay. And I can give you their phone number. Please. It is 800-833- Okay. ... 4296. Two, nine, six. All right. And you just wanna make sure to hit option one on their prompt system. Okay. And then- All right. ... for your non-preventative, that is through American Public Life. American Public Life. And their phone number is 800-256-8606. 8606. Okay. And so, uh, I know that you probably can't definitively say yes or no, but if I got, if I got ahold of them, they might be able to send me a copy of what I am enrolled in, right? Yes, ma'am. They,

they might be able to send that to you. Okay. Now, I just wanna make sure. Um, do you have both ID cards? 'Cause you should have two separate ID cards. I only have one ID card. I, I've never been issued... close to five years now. I just can't get any of the ins to me. You know? Uh, the employer can't get me a copy or give me information about insurance, and I haven't been able to get ahold of the insurance company to get a copy or... You know what I'm saying? So it's just been a big circle run around for at least the last four years to where I'm almost gonna opt out of getting insurance through them, through my, uh, through my staffing agency because I just don't... I'm having more problems. I'm paying for more doctor bills than I'm getting covered because of... like that it's... I don't hardly ever use it, so I don't understand why that's happening. So..... Okay. Okay. Um, I was just gonna say, I can look up both of the ID cards and email them to you. That way you- That would be- ... have copies of both. That would be awesome. That way I know- Okay. ... which one I don't have. Yeah. And, um- Because I only have one. ... like I said, the one for... It's really important to... I... If you ever go to the doctor, I would just hand them both. But just so you know which one is which, the one that has 90 Degree Benefits on it, that's for preventative care. And then the one for, um... that has American Public Life on it, that's for non-preventative care. Okay. So I'll just- And they'll just hand me back which one they don't need? Yeah. I would assume so. Okay. Um, so I will send that to you. And then if you have any other questions or you're not really sure who to reach out to, you can always call us back and if it's not something we can answer, we can always direct you in the right place. Well, thank you so much for your time. I appreciate you. Yes, ma'am. Okay. Have a wonderful day. Yeah. You too. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Hey, is this Rebecca?

Speaker speaker_2: May I ask who I'm talking to?

Speaker speaker_1: Yeah, this is Victoria with Benefits on a Card. We administer medical insurance for American StaffCorp.

Speaker speaker_2: Yes.

Speaker speaker_1: Hey-

Speaker speaker_2: Oh.

Speaker speaker_1: Um, so I...

Speaker speaker_2: I... Go ahead.

Speaker speaker_1: Sorry about that. I was just gonna say, I see the response you sent back to the text message about the open enrollment.

Speaker speaker_2: Yes. I can't sign into my, um, thing. I've had a problem with that for... ever since I started working there. And, uh, I don't even know what my benefits cover. You know?

And I've tried to get ahold of you guys with the... by the phone call, that's on my card, and a couple other things, and so I was trying to wait for open enrollment, which is now, which I got the text message this morning, about to find out my coverage.

Speaker speaker_1: Okay. Yeah. So we wouldn't be able to make any changes just yet because the open enrollment doesn't start until the 9th. Um, but once the open enrollment starts on the 9th of December, you can call us back and we can make the changes needed. But what you're-

Speaker speaker_2: Okay. Can-

Speaker speaker_1: ... currently...

Speaker speaker_2: Okay.

Speaker speaker_1: Um, what you're currently enrolled into is the MEC teleRX medical plan which covers like your preventative healthcare at 100% as long as you stay in network. And then you also have the hospital indemnity plan, the VIP Plus, which covers more of like non-preventative, um, so like if you were to be admitted to the hospital or have to go to the emergency room.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, and it looks like you have both of those plans for employee only.

Speaker speaker_2: Okay. 'Cause I'm, I'm the only one that's on there and I'm the employee.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So. All right. 'Cause I was... I had had, uh, problems with you guys just... or my insurance when I first got it issued, uh, a few years ago with a mammogram, and, uh, then my, uh, uh, t- a year ago, almost a year and a half ago now in June, uh, you guys didn't cover my emergency room visit. And so... But I got that covered because it ended up being a workman's comp thing. So, I was just wondering exactly what all of that covered. Is there any way that that can be sent to me, uh, by paperwork?

Speaker speaker_1: Um, the only... With us just being your administrators, the only documentation I have is the benefits guide, and that goes over all the plans being offered through your employer, what they cover and how much they cost.

Speaker speaker_2: All right. I- it doesn't just have what I'm enrolled in?

Speaker speaker_1: Yeah. Not... It doesn't... The documentation I have doesn't have specifically what you're enrolled into. You might be able to get that information from the actual insurance carriers directly.

Speaker speaker_2: Okay. And how would I get ahold of them?

Speaker speaker_1: Yeah. So you have-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... two different medical plans. One is for the preventative which is through, uh, 90 Degree Benefits.

Speaker speaker_2: Okay.

Speaker speaker_1: And I can give you their phone number.

Speaker speaker_2: Please.

Speaker speaker_1: It is 800-833-

Speaker speaker_2: Okay.

Speaker speaker_1: ... 4296. Two, nine, six.

Speaker speaker_2: All right.

Speaker speaker_1: And you just wanna make sure to hit option one on their prompt system.

Speaker speaker_2: Okay.

Speaker speaker_1: And then-

Speaker speaker_2: All right.

Speaker speaker_1: ... for your non-preventative, that is through American Public Life.

Speaker speaker_2: American Public Life.

Speaker speaker_1: And their phone number is 800-256-8606.

Speaker speaker_2: 8606. Okay. And so, uh, I know that you probably can't definitively say yes or no, but if I got, if I got ahold of them, they might be able to send me a copy of what I am enrolled in, right?

Speaker speaker_1: Yes, ma'am. They, they might be able to send that to you.

Speaker speaker_2: Okay.

Speaker speaker_1: Now, I just wanna make sure. Um, do you have both ID cards? 'Cause you should have two separate ID cards.

Speaker speaker_2: I only have one ID card. I, I've never been issued... close to five years now. I just can't get any of the ins to me. You know? Uh, the employer can't get me a copy or give me information about insurance, and I haven't been able to get ahold of the insurance company to get a copy or... You know what I'm saying? So it's just been a big circle run around for at least the last four years to where I'm almost gonna opt out of getting insurance through them, through my, uh, through my staffing agency because I just don't... I'm having more problems. I'm paying for more doctor bills than I'm getting covered because of... like that it's... I don't hardly ever use it, so I don't understand why that's happening. So..... Okay.

Speaker speaker_1: Okay. Um, I was just gonna say, I can look up both of the ID cards and email them to you. That way you-

Speaker speaker_2: That would be-

Speaker speaker_1: ... have copies of both.

Speaker speaker_2: That would be awesome. That way I know-

Speaker speaker_1: Okay.

Speaker speaker_2: ... which one I don't have.

Speaker speaker_1: Yeah. And, um-

Speaker speaker_2: Because I only have one.

Speaker speaker_1: ... like I said, the one for... It's really important to... I... If you ever go to the doctor, I would just hand them both. But just so you know which one is which, the one that has 90 Degree Benefits on it, that's for preventative care. And then the one for, um... that has American Public Life on it, that's for non-preventative care.

Speaker speaker_2: Okay.

Speaker speaker_1: So I'll just-

Speaker speaker_2: And they'll just hand me back which one they don't need?

Speaker speaker_1: Yeah. I would assume so.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, so I will send that to you. And then if you have any other questions or you're not really sure who to reach out to, you can always call us back and if it's not something we can answer, we can always direct you in the right place.

Speaker speaker_2: Well, thank you so much for your time. I appreciate you.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay.

Speaker speaker_1: Have a wonderful day.

Speaker speaker_2: Yeah. You too. Bye-bye.

Speaker speaker_1: Bye-bye.