

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits in a Card. This is Victoria. How can I help you? Yeah, I'm calling 'cause I don't know what Benefits in a Card is, I'm just trying to figure out, is that something with, uh, MAU? Uh, yes we- Where I work at? Yes, we administer the medical insurance for MAU. Okay, well I got the medical insurance, I'm just trying to figure out, uh, when I go to the doctor, I went to the doctor two times on my, on, uh, my card. And then each time, uh, I had, uh, I had to, where they send me some paperwork from the, from my pro- well, well from my doctor saying I owe \$300 and something dollars, or \$600 and something dollars, each time. So I'm trying to figure out, you know, what, what is Benefit in a Card, on, you know, MAU? I got their, uh, thing but I don't, you know, what's, what's the reason for, you know, me owing that much money? Okay. Let me pull up your file. What's the last four of your Social? 6758. Your first and last name? Riley Bell. Okay. Do you mind verifying your address and date of birth? Yeah. 2/20/65 and, uh, 2445 Amsterdam Drive, Apartment 12B. And that's in Augusta, Georgia 30906? That's right. That's right, that's right, I'm sorry. You're fine. Phone number is 706-750-3482. That's right. And then email is rb36747@Gmail.com. That's right. Okay. So do you have both of your medical ID cards? Because you should have two separate ones. I just have one, and that's the one with, uh, y'all number on it. And the Benefits with a Card, I don't have a Benefit with a Card. I don't have it. So Benefits in a Card is just the name of our company. And we administer- Yeah but I don't- ... the medical insurance for MAU. Okay. So we're just your benefits administrators. You should have two separate ID cards for your medical plan, because one part of your medical plan is for your preventative care services, and then the other part is for your non-preventative services. Well, um- So that could be an issue. Well, that might be the issue, 'cause I don't have but one card here and it's, you know, got MAU on it, it's got, uh, multiple plans, and it's got the pharmacy, and it's also got the provider and all that on one card. Okay. So does it say like MultiPlan, 90 Degree Benefits, Elixir? It say Elixir on the pharmacy. Uh- Yeah, okay. So that card, that specific card that you have, just so you know, that is for your preventative services. Um, the ID card for your non-preventative services is typically emailed versus being mailed out. Well- Yeah, but I got this, I got this medi- medical claims submission, with my PAYGID Benefits in a Card. Yes, sir. And 90 Degree on the back of it. That's the provider. Right. But again- On this card. ... all of that information is specific to your preventative services. Okay, well I don't have another card. So if you're, if... Okay, and I understand that, that's, that's what I'm trying to figure out. I'm gonna, I'm gonna get all your ID cards together and send them to your email. I'm just trying to explain to you, that very well could be the issue, because if you're going for a non-preventative visit and you're only handing them that ID card, that's gonna cause some issues with like them submitting a claim and whatnot. Oh, okay. Well then that's, that's the problem, 'cause I mean, for the two times I went, and my, uh... What's going on, bro? I'm all

right. All right, man. Yeah, the two times I went, you know, and, uh, to the doctor, that's what happened. They s- they send me, uh, you know, the, I guess the whole bill back then, you know, and the coverage on it wasn't nothing. Y'all didn't cover anything. So I'm like, "Why, why did that happen?" So what, what do I do to do? Go to the doctor, give him the form, I mean, uh, send the paperwork to y'all that they send to me so y'all can submit it or something? Well, I'm gonna send you your ID cards. So what I would do from here is, after that, once I get these ID cards to your- You're gonna send me... You're gonna send them to my address in- instead of my email? I mean, the cards themselves? No... No, sir, I'm sending them to your email. I only have a way to send it to your email. But why, I mean, why would you send it to my email when I need the cards when I go to the doctor? Okay. So, uh, I can put in a request to have the ID card mailed to you as well. However, the insurance company, they, they don't typically e- mail out the ID card, it's typically sent by email. So I can definitely put in a request to have it mailed to you, but I'm gonna send them to your email just so that you have it if you wanna try and get some of this, you know, figured out before you get that ID card in the mail. Okay. Well that's- But I can do it both ways. That's no problem. Okay. Well do it both ways for me, and then I'll just go from there, because I do need some- Now, do you have the date of- Go ahead. I was just gonna ask, do you have the date of services that you're calling about? 'Cause I can also check and make sure that your coverage was active during those d- date of services. Yeah. Well, the, the time when I was... I'm... I, no, I don't... I, I have to look at the, uh, dates on there, um- Okay. ... on the, uh, on the paperwork that they send me. I, I, I'm pretty sure I was, you know, when I went to the doctor, you know, uh, the... I was covered under the plan. I mean, it shouldn't take no time once I start paying in on it, you know? It... I should be automatically covered, or does it take 30 days or whatever? So how it works i-... because this is not Major Medical, so it works a little bit differently. You pay for this coverage on a weekly basis. So if there- Right. ... was ever a time where you're not working, um, or if there's not enough hours on your check for that deduction to come out, then the only way for the coverage to be active is for you to call up- Yeah, but I'm- ... and make a direct payment. Yeah, that's what I'm saying. I, I make a payment every time I get paid. I, I, you know, I've been here... I've been, uh, working for MAU a year and a half. I mean, about a year and three or four months out here, so- Yes, sir. But I'm just letting you know, if there's ever a time where you are not... where you do not work for a week for whatever reason, there is not a way for us to take the payment because you did not receive a paycheck. Or there's some- So- ... cases where if you did we- work, but for whatever reason- Wait a minute. ... there's not- Okay. If you're saying that, what you're telling me is, is just like... Okay. I work every week, but sometimes we don't get paid through, you know, unemployment. That's what you're saying? So what I'm... What I'm trying to say is that f-... for whatever reason, if you are not working a week with the staffing agency, MAU, if you do go a week without working, there's not a way for us to receive a payment for that week. So that is one reason why your coverage would not be active for a week. Oh, okay. Well, I... I'm just saying, but I... You know, my... I've been working. Like I say, I've been working here for a year and a half. I've been working every, every week, you know? Uh- Okay. ... even when I don't work. Even there... when we get our unemploy- employment can't... claim, I don't know. It should come out my check automatic because it's still coming through MAU. You see what I'm saying? I, I mean, I, I understand what you're saying. I just know how the insurance works and if there i-... there are some times where a deduction isn't... we're not able to make that deduction out of your check if you don't

receive a paycheck. Mm-hmm. And the reason why I'm bringing that up is because I see two weeks in January where your coverage was not active. It was the week of the- January? Yes. January 2025. Yeah, but that... Yeah. Yeah, that pro-... That would be when we was off, 'cause I didn't come back when... Uh, we didn't come back for... till the 13th of January for work. Okay. Yeah, so the 13th through the 19th and the 20th through the 26th is not showing active in my system. Well- So I would... The reason why I brought that up is to see if any of those appointments happened during that time. No, I didn't. No. Um- The appointments- Okay. ... happened way before then. Okay. I was just- Yeah. ... trying to rule that out for you. Yeah. Well, I- But I did go ahead and send those, um, ID cards to your email, and then I'm gonna- Yeah. ... request for the ID card that you're missing to be mailed to you. All right. Is there anything else I need? Not that I'm aware of. Do you have any other questions for me? No, I don't. I just, you know... Like I said, you know, it's time for my colonoscopy to be done, you know, 'cause I'm, you know... I'm 60. I'm almost 60 years old. I'll be turning 60 in, mm, maybe 17 days. But anyway, you know, I done had it done twice, but it's time for it again. And, you know, with that being said, you know, uh... And the doctor that I'm under, I made sure that, you know, they was under y'all, uh, benefits. Uh, so, you know, I don't... I, I know the person that I'm going to, the doctor that I'm going to is, you know, is covered under y'all. So with that being said, I just wanna make sure, you know, when I go to the doctor... 'Cause a lot of times, I just go to get a blood work done or, you know, sometimes, you know, so they can check for whatever else that's going on. You know what I'm saying? I understand. It's just like a, a, a regular physical, you know, going to a physical checkup, you know? A checkup every mo- every time I go. And it's like every three to six months when I go. I don't- I understand. Okay. ... go, you know, that often. Okay. Well, I went ahead and sent both of those cards to your email so you have- Mm-hmm. ... that in the meantime, and then I did request for the card that you're missing to be, uh, mailed to you. Okay. Well, uh, with this... with this card, they'll be able to submit their claim through, through this ID on my email right here. Right? Yeah. So again, it, it depends on the service that you're having. You wanna make sure you give them the correct ID card based on the service. So if it's a preventative service, you give them the ID card that has- Well- ... uh, 90 day- What you mean by preventative? What do you mean by preventative services? So preventative is anything preventing an illness or disease, like your yearly physicals, vaccinations and preventative screenings. Okay. Yeah, that's... Mostly that, that's what I go for. Just preventative stuff 'cause I... you know, I'm... only thing I go to for them make sure my blood pressure is fine. You know, me taking my blood pressure medicine and me getting my blood pressure medicine and all that stuff. Uh, that's what I go for. But other than that, I'm keeping my blood pressure under control 'cause I'm still taking my medicine like I supposed to. I really trying to get off of it, to be honest with you. You know, I lost maybe 30-some pounds, you know, but that's here or there, but, you know, uh, like I say, it's, yeah, with that being preventative, I, I'm not going for anything major, but I guess colonoscopy would be... wouldn't be a preven- preventative thing. It'd be something else, right? I, I'm not too sure. We're just your benefits administrators, so I, I'm not sure of... Uh, to my knowledge, that's something that's preventative. Now, the blood pressures thing, since you've already been diagnosed with blood press- high blood pressure, that might be something that you use the non-preventative ID card for. So honestly, if I were you, I would just give them both ID cards- Okay. ... and have them run it through both. Okay. Yeah. All righty. Sound like a plan. Yes, sir. I appreciate that 'cause, you know, I, I was supposed to call y'all but I didn't never get

a chance to call you 'cause somebody called me on the phone. 'Cause I'm working at night. I work 13 hours a night and I work four days a week. Okay. And then I work a part-time job too, so, you know, I don't have a whole lot of time to do a whole lot of things, you know what I'm saying? But, you know, I try to... You know, I'm at work right now as we speak, but, uh, I try to, you know... Uh, I, I need these, this, these benefits so I can go to the doctor and keep a regular checkup, you know, 'cause, you know, you wanna know before anything, you know, go on with your body. I do. I don't know about most people. Yes, sir. I understand. Mm-hmm. Okay. Well, that's pretty much it. So, you, you know, you done kind of gave me a whole lot of clarity on that, that I appreciate that. Yes, sir. Mm-hmm. You have a wonderful day. You too. Take care. Thank you. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Victoria. How can I help you?

Speaker speaker_1: Yeah, I'm calling 'cause I don't know what Benefits in a Card is, I'm just trying to figure out, is that something with, uh, MAU?

Speaker speaker_0: Uh, yes we-

Speaker speaker_1: Where I work at?

Speaker speaker_0: Yes, we administer the medical insurance for MAU.

Speaker speaker_1: Okay, well I got the medical insurance, I'm just trying to figure out, uh, when I go to the doctor, I went to the doctor two times on my, on, uh, my card. And then each time, uh, I had, uh, I had to, where they send me some paperwork from the, from my pro- well, well from my doctor saying I owe \$300 and something dollars, or \$600 and something dollars, each time. So I'm trying to figure out, you know, what, what is Benefit in a Card, on, you know, MAU? I got their, uh, thing but I don't, you know, what's, what's the reason for, you know, me owing that much money?

Speaker speaker_0: Okay. Let me pull up your file. What's the last four of your Social?

Speaker speaker_1: 6758.

Speaker speaker_0: Your first and last name?

Speaker speaker_1: Riley Bell.

Speaker speaker_0: Okay. Do you mind verifying your address and date of birth?

Speaker speaker_1: Yeah. 2/20/65 and, uh, 2445 Amsterdam Drive, Apartment 12B.

Speaker speaker_0: And that's in Augusta, Georgia 30906?

Speaker speaker_1: That's right. That's right, that's right, I'm sorry.

Speaker speaker_0: You're fine. Phone number is 706-750-3482.

Speaker speaker_1: That's right.

Speaker speaker_0: And then email is rb36747@Gmail.com.

Speaker speaker_1: That's right.

Speaker speaker_0: Okay. So do you have both of your medical ID cards? Because you should have two separate ones.

Speaker speaker_1: I just have one, and that's the one with, uh, y'all number on it. And the Benefits with a Card, I don't have a Benefit with a Card. I don't have it.

Speaker speaker_0: So Benefits in a Card is just the name of our company. And we administer-

Speaker speaker_1: Yeah but I don't-

Speaker speaker_0: ... the medical insurance for MAU.

Speaker speaker_1: Okay.

Speaker speaker_0: So we're just your benefits administrators. You should have two separate ID cards for your medical plan, because one part of your medical plan is for your preventative care services, and then the other part is for your non-preventative services.

Speaker speaker_1: Well, um-

Speaker speaker_0: So that could be an issue.

Speaker speaker_1: Well, that might be the issue, 'cause I don't have but one card here and it's, you know, got MAU on it, it's got, uh, multiple plans, and it's got the pharmacy, and it's also got the provider and all that on one card.

Speaker speaker_0: Okay. So does it say like MultiPlan, 90 Degree Benefits, Elixir?

Speaker speaker_1: It say Elixir on the pharmacy. Uh-

Speaker speaker_0: Yeah, okay. So that card, that specific card that you have, just so you know, that is for your preventative services. Um, the ID card for your non-preventative services is typically emailed versus being mailed out. Well-

Speaker speaker_1: Yeah, but I got this, I got this medi- medical claims submission, with my PAYGID Benefits in a Card.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: And 90 Degree on the back of it. That's the provider.

Speaker speaker_0: Right. But again-

Speaker speaker_1: On this card.

Speaker speaker_0: ... all of that information is specific to your preventative services.

Speaker speaker_1: Okay, well I don't have another card.

Speaker speaker_0: So if you're, if... Okay, and I understand that, that's, that's what I'm trying to figure out. I'm gonna, I'm gonna get all your ID cards together and send them to your email. I'm just trying to explain to you, that very well could be the issue, because if you're going for a non-preventative visit and you're only handing them that ID card, that's gonna cause some issues with like them submitting a claim and whatnot.

Speaker speaker_1: Oh, okay. Well then that's, that's the problem, 'cause I mean, for the two times I went, and my, uh... What's going on, bro?

Speaker speaker_2: I'm all right.

Speaker speaker_1: All right, man. Yeah, the two times I went, you know, and, uh, to the doctor, that's what happened. They s- they send me, uh, you know, the, I guess the whole bill back then, you know, and the coverage on it wasn't nothing. Y'all didn't cover anything. So I'm like, "Why, why did that happen?" So what, what do I do to do? Go to the doctor, give him the form, I mean, uh, send the paperwork to y'all that they send to me so y'all can submit it or something?

Speaker speaker_0: Well, I'm gonna send you your ID cards. So what I would do from here is, after that, once I get these ID cards to your-

Speaker speaker_1: You're gonna send me... You're gonna send them to my address instead of my email? I mean, the cards themselves?

Speaker speaker_0: No... No, sir, I'm sending them to your email. I only have a way to send it to your email.

Speaker speaker_1: But why, I mean, why would you send it to my email when I need the cards when I go to the doctor?

Speaker speaker_0: Okay. So, uh, I can put in a request to have the ID card mailed to you as well. However, the insurance company, they, they don't typically e- mail out the ID card, it's typically sent by email. So I can definitely put in a request to have it mailed to you, but I'm gonna send them to your email just so that you have it if you wanna try and get some of this, you know, figured out before you get that ID card in the mail.

Speaker speaker_1: Okay. Well that's-

Speaker speaker_0: But I can do it both ways. That's no problem.

Speaker speaker_1: Okay. Well do it both ways for me, and then I'll just go from there, because I do need some-

Speaker speaker_0: Now, do you have the date of-

Speaker speaker_1: Go ahead.

Speaker speaker_0: I was just gonna ask, do you have the date of services that you're calling about? 'Cause I can also check and make sure that your coverage was active during those d-

date of services.

Speaker speaker_1: Yeah. Well, the, the time when I was...I'm... I, no, I don't... I, I have to look at the, uh, dates on there, um-

Speaker speaker_0: Okay.

Speaker speaker_1: ... on the, uh, on the paperwork that they send me. I, I, I'm pretty sure I was, you know, when I went to the doctor, you know, uh, the... I was covered under the plan. I mean, it shouldn't take no time once I start paying in on it, you know? It... I should be automatically covered, or does it take 30 days or whatever?

Speaker speaker_0: So how it works i-... because this is not Major Medical, so it works a little bit differently. You pay for this coverage on a weekly basis. So if there-

Speaker speaker_1: Right.

Speaker speaker_0: ... was ever a time where you're not working, um, or if there's not enough hours on your check for that deduction to come out, then the only way for the coverage to be active is for you to call up-

Speaker speaker_1: Yeah, but I'm-

Speaker speaker_0: ... and make a direct payment.

Speaker speaker_1: Yeah, that's what I'm saying. I, I make a payment every time I get paid. I, I, you know, I've been here... I've been, uh, working for MAU a year and a half. I mean, about a year and three or four months out here, so-

Speaker speaker_0: Yes, sir. But I'm just letting you know, if there's ever a time where you are not... where you do not work for a week for whatever reason, there is not a way for us to take the payment because you did not receive a paycheck. Or there's some-

Speaker speaker_1: So-

Speaker speaker_0: ... cases where if you did we- work, but for whatever reason-

Speaker speaker_1: Wait a minute.

Speaker speaker_0: ... there's not-

Speaker speaker_1: Okay. If you're saying that, what you're telling me is, is just like... Okay. I work every week, but sometimes we don't get paid through, you know, unemployment. That's what you're saying?

Speaker speaker_0: So what I'm... What I'm trying to say is that f-... for whatever reason, if you are not working a week with the staffing agency, MAU, if you do go a week without working, there's not a way for us to receive a payment for that week. So that is one reason why your coverage would not be active for a week.

Speaker speaker_1: Oh, okay. Well, I... I'm just saying, but I... You know, my... I've been working. Like I say, I've been working here for a year and a half. I've been working every,

every week, you know? Uh-

Speaker speaker_0: Okay.

Speaker speaker_1: ... even when I don't work. Even there... when we get our unemployment can't... claim, I don't know. It should come out my check automatic because it's still coming through MAU. You see what I'm saying?

Speaker speaker_0: I, I mean, I, I understand what you're saying. I just know how the insurance works and if there i-... there are some times where a deduction isn't... we're not able to make that deduction out of your check if you don't receive a paycheck.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And the reason why I'm bringing that up is because I see two weeks in January where your coverage was not active. It was the week of the-

Speaker speaker_1: January?

Speaker speaker_0: Yes. January 2025.

Speaker speaker_1: Yeah, but that... Yeah. Yeah, that pro-... That would be when we was off, 'cause I didn't come back when... Uh, we didn't come back for... till the 13th of January for work.

Speaker speaker_0: Okay. Yeah, so the 13th through the 19th and the 20th through the 26th is not showing active in my system.

Speaker speaker_1: Well-

Speaker speaker_0: So I would... The reason why I brought that up is to see if any of those appointments happened during that time.

Speaker speaker_1: No, I didn't. No.

Speaker speaker_0: Um-

Speaker speaker_1: The appointments-

Speaker speaker_0: Okay.

Speaker speaker_1: ... happened way before then.

Speaker speaker_0: Okay. I was just-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... trying to rule that out for you.

Speaker speaker_1: Yeah. Well, I-

Speaker speaker_0: But I did go ahead and send those, um, ID cards to your email, and then I'm gonna-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... request for the ID card that you're missing to be mailed to you.

Speaker speaker_1: All right. Is there anything else I need?

Speaker speaker_0: Not that I'm aware of. Do you have any other questions for me?

Speaker speaker_1: No, I don't. I just, you know... Like I said, you know, it's time for my colonoscopy to be done, you know, 'cause I'm, you know... I'm 60. I'm almost 60 years old. I'll be turning 60 in, mm, maybe 17 days. But anyway, you know, I done had it done twice, but it's time for it again. And, you know, with that being said, you know, uh... And the doctor that I'm under, I made sure that, you know, they was under y'all, uh, benefits. Uh, so, you know, I don't... I, I know the person that I'm going to, the doctor that I'm going to is, you know, is covered under y'all. So with that being said, I just wanna make sure, you know, when I go to the doctor... 'Cause a lot of times, I just go to get a blood work done or, you know, sometimes, you know, so they can check for whatever else that's going on. You know what I'm saying?

Speaker speaker_0: I understand.

Speaker speaker_1: It's just like a, a, a regular physical, you know, going to a physical checkup, you know? A checkup every mo- every time I go. And it's like every three to six months when I go. I don't-

Speaker speaker_0: I understand. Okay.

Speaker speaker_1: ... go, you know, that often.

Speaker speaker_0: Okay. Well, I went ahead and sent both of those cards to your email so you have-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... that in the meantime, and then I did request for the card that you're missing to be, uh, mailed to you.

Speaker speaker_1: Okay. Well, uh, with this... with this card, they'll be able to submit their claim through, through this ID on my email right here. Right?

Speaker speaker_0: Yeah. So again, it, it depends on the service that you're having. You wanna make sure you give them the correct ID card based on the service. So if it's a preventative service, you give them the ID card that has-

Speaker speaker_1: Well-

Speaker speaker_0: ... uh, 90 day-

Speaker speaker_1: What you mean by preventative? What do you mean by preventative services?

Speaker speaker_0: So preventative is anything preventing an illness or disease, like your yearly physicals, vaccinations and preventative screenings.

Speaker speaker_1: Okay. Yeah, that's... Mostly that, that's what I go for. Just preventative stuff 'cause I... you know, I'm... only thing I go to for them make sure my blood pressure is fine. You know, me taking my blood pressure medicine and me getting my blood pressure medicine and all that stuff. Uh, that's what I go for. But other than that, I'm keeping my blood pressure under control 'cause I'm still taking my medicine like I supposed to. I really trying to get off of it, to be honest with you. You know, I lost maybe 30-some pounds, you know, but that's here or there, but, you know, uh, like I say, it's, yeah, with that being preventative, I, I'm not going for anything major, but I guess colonoscopy would be... wouldn't be a prevent-preventative thing. It'd be something else, right?

Speaker speaker_0: I, I'm not too sure. We're just your benefits administrators, so I, I'm not sure of... Uh, to my knowledge, that's something that's preventative. Now, the blood pressures thing, since you've already been diagnosed with blood press- high blood pressure, that might be something that you use the non-preventative ID card for. So honestly, if I were you, I would just give them both ID cards-

Speaker speaker_1: Okay.

Speaker speaker_0: ... and have them run it through both.

Speaker speaker_1: Okay.

Speaker speaker_0: Yeah.

Speaker speaker_1: All righty. Sound like a plan.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: I appreciate that 'cause, you know, I, I was supposed to call y'all but I didn't never get a chance to call you 'cause somebody called me on the phone. 'Cause I'm working at night. I work 13 hours a night and I work four days a week.

Speaker speaker_0: Okay.

Speaker speaker_1: And then I work a part-time job too, so, you know, I don't have a whole lot of time to do a whole lot of things, you know what I'm saying? But, you know, I try to... You know, I'm at work right now as we speak, but, uh, I try to, you know... Uh, I, I need these, this, these benefits so I can go to the doctor and keep a regular checkup, you know, 'cause, you know, you wanna know before anything, you know, go on with your body. I do. I don't know about most people.

Speaker speaker_0: Yes, sir. I understand.

Speaker speaker_1: Mm-hmm. Okay. Well, that's pretty much it. So, you, you know, you done kind of gave me a whole lot of clarity on that, that I appreciate that.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: You have a wonderful day.

Speaker speaker_1: You too. Take care.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_1: Bye.