

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, my name's Keith Lancaster. I just called and I set up, uh, insurance. I just wanted to know... I just wanted to know... I, I, I wanna get an understanding on, of, about all the stuff that I, I got on this insurance. I wanna know the... 'cause I, I, um, I, I signed up for me and my daughter. I wanna know if, if I'm... when the, when the, when the insurance kicks in, am I able to take my daughter to the doctor's office or, you know what I'm saying? Well, I, I wanna make sure I put that on the, the plan I, I got or whatever. So it's like medical insurance. Okay. What's the name of the agency you work for? MAU. And the last four of your Social? 9273. All right. Do you mind verifying your address and date of birth? 611 Ridgefield Drive, South Carolina, North Augusta, 29841. And my date of birth is 10/12- 10/12/1982. Phone number is 706-619-9835? Yeah. And then email is first initial, last name, 555 at gmail? Yeah, that's it. Okay. So I see you signed up for a couple different things, the MEC, the dental, term life, and vision for you and your child. Right. So that's like... Um- ... that, so that's medical insurance, right? I can take her to the doctor and stuff? So the medical plan that you signed up for is specifically for your preventative health care. So that's like yearly physicals, vaccinations and preventative screenings. That would be covered at 100% as long as you stay in network. Now, that plan does also come with virtual urgent care and then a subscription to FreeRx, which is like a, um... So say, so say I need to take my, my daughter to like the doctor to get shots. It'll cover that? No, sir. And I'm sorry, it does not come with virtual urgent care. So what the Stay Healthy MEC plan covers is just preventative medical. So yearly physicals, vaccinations and preventative screenings. And that's it. So it's like... So I can take her to my doctor. I was wanting to know if I could take my daughter to the doctor and get shots and stuff for school and stuff like that? Yes. If it is a preventative visit for a physical, vaccination or a preventative screening, it would be covered. However... Yeah. ... if it is a non-preventative visit such as she is sick or she is injured or dealing with a preexisting condition, it will not be covered. Okay. So, so, what, what, what plan covers that? So we have a couple other plans to choose from. We have the Ensure Plus and the Ensure Plus Enhanced. Neither one of these plans are gonna cover preventative care like the Stay Healthy does, but they do provide coverage for non-preventative. So there's coverage for hospitalization, there's coverage for emergency room visits, there's physician office coverage. There's also, uh, coverage for prescriptions. The only difference- But it don't, but it don't... Yeah, but it don't cover like the, like the, the s-stuff I was asking for. Yes, sir. So I, I, I'm reviewing all of the medical plans with you so you have a good understanding of which each covers. Yeah. Um, so as I was saying, the only difference between the Ensure Plus and the Ensure Plus Enhanced is the Enhanced pays a little bit more specific, um, to... Absolutely. No problem. ... like hospitalization. Mm-hmm. The only other medical plan we have is the Stay Healthy MEC Enhanced. This plan does cover

preventative care, but it also covers non-preventative care. So there's coverage for primary care visits, specialist care, urgent care. Um, also if you're admitted to the hospital or have to go to the em- emergency room. So this is the only plan that covers both ends. How much that is? Um, let's see. So in... for employee plus child it's \$41.95 a week. Oh, okay. Well, I'm, I'm just gonna stay at the, um, where I'm at right now. I guess I'll change if I... Probably next year I try to change it again, but I'll stay where I'm at, I guess. Okay. Do you have any other questions? That's it. Thank you. I just wanted to know if I could get doctor's appointments. Okay. You have a wonderful day. All right. Thank you. Bye-bye.

Conversation Format

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

Speaker speaker_1: Hi, my name's Keith Lancaster. I just called and I set up, uh, insurance. I just wanted to know... I just wanted to know... I, I, I wanna get an understanding on, of, about all the stuff that I, I got on this insurance. I wanna know the... 'cause I, I, um, I, I signed up for me and my daughter. I wanna know if, if I'm... when the, when the, when the insurance kicks in, am I able to take my daughter to the doctor's office or, you know what I'm saying? Well, I, I wanna make sure I put that on the, the plan I, I got or whatever. So it's like medical insurance.

Speaker speaker_0: Okay. What's the name of the agency you work for?

Speaker speaker_1: MAU.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 9273.

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

Speaker speaker_1: 611 Ridgefield Drive, South Carolina, North Augusta, 29841. And my date of birth is 10/12- 10/12/1982.

Speaker speaker_0: Phone number is 706-619-9835?

Speaker speaker_1: Yeah.

Speaker speaker_0: And then email is first initial, last name, 555 at gmail?

Speaker speaker_1: Yeah, that's it.

Speaker speaker_0: Okay. So I see you signed up for a couple different things, the MEC, the dental, term life, and vision for you and your child.

Speaker speaker_1: Right. So that's like...

Speaker speaker_0: Um-

Speaker speaker_1: ... that, so that's medical insurance, right? I can take her to the doctor and stuff?

Speaker speaker_0: So the medical plan that you signed up for is specifically for your preventative health care. So that's like yearly physicals, vaccinations and preventative screenings. That would be covered at 100% as long as you stay in network. Now, that plan does also come with virtual urgent care and then a subscription to FreeRx, which is like a, um...

Speaker speaker_1: So say, so say I need to take my, my daughter to like the doctor to get shots. It'll cover that?

Speaker speaker_0: No, sir. And I'm sorry, it does not come with virtual urgent care. So what the Stay Healthy MEC plan covers is just preventative medical. So yearly physicals, vaccinations and preventative screenings. And that's it.

Speaker speaker_1: So it's like... So I can take her to my doctor. I was wanting to know if I could take my daughter to the doctor and get shots and stuff for school and stuff like that?

Speaker speaker_0: Yes. If it is a preventative visit for a physical, vaccination or a preventative screening, it would be covered. However...

Speaker speaker_1: Yeah.

Speaker speaker_0: ... if it is a non-preventative visit such as she is sick or she is injured or dealing with a preexisting condition, it will not be covered.

Speaker speaker_1: Okay. So, so, what, what, what plan covers that?

Speaker speaker_0: So we have a couple other plans to choose from. We have the Ensure Plus and the Ensure Plus Enhanced. Neither one of these plans are gonna cover preventative care like the Stay Healthy does, but they do provide coverage for non-preventative. So there's coverage for hospitalization, there's coverage for emergency room visits, there's physician office coverage. There's also, uh, coverage for prescriptions. The only difference-

Speaker speaker_1: But it don't, but it don't... Yeah, but it don't cover like the, like the, the s-stuff I was asking for.

Speaker speaker_0: Yes, sir. So I, I, I'm reviewing all of the medical plans with you so you have a good understanding of which each covers.

Speaker speaker_1: Yeah.

Speaker speaker_0: Um, so as I was saying, the only difference between the Ensure Plus and the Ensure Plus Enhanced is the Enhanced pays a little bit more specific, um, to...

Speaker speaker_1: Absolutely. No problem.

Speaker speaker_0: ... like hospitalization. Mm-hmm. The only other medical plan we have is the Stay Healthy MEC Enhanced. This plan does cover preventative care, but it also covers non-preventative care. So there's coverage for primary care visits, specialist care, urgent

care. Um, also if you're admitted to the hospital or have to go to the em- emergency room. So this is the only plan that covers both ends.

Speaker speaker_1: How much that is?

Speaker speaker_0: Um, let's see. So in... for employee plus child it's \$41.95 a week.

Speaker speaker_1: Oh, okay. Well, I'm, I'm just gonna stay at the, um, where I'm at right now. I guess I'll change if I... Probably next year I try to change it again, but I'll stay where I'm at, I guess.

Speaker speaker_0: Okay. Do you have any other questions?

Speaker speaker_1: That's it. Thank you. I just wanted to know if I could get doctor's appointments.

Speaker speaker_0: Okay. You have a wonderful day.

Speaker speaker_1: All right. Thank you.

Speaker speaker_0: Bye-bye.