

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Um, I'm calling just to see if I have a policy with you guys. But I signed up with my employer when I did orientation. Um, I don't think I either... just didn't get a card or I'm not even on a policy with y'all. Okay. Yeah. I can check. But, um- What's the name of the staffing agency? Um, MAU. Mm-hmm. And then what are the last four of your Social? 9615. Mm-hmm. Mm-hmm. And your first and last name, please? Marquell Dukes. Mm-hmm. Mm-hmm. For security purposes, do you mind verifying your address as well as your date of birth for me? Mm-hmm. Um, September 23rd, 1991. Um, 158 Woodward Road, Goose Creek, South Carolina, 29445. Okay. Is your phone number still 593-7724? Mm-hmm. Yes, OPIB on my file. And then I have... and then I have marquellldukes@me.com? Correct. Mm-hmm. Okay. Um, so let me see. Yeah. Okay, so you do have active coverage. You have the Intra Plus Enhanced Dental and Critical Illness. Um, did you not receive your cards? Um, okay. I received two cards. Is... This is APO? No. So we're Benefits in a Card. We're the healthcare administrators. Okay. I haven't received anything, ma'am. Oh, okay. So if you want, I can go ahead- and send you that via email. And then if you want, I can go ahead and request physical cards to be sent out to you. Um, yes. . Okay. And then do you want me to go ahead and send those cards, um, uh, via email also? Um, yes. Mm-hmm. Okay. Um, I'm gonna go ahead and put you in a brief hold. I don't know if you mind holding- No, that's fine. ... while I send you that information to your email address and while I put that request in. Um, no issue holding, but, um, also, I do have a PO box that I get my mail from. Okay. Um, do you rather use the PO box address or the 1581? PO box. Okay. What's the address? Um, PO Box 2564. Mm-hmm. And the city, state, and ZIP code is still the same. Mm-hmm. Okay. And that's G-O-O-S-E Creek? Yes. Mm-hmm. Okay. Thank you. All right. I'm gonna put you in a brief hold while I do that, if you don't mind holding. Okay. Mm-hmm. Thank you. Mm-hmm. Mm-hmm. Mm-hmm. Mm-hmm. Mm-hmm. Mm-hmm. Mm-hmm. Mm-hmm. Okay. Thank you. Okay. Okay. Okay. Okay, thanks. Thank you for your hold. I went ahead and sent you your cards via email. Can I verify any that you have received them? They should come from an email that says info@benefitsinacard.com. Mm-hmm. And I also went ahead and requested, um, the physical cards to be sent out to that PO box. Okay. Okay. Um, mm-hmm. Mm-hmm. And you sent that to the markeldukes.me.com? Yeah. If you don't see it right away, I would also check your spam and your junk file, 'cause sometimes they get sent to those files. Mm-hmm. Okay. Okay. So this is through... APL. Right, 'cause these are the cards that I already have. Yeah. Um, 'cause I just got off the phone with, um, an AP- uh, or APL representative, and okay, so the... I do have both the limited benefit hospital indemnity and the group voluntary dental, so- Mm-hmm. I mean, 'cause she said that was just hospital coverage. I'm looking as far as like my healthcare coverage. What do you mean? Like

your preventative or... of course. Like medical insurance. Yeah, so this is only a hospital indemnity plan. You have dental and then that... Um, give me one second, let me verify. You have the Ensure Plus Enhanced, which I could send you the PDF of what all it covers. Okay. So you only have three plans at the moment. Okay. ? And they don't... They only- So these are my options? Mm-hmm. You have the Ensure Plus Enhanced, which is the hospital indemnity plan that put- that pays the highest dollar amount towards the services that you go for. For... So for that plan, it covers your daily, daily hospital confinement, \$100 per day; intensive care, pulmonary care unit, \$400 per day; annual first occurrence in hospital, \$1,500; surgical up to 2,000 based on surgical schedule; outpatient sickness, \$75; wellness exam or test, \$75 per year; t-Hospital emergency room, \$250. Physician office, \$50. Emergency dental work, \$50. Hospital admission, 250. Hos- daily hospital confinement, \$100. Intensive care unit, 200. ADN and the employer or spouse up to \$15,000. ADA and children up to \$7,500. Ambulance, ground or air, 250. And medical imaging, \$100. So that's what your Ensure Plus Enhanced covers. And then- Oh, okay. I didn't have anything down for, like, preventative care or primary c- primary care visits. No. So for your preventative care... So they only... Okay, so the plans that they offer, they offer the one that you have and another one that's called the Ensure Plus. But the Ensure Plus Enhanced, the one that you currently have, is the one that pays a little bit more of a flat fee towards those service that I just read out to you. And then there's a third plan that's called the Stay Healthy MEC. That one is your preventative care. It's only for preventative services, and it doesn't cover what your Ensure Plus Enhanced covers. So that one is the one that would cover, like, one physical visit a year, some vaccines, some STD screenings, some cancer screenings, but only preventative services. And there is a fifth plan that's called the MEC Enhanced. The MEC Enhanced is the one that covers both benefits, your preventative care as well as your hospital infinity, but there's copays in that area. The only thing about it is that- Okay. ... you're outside your personal open enrollment period. Uh-huh. And, um- Hello? ... there's cur- Yes, sir. And to, like, change any plan or add any... I'm sorry. To add any plan, you would have to be within the company open enrollment period or your personal open enrollment period. Okay, so y'all don't have, like, health insurance as far as, like, maybe if I need a CT, X-ray, or if I need to go to a specialist? So anything like that, that would be something that you would have to, um, contact the carrier to see if that would be covered or not. 'Cause I can really just tell you, um, what I see on the benefit guide, which is what I just read out to you. Right. So this is, like, I guess not major medical coverage. Correct. Correct. Oh, okay. That's why. Um- Yes, sir. Um, but the good thing about your Ensure Plus Enhanced, that one doesn't require you to stay within the network. So you could use providers outside or inside of the network to receive coverage. But for any particular questions, like, for example, is like, X-rays are covered. That would be something that you would have to contact the carrier, and then they would inform you if that's covered or not. I can really... Since we're just the healthcare administrators, I can't really answer that question. And if you want, I can also send you the benefit guide, which is the guide that tells you what services that particular plan covers. And also, I was gonna inform you that, um, the plans that you have are under a IRS regulation. I'm not sure if you were informed when you enrolled, but that regulation allows you to pay those plans with pre-tax dollars. So your Ensure Plus Enhanced and your dental card are under that regulation. So it allows you to pay those plans with pre-tax dollars. But to, like, change the plan, or cancel, or, or add dependents, you would have to be within your personal open enrollment period, which

are the first 30 days of you receiving your first check, or be within company open enrollment period, which I can check to see when that is for MAU if you would like to know. Yeah. So you said I can only- Just in case- ... cancel within that period? Yes. Uh, you can only cancel or add any dependents. Okay. When is- As well as, um, you can add new plans whenever you're in company open enrollment. Okay, so when... Can you tell me when that period is? Yes. Um, let me verify. So, it looks like for MAU, it's actually coming up pretty soon. It looks like it's in the month of December. Um, last year, it was between the month of December 18, up until January 31st. I still don't have the updated dates for this year, but it's normally maybe one or two days ahead, or one or two days before. So it's co- suppo- well, as far as you know, it's, it would be coming up this month, a day or two- Yes. ... within that December 18th? Okay, um- Jimmy, um, if you want, I can check, double-check real quick to see if we have the updated dates. Yes, if you can. Okay, Jimmy, one second. Mm-hmm. Mm-hmm. Okay. Thank you for your hold. So as of today, we still don't have, um, the company's open enrollment period dates available, but it should be held in the month of December. But for now, I wouldn't be able to give you specific date. I see. But it should be coming up around this month. Okay. Um, do y'all send out, like, an email or, like, physical mail or about, like enrolling? So we... Cor- yeah. So, usually they do send out text messages as reminders of when the company's in company open enrollment period. And the company usually lets their members know as well, but they do send out reminders to inform members when their, when then they're in their personal or in their company open enrollment period. But it should be- Okay. ... coming up in this month. Okay. Um, and just to make sure y'all have everything up to date on file for me, as far as contact information. Mm-hmm. It's 487-6453, your phone number. 859... No . No? Okay. What is it? Um, it's 593-7724. Mm-hmm. Mm-hmm. And then your email is correct, right? 'Cause I... You did receive the information I sent you, right? Correct. Okay. So we have that updated, 593-7724? Yes. And y'all can text that number. That's my cell number. Okay. And then we have the... Your address. I still left it at the... as the 715. And then for the PO box, I sent your- Um, the 715 isn't my number, isn't my address. Oh, it's not? Do you want me to change that as well? Um, do you have the PO box, though? So, um, for the PO box, that's where I sent the request for your dental and your VIP standard card, but I didn't update it in your file. Do you want me to update it? Yes, please. Okay. And that was PO Box 2564, Goose Creek, South Carolina, 29445? Yes. Okay. So your address has been updated to that PO box. Okay . All right. Did you have any more questions for me? Mm-hmm. Um, no, that's it. Okay. Mm-hmm. So just... I would just be, um, keeping an eye out for those text messages and those reminders, because it looks like your company open enrollment period may be around, coming up anytime soon. Yes. And also, before I let you go, um, since you have critical illness as one of your c- plans, we're missing a beneficiary from you. So if something was to happen to you, who do you want to put down as a beneficiary? Um, I still don't have nobody to put down yet, um, just as of right now. Okay. Yeah, that's fine. All right. Well, thank you for your time. I hope you have a great day today. Thank you. You too.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_2: Um, I'm calling just to see if I have a policy with you guys. But I signed up with my employer when I did orientation. Um, I don't think I either... just didn't get a card or I'm not even on a policy with y'all.

Speaker speaker_1: Okay. Yeah. I can check.

Speaker speaker_2: But, um-

Speaker speaker_1: What's the name of the staffing agency?

Speaker speaker_2: Um, MAU. Mm-hmm.

Speaker speaker_1: And then what are the last four of your Social?

Speaker speaker_2: 9615. Mm-hmm. Mm-hmm.

Speaker speaker_1: And your first and last name, please?

Speaker speaker_2: Marquell Dukes. Mm-hmm. Mm-hmm.

Speaker speaker_1: For security purposes, do you mind verifying your address as well as your date of birth for me?

Speaker speaker_2: Mm-hmm. Um, September 23rd, 1991. Um, 158 Woodward Road, Goose Creek, South Carolina, 29445.

Speaker speaker_1: Okay. Is your phone number still 593-7724?

Speaker speaker_2: Mm-hmm. Yes, OPIB on my file.

Speaker speaker_1: And then I have... and then I have marquellldukes@me.com?

Speaker speaker_2: Correct. Mm-hmm.

Speaker speaker_1: Okay. Um, so let me see. Yeah. Okay, so you do have active coverage. You have the Intra Plus Enhanced Dental and Critical Illness. Um, did you not receive your cards?

Speaker speaker_2: Um, okay. I received two cards. Is... This is APO?

Speaker speaker_1: No. So we're Benefits in a Card. We're the healthcare administrators.

Speaker speaker_2: Okay. I haven't received anything, ma'am.

Speaker speaker_1: Oh, okay. So if you want, I can go ahead-

Speaker speaker_2: .

Speaker speaker_1: ... and send you that via email. And then if you want, I can go ahead and request physical cards to be sent out to you.

Speaker speaker_2: Um, yes. .

Speaker speaker_1: Okay. And then do you want me to go ahead and send those cards, um, uh, via email also?

Speaker speaker_2: Um, yes. Mm-hmm.

Speaker speaker_1: Okay. Um, I'm gonna go ahead and put you in a brief hold. I don't know if you mind holding-

Speaker speaker_2: No, that's fine.

Speaker speaker_1: ... while I send you that information to your email address and while I put that request in.

Speaker speaker_2: Um, no issue holding, but, um, also, I do have a PO box that I get my mail from.

Speaker speaker_1: Okay. Um, do you rather use the PO box address or the 1581?

Speaker speaker_2: PO box.

Speaker speaker_1: Okay. What's the address?

Speaker speaker_2: Um, PO Box 2564.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And the city, state, and ZIP code is still the same. Mm-hmm.

Speaker speaker_1: Okay. And that's G-O-O-S-E Creek?

Speaker speaker_2: Yes. Mm-hmm.

Speaker speaker_1: Okay. Thank you. All right. I'm gonna put you in a brief hold while I do that, if you don't mind holding.

Speaker speaker_2: Okay. Mm-hmm.

Speaker speaker_1: Thank you.

Speaker speaker_2: Mm-hmm. Mm-hmm. Mm-hmm. Mm-hmm. Mm-hmm. Mm-hmm. Mm-hmm. Mm-hmm. Okay. Thank you. Okay. Okay. Okay. Okay, thanks.

Speaker speaker_1: Thank you for your hold. I went ahead and sent you your cards via email. Can I verify any that you have received them? They should come from an email that says info@benefitsinacard.com.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And I also went ahead and requested, um, the physical cards to be sent out to that PO box.

Speaker speaker_2: Okay. Okay. Um, mm-hmm. Mm-hmm. And you sent that to the markeldukes.me.com?

Speaker speaker_1: Yeah. If you don't see it right away, I would also check your spam and your junk file, 'cause sometimes they get sent to those files.

Speaker speaker_2: Mm-hmm. Okay. Okay. So this is through...

Speaker speaker_1: APL.

Speaker speaker_2: Right, 'cause these are the cards that I already have.

Speaker speaker_1: Yeah.

Speaker speaker_2: Um, 'cause I just got off the phone with, um, an AP- uh, or APL representative, and okay, so the... I do have both the limited benefit hospital indemnity and the group voluntary dental, so-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: I mean, 'cause she said that was just hospital coverage. I'm looking as far as like my healthcare coverage.

Speaker speaker_1: What do you mean? Like your preventative or... of course.

Speaker speaker_2: Like medical insurance.

Speaker speaker_1: Yeah, so this is only a hospital indemnity plan. You have dental and then that... Um, give me one second, let me verify. You have the Ensure Plus Enhanced, which I could send you the PDF of what all it covers.

Speaker speaker_2: Okay.

Speaker speaker_1: So you only have three plans at the moment.

Speaker speaker_2: Okay. ?

Speaker speaker_1: And they don't... They only-

Speaker speaker_2: So these are my options?

Speaker speaker_1: Mm-hmm. You have the Ensure Plus Enhanced, which is the hospital indemnity plan that put- that pays the highest dollar amount towards the services that you go for. For... So for that plan, it covers your daily, daily hospital confinement, \$100 per day; intensive care, pulmonary care unit, \$400 per day; annual first occurrence in hospital, \$1,500; surgical up to 2,000 based on surgical schedule; outpatient sickness, \$75; wellness exam or test, \$75 per year; t-Hospital emergency room, \$250. Physician office, \$50. Emergency dental work, \$50. Hospital admission, 250. Hos- daily hospital confinement, \$100. Intensive care unit, 200. ADN and the employer or spouse up to \$15,000. ADA and children up to \$7,500. Ambulance, ground or air, 250. And medical imaging, \$100. So that's what your Ensure Plus Enhanced covers. And then-

Speaker speaker_2: Oh, okay. I didn't have anything down for, like, preventative care or primary c- primary care visits.

Speaker speaker_1: No. So for your preventative care... So they only... Okay, so the plans that they offer, they offer the one that you have and another one that's called the Ensure Plus. But the Ensure Plus Enhanced, the one that you currently have, is the one that pays a little bit more of a flat fee towards those service that I just read out to you. And then there's a third plan that's called the Stay Healthy MEC. That one is your preventative care. It's only for preventative services, and it doesn't cover what your Ensure Plus Enhanced covers. So that one is the one that would cover, like, one physical visit a year, some vaccines, some STD screenings, some cancer screenings, but only preventative services. And there is a fifth plan that's called the MEC Enhanced. The MEC Enhanced is the one that covers both benefits, your preventative care as well as your hospital infinity, but there's copays in that area. The only thing about it is that-

Speaker speaker_2: Okay.

Speaker speaker_1: ... you're outside your personal open enrollment period.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: And, um-

Speaker speaker_2: Hello?

Speaker speaker_1: ... there's cur- Yes, sir. And to, like, change any plan or add any... I'm sorry. To add any plan, you would have to be within the company open enrollment period or your personal open enrollment period.

Speaker speaker_2: Okay, so y'all don't have, like, health insurance as far as, like, maybe if I need a CT, X-ray, or if I need to go to a specialist?

Speaker speaker_1: So anything like that, that would be something that you would have to, um, contact the carrier to see if that would be covered or not. 'Cause I can really just tell you, um, what I see on the benefit guide, which is what I just read out to you.

Speaker speaker_2: Right. So this is, like, I guess not major medical coverage.

Speaker speaker_1: Correct. Correct.

Speaker speaker_2: Oh, okay. That's why. Um-

Speaker speaker_1: Yes, sir. Um, but the good thing about your Ensure Plus Enhanced, that one doesn't require you to stay within the network. So you could use providers outside or inside of the network to receive coverage. But for any particular questions, like, for example, is like, X-rays are covered. That would be something that you would have to contact the carrier, and then they would inform you if that's covered or not. I can really... Since we're just the healthcare administrators, I can't really answer that question. And if you want, I can also send you the benefit guide, which is the guide that tells you what services that particular plan covers. And also, I was gonna inform you that, um, the plans that you have are under a IRS regulation. I'm not sure if you were informed when you enrolled, but that regulation allows you to pay those plans with pre-tax dollars. So your Ensure Plus Enhanced and your dental card are under that regulation. So it allows you to pay those plans with pre-tax dollars. But to, like,

change the plan, or cancel, or, or add dependents, you would have to be within your personal open enrollment period, which are the first 30 days of you receiving your first check, or be within company open enrollment period, which I can check to see when that is for MAU if you would like to know.

Speaker speaker_2: Yeah. So you said I can only-

Speaker speaker_1: Just in case-

Speaker speaker_2: ... cancel within that period?

Speaker speaker_1: Yes. Uh, you can only cancel or add any dependents.

Speaker speaker_2: Okay. When is-

Speaker speaker_1: As well as, um, you can add new plans whenever you're in company open enrollment.

Speaker speaker_2: Okay, so when... Can you tell me when that period is?

Speaker speaker_1: Yes. Um, let me verify. So, it looks like for MAU, it's actually coming up pretty soon. It looks like it's in the month of December. Um, last year, it was between the month of December 18, up until January 31st. I still don't have the updated dates for this year, but it's normally maybe one or two days ahead, or one or two days before.

Speaker speaker_2: So it's co- suppo- well, as far as you know, it's, it would be coming up this month, a day or two-

Speaker speaker_1: Yes.

Speaker speaker_2: ... within that December 18th? Okay, um-

Speaker speaker_1: Jimmy, um, if you want, I can check, double-check real quick to see if we have the updated dates.

Speaker speaker_2: Yes, if you can.

Speaker speaker_1: Okay, Jimmy, one second.

Speaker speaker_2: Mm-hmm. Mm-hmm.

Speaker speaker_1: Okay. Thank you for your hold. So as of today, we still don't have, um, the company's open enrollment period dates available, but it should be held in the month of December. But for now, I wouldn't be able to give you specific date.

Speaker speaker_2: I see.

Speaker speaker_1: But it should be coming up around this month.

Speaker speaker_2: Okay. Um, do y'all send out, like, an email or, like, physical mail or about, like enrolling?

Speaker speaker_1: So we... Cor- yeah. So, usually they do send out text messages as reminders of when the company's in company open enrollment period. And the company

usually lets their members know as well, but they do send out reminders to inform members when their, when then they're in their personal or in their company open enrollment period. But it should be-

Speaker speaker_2: Okay.

Speaker speaker_1: ... coming up in this month.

Speaker speaker_2: Okay. Um, and just to make sure y'all have everything up to date on file for me, as far as contact information.

Speaker speaker_1: Mm-hmm. It's 487-6453, your phone number.

Speaker speaker_2: 859... No .

Speaker speaker_1: No? Okay. What is it?

Speaker speaker_2: Um, it's 593-7724. Mm-hmm. Mm-hmm.

Speaker speaker_1: And then your email is correct, right? 'Cause I... You did receive the information I sent you, right?

Speaker speaker_2: Correct.

Speaker speaker_1: Okay. So we have that updated, 593-7724?

Speaker speaker_2: Yes. And y'all can text that number. That's my cell number.

Speaker speaker_1: Okay. And then we have the... Your address. I still left it at the... as the 715. And then for the PO box, I sent your-

Speaker speaker_2: Um, the 715 isn't my number, isn't my address.

Speaker speaker_1: Oh, it's not? Do you want me to change that as well?

Speaker speaker_2: Um, do you have the PO box, though?

Speaker speaker_1: So, um, for the PO box, that's where I sent the request for your dental and your VIP standard card, but I didn't update it in your file. Do you want me to update it?

Speaker speaker_2: Yes, please.

Speaker speaker_1: Okay. And that was PO Box 2564, Goose Creek, South Carolina, 29445?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. So your address has been updated to that PO box.

Speaker speaker_2: Okay .

Speaker speaker_1: All right. Did you have any more questions for me?

Speaker speaker_2: Mm-hmm. Um, no, that's it.

Speaker speaker_1: Okay.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So just... I would just be, um, keeping an eye out for those text messages and those reminders, because it looks like your company open enrollment period may be around, coming up anytime soon.

Speaker speaker_2: Yes.

Speaker speaker_1: And also, before I let you go, um, since you have critical illness as one of your c- plans, we're missing a beneficiary from you. So if something was to happen to you, who do you want to put down as a beneficiary?

Speaker speaker_2: Um, I still don't have nobody to put down yet, um, just as of right now.

Speaker speaker_1: Okay. Yeah, that's fine. All right. Well, thank you for your time. I hope you have a great day today.

Speaker speaker_2: Thank you. You too.