

Transcript: Estefania

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Full Transcript

Thank you for calling Benefit Center Card. My name is Stephanie. How can I assist you? Um, yes, my name is Tesha Coonts and, um, I got a text message saying, um, something about lapse, uh, lapsed insurance. Okay. Um, what staffing agency do you work for? Legal Force. And what are the last four of your Social? 5089. And your first and last name? Tesha Coonts. For security purposes, can you verify your address and date of birth? 1561 Bonnie Lane, Canton, North Carolina 28501. 12/16/1981. 352-620-0805 is your phone number? Yes, ma'am. And then I have johnson.tesha0@gmail.com. Is that correct? Yes, ma'am. So, it looks like the reason why you received that text message is for the week of this week. Mm-hmm. Oh, actually, yes. Um, for the week of this week, so from the 7th to the 13th. This is the only week that you don't have active coverage. It looks like we didn't receive a deduction from your staffing agency. Um, I'm not sure if you didn't work that week, um, last week or something? No, I'm out. Yes, ma'am. I'm out, um, I'm out until I get a doctor's note, um, from my doctor, um, for needles, for my needles. Um, so what? Oh, okay. Yes, ma'am. And I don't even know if I have... What is it? I don't know if I have, um, what is it? Short-term, I don't even know if I have that or not. You don't. Um- You have Dental, Term Life, Vision and then the MEC Enhanced, which is the preventative and hospital indemnity plan. Um, but yeah. Okay. That's the reason why you got that, uh, text. But just to let you know that for this week, you don't have active coverage. It looks like for next week you're already active. So for next week you are in the green, so you do have active coverage for this upcoming week. But for this current week, you don't. So if you go any- Okay. Um- ... on to visit for this week, you won't be covered. Um, you can always... If you wanna have coverage for this week, you're always welcome to make a direct payment. Um, but you don't have coverage- Hey. How much is it then? It's \$50 and one penny. Okay. Well, um, I don't have no choice but to make it 'cause I, I go to the doctor Monday and Tuesday. Oh, and I need to ask another question. Well, for ne- For next week you have active coverage though, so for the week of the 14, which is Monday till Sunday of next week, that week is covered. Okay. Just this week isn't covered. Okay, so, um, I'm going to s- So if you went on any visit this week, you won't be covered 'cause the 7th- Okay. ... which is Monday, Tuesday, Wednesday, Thursday, today, Saturday and Sunday, that one's in the red, meaning you don't have active coverage. But the following week is active, which is the 14. Okay. Okay, um, and then I got another question. Mm-hmm. So I go to Kingston Community Health Center, and I got this paper, um, saying that I don't know if I'm... It say, "Kingston Community Health Center not covered, not, non-coverage procedure." So is that not in my network? Because I've been going to them ever since I was about 10 years old. So that would be something that you would have to call, um, the provider network to figure out. Okay. Because I wouldn't be able to tell you if they're within the network or not. Um, you would actually- Okay. ... have to contact that number. And I actually have it if you want it, and I

can transfer you as well. Yes, ma'am. But you would have to ask them and then they're gonna tell you, "Yes, they're within the network." Or, "No, they're not within the network." If they say no, then that means you won't be covered. Um, but if y- they say- Okay. ... yeah, then you can tell them what you just told me. But that phone number, tell me when you're ready. I'm ready. So for that... Oh, I'm sorry. I just lost it. Give me one second. Okay. Are you ready? Mm-hmm. So that phone number to the provider is gonna be 800- Mm-hmm. ... 454- Mm-hmm. ... 5218. That's the number that you contact with the plan that you have. So I would call them- Okay. ... and ask if that, um, clinic is within the network or not, and they would be able to tell you. Okay. Okay. And, um- And if you ever wanna know if a certain service is covered, um, it depends. Since you have the MEC Enhanced, that plan covers preventative and hospital indemnity. Since it covers those two areas, when it comes to your preventative side, which would be like your annual checkups, your, some vaccines- Mm-hmm. ... testing, cancer screening. For that side you have 90 Degrees as the carrier and when it comes to your actual urgent care emergency room doctor visits, it's State...It's APL, the carry- the carrier, which is American Public Life. So your preventive side, 90 Degrees. Your actual, like- Ni- you said now- ... um, doctor visits- ... that you said 90 Degrees? 90 Degrees when it comes to the preventive side of your medical plan. Okay. And then for your actual hospital visits, doctor visits, urgent care, it's, um, APL, which stands for American Public Life, and that's a second carrier. So you have two different- Okay. ... carriers for that plan. And if you ever have questions if a mammogram's covered or if X-rays are covered, you would actually have to contact the carrier. And if you're never so sure who it would be, you can just call us and we'll actually transfer you to the right one. Okay. Yeah, I'ma have to call because I know I think I got a, um, appointment in June for a mammogram. Okay, yeah. Mm-hmm. So that would be 90 Degrees. And then- Okay. ... like for example, you broke your leg and want to know does that have coverage, it would be American Public Life, 'cause that's- Oh. ... now for them. And that's APL? And I'd have to contact APL, correct. Did you want their- Okay. ... number just in case? Yes, ma'am. So, um, for questions regarding preventive, it's 90 Degrees. And then that phone number is 800- Mm-hmm. ... 833- Mm-hmm. ... 4296, option number one. Mm-hmm. Again, 800-833-4296, option number one. And this is for preventive, um, services, questions, so that- Okay. ... 1960. And then for your actual doctor visits, the sick, urgent care, emergency room, hospital visits, if injured, surgeries, that would be APL, the carrier for that plan. And it's, um... The phone number for APL is 800- Mm-hmm. ... 256- Mm-hmm. ... 8606. Again, 800-256-8606. And this, this is the one that you would call if you actually have questions regarding your actual, like, urgent care, emergency room, hospital, doctor visit for sick, so that side of it. And it's for your MEC Enhance. So that plan- Okay. ... shares two carriers. Preventative, 90 Degrees. Your actual doctor visits, the sick, urgent care, emergency rooms, APL, which is American Public Life. Okay. For the same plan, but just different carriers. Okay. And then the first number that I gave you regarding the providers, you would call that number either way for the... It doesn't matter if it's preventive or hospital and they may... Either way, you would have to call that number to find- Okay. ... where to go or to see if that clinic is with the network or not. Okay. Okay. Thank you so much. You're welcome. Have a nice day. You too.

Conversation Format

Speaker speaker_0: Thank you for calling Benefit Center Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Um, yes, my name is Tesha Coonts and, um, I got a text message saying, um, something about lapse, uh, lapsed insurance.

Speaker speaker_0: Okay. Um, what staffing agency do you work for?

Speaker speaker_1: Legal Force.

Speaker speaker_0: And what are the last four of your Social?

Speaker speaker_1: 5089.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Tesha Coonts.

Speaker speaker_0: For security purposes, can you verify your address and date of birth?

Speaker speaker_1: 1561 Bonnie Lane, Canton, North Carolina 28501. 12/16/1981.

Speaker speaker_0: 352-620-0805 is your phone number?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And then I have johnson.tesha0@gmail.com. Is that correct?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: So, it looks like the reason why you received that text message is for the week of this week.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Oh, actually, yes. Um, for the week of this week, so from the 7th to the 13th. This is the only week that you don't have active coverage. It looks like we didn't receive a deduction from your staffing agency. Um, I'm not sure if you didn't work that week, um, last week or something?

Speaker speaker_1: No, I'm out. Yes, ma'am. I'm out, um, I'm out until I get a doctor's note, um, from my doctor, um, for needles, for my needles. Um, so what?

Speaker speaker_0: Oh, okay.

Speaker speaker_1: Yes, ma'am. And I don't even know if I have... What is it? I don't know if I have, um, what is it? Short-term, I don't even know if I have that or not.

Speaker speaker_0: You don't.

Speaker speaker_1: Um-

Speaker speaker_0: You have Dental, Term Life, Vision and then the MEC Enhanced, which is the preventative and hospital indemnity plan. Um, but yeah.

Speaker speaker_1: Okay.

Speaker speaker_0: That's the reason why you got that, uh, text. But just to let you know that for this week, you don't have active coverage. It looks like for next week you're already active. So for next week you are in the green, so you do have active coverage for this upcoming week. But for this current week, you don't. So if you go any-

Speaker speaker_1: Okay. Um-

Speaker speaker_0: ... on to visit for this week, you won't be covered. Um, you can always... If you wanna have coverage for this week, you're always welcome to make a direct payment. Um, but you don't have coverage-

Speaker speaker_1: Hey. How much is it then?

Speaker speaker_0: It's \$50 and one penny.

Speaker speaker_1: Okay. Well, um, I don't have no choice but to make it 'cause I, I go to the doctor Monday and Tuesday. Oh, and I need to ask another question.

Speaker speaker_0: Well, for ne- For next week you have active coverage though, so for the week of the 14, which is Monday till Sunday of next week, that week is covered.

Speaker speaker_1: Okay.

Speaker speaker_0: Just this week isn't covered.

Speaker speaker_1: Okay, so, um, I'm going to s-

Speaker speaker_0: So if you went on any visit this week, you won't be covered 'cause the 7th-

Speaker speaker_1: Okay.

Speaker speaker_0: ... which is Monday, Tuesday, Wednesday, Thursday, today, Saturday and Sunday, that one's in the red, meaning you don't have active coverage. But the following week is active, which is the 14.

Speaker speaker_1: Okay. Okay, um, and then I got another question.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So I go to Kingston Community Health Center, and I got this paper, um, saying that I don't know if I'm... It say, "Kingston Community Health Center not covered, not, non-coverage procedure." So is that not in my network? Because I've been going to them ever since I was about 10 years old.

Speaker speaker_0: So that would be something that you would have to call, um, the provider network to figure out.

Speaker speaker_1: Okay.

Speaker speaker_0: Because I wouldn't be able to tell you if they're within the network or not. Um, you would actually-

Speaker speaker_1: Okay.

Speaker speaker_0: ... have to contact that number. And I actually have it if you want it, and I can transfer you as well.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: But you would have to ask them and then they're gonna tell you, "Yes, they're within the network." Or, "No, they're not within the network." If they say no, then that means you won't be covered. Um, but if y- they say-

Speaker speaker_1: Okay.

Speaker speaker_0: ... yeah, then you can tell them what you just told me. But that phone number, tell me when you're ready.

Speaker speaker_1: I'm ready.

Speaker speaker_0: So for that... Oh, I'm sorry. I just lost it. Give me one second. Okay. Are you ready?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So that phone number to the provider is gonna be 800-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 454-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... 5218. That's the number that you contact with the plan that you have. So I would call them-

Speaker speaker_2: Okay.

Speaker speaker_0: ... and ask if that, um, clinic is within the network or not, and they would be able to tell you.

Speaker speaker_2: Okay. Okay. And, um-

Speaker speaker_0: And if you ever wanna know if a certain service is covered, um, it depends. Since you have the MEC Enhanced, that plan covers preventative and hospital indemnity. Since it covers those two areas, when it comes to your preventative side, which would be like your annual checkups, your, some vaccines-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... testing, cancer screening. For that side you have 90 Degrees as the carrier and when it comes to your actual urgent care emergency room doctor visits, it's State...It's APL, the carry- the carrier, which is American Public Life. So your preventive side,

90 Degrees. Your actual, like-

Speaker speaker_3: Ni- you said now-

Speaker speaker_0: ... um, doctor visits-

Speaker speaker_3: ... that you said 90 Degrees?

Speaker speaker_0: 90 Degrees when it comes to the preventive side of your medical plan.

Speaker speaker_3: Okay.

Speaker speaker_0: And then for your actual hospital visits, doctor visits, urgent care, it's, um, APL, which stands for American Public Life, and that's a second carrier. So you have two different-

Speaker speaker_3: Okay.

Speaker speaker_0: ... carriers for that plan. And if you ever have questions if a mammogram's covered or if X-rays are covered, you would actually have to contact the carrier. And if you're never so sure who it would be, you can just call us and we'll actually transfer you to the right one.

Speaker speaker_3: Okay. Yeah, I'ma have to call because I know I think I got a, um, appointment in June for a mammogram.

Speaker speaker_0: Okay, yeah.

Speaker speaker_3: Mm-hmm.

Speaker speaker_0: So that would be 90 Degrees. And then-

Speaker speaker_3: Okay.

Speaker speaker_0: ... like for example, you broke your leg and want to know does that have coverage, it would be American Public Life, 'cause that's-

Speaker speaker_3: Oh.

Speaker speaker_0: ... now for them.

Speaker speaker_3: And that's APL?

Speaker speaker_0: And I'd have to contact APL, correct. Did you want their-

Speaker speaker_3: Okay.

Speaker speaker_0: ... number just in case?

Speaker speaker_3: Yes, ma'am.

Speaker speaker_0: So, um, for questions regarding preventive, it's 90 Degrees. And then that phone number is 800-

Speaker speaker_3: Mm-hmm.

Speaker speaker_0: ... 833-

Speaker speaker_4: Mm-hmm.

Speaker speaker_0: ... 4296, option number one.

Speaker speaker_4: Mm-hmm.

Speaker speaker_0: Again, 800-833-4296, option number one. And this is for preventive, um, services, questions, so that-

Speaker speaker_4: Okay.

Speaker speaker_0: ... 1960. And then for your actual doctor visits, the sick, urgent care, emergency room, hospital visits, if injured, surgeries, that would be APL, the carrier for that plan. And it's, um... The phone number for APL is 800-

Speaker speaker_4: Mm-hmm.

Speaker speaker_0: ... 256-

Speaker speaker_4: Mm-hmm.

Speaker speaker_0: ... 8606. Again, 800-256-8606. And this, this is the one that you would call if you actually have questions regarding your actual, like, urgent care, emergency room, hospital, doctor visit for sick, so that side of it. And it's for your MEC Enhance. So that plan-

Speaker speaker_4: Okay.

Speaker speaker_0: ... shares two carriers. Preventative, 90 Degrees. Your actual doctor visits, the sick, urgent care, emergency rooms, APL, which is American Public Life.

Speaker speaker_4: Okay.

Speaker speaker_0: For the same plan, but just different carriers.

Speaker speaker_4: Okay.

Speaker speaker_0: And then the first number that I gave you regarding the providers, you would call that number either way for the... It doesn't matter if it's preventive or hospital and they may... Either way, you would have to call that number to find-

Speaker speaker_4: Okay.

Speaker speaker_0: ... where to go or to see if that clinic is with the network or not.

Speaker speaker_4: Okay. Okay. Thank you so much.

Speaker speaker_0: You're welcome. Have a nice day.

Speaker speaker_4: You too.