

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? Yes, ma'am. I have Benefits in a Card through my, uh, MAU employee, uh, employer. I was just trying to figure out who y'all with 'cause I was trying to make an appointment, and they want to know if it was BlueCross Blue Shield or UnitedHealth or Student. I didn't know. So it depends, it depends on what plans you have, because there could be two different carriers. Um, I can go ahead and get in your account and let you know. Um, I just need to know the last four of your Social, and then you said you're with MAU? Yes, ma'am. The last four of my Social is 6868. And then your first and last name, please? It's Harris, first name. Last name, Osbey. O-S-B-E-Y. Okay. For security purposes, could you please verify your address and your date of birth? 425 Anderson Road, Pendleton, South Carolina, 29670. Ten, twenty-six, seven, oh. Okay, thank you. Is your phone number still the 864-359-9454? Mm-hmm. Okay, and then it has tosbey, T-O-S-B-E-Y, the number six, @gmail.com? Mm-hmm. Okay. So it looks like the MEC Enh- Okay, so for your medical plan, you have the MEC Enhanced, so you have two different carriers. With your preventative side, which would be considered your, like, physical or some ST and cancer screening, that would be 90 Degrees. With your preventative and with your hospital indemnity, which would be considered your doctor visits, hospital visits if injured, urgent care emergency r- and surgeries, for that side, it would be, um, APL, which is American Public Life. And if you want, I can provide those two numbers to you, because with the plan that you have, you have both your preventative and your hospital indemnity. So that means you have two different carriers for that plan. Um, so if you want, I can give you those two numbers. And then I can transfer your call- So... .. as well. Okay? Yeah, yeah. Hold on one second. Let me get a... Let me write it down. Mm-hmm. But you said with my, uh, medical... Let's see. So it just depends on the visit that you're going for because that, the plan that you have covers both your preventative visits and your actual, like, visits of when you're actually sick. So I'ma just give you both of the carriers- Yeah, I'm just going to, like, uh... I'm just going to, uh... Well, actually I'm going to both. I'm going to one for a physical. Okay. That's in February. And, uh, I was trying... Then I need to go and get my, uh, ankle looked at. And so I don't know what that'll be under. Um, I'm sorry. I just- I didn't hear that last part. You were, you said something about going for medicals? I'm just going to get my, uh... I was just going to get my ankle looked at. Oh, okay. Gotcha. So, um, for your preventative visit, which would be considered like one physical visit, um, the screenings- Mm-hmm. ... and stuff, that would be 90 Degrees. And then their phone number is 800-833-4296, option one. Again, 800-833-4296. That's for the preventative side. And then for- Yeah. And then- ... your actual doctor visits, um, it would be American Public Life. Or you can call it- So 800... .. APL. Okay. Hold on. Mm-hmm. And then let me know- And you call that... .. when you're ready. ... AP- A-P-L? Yep. Or they call it

American Public Life. That's the carrier for your hospital indemnity side, which are your actual doctor visits if you're sick, or hospital visits, urgent care emergency room and surgeries. So for that side, it's APL, and that's a different phone number. So let me know when you're ready for that phone number also. Okay. All right. You want me to record the phone number? That's 800-256-8606. Again, 800-256-8606. And that's for your actual doctor visits side of it. Um, and then I was gonna tell you that on your cards, those numbers are there also, but I'll still give them to you just in case. And then if you want, I can go ahead and transfer your call. Um, I was gonna tell you that for your term life, the carrier is American Public Life, and then for your vision plan, it's, uh, MetLife, the carrier. So it's a different carrier for your vision. Uh, vision's is... Yeah, I seen that on the card. Mm-hmm. That's why I thought maybe everything was, was MetLife, but I wasn't sure. No, just for vision. Um, your MEC Enhanced, for the preventative, it's 90 Degrees. For actual doctor visits, it's American Public Life, and then for your term life, it's American Public Life, the carrier also. And then vision is MetLife. What's a term life? I'm sorry? Can you explain it? What's a term life? Term life is your, like, life plan. Right. What's my plan? Let me see. Give me one second. Let me open it real quick. Okay. So cool. So, for term life, employees to age 64, you would get \$20,000. Spouse, 2,500. Children six months up to age 26, 2,500. Children 14 days up to six months, 500. And it looks like you have the employee only plan, which is \$2.11 from your paycheck weekly. So if something were to happen to me- So it's life insurance. Right. Mm-hmm. So if something were to happen to me somehow, w- my spouse would get \$2,500? They would get... 2,500. Yes, sir. And what's the... What did you say, \$20,000 plus 20,000 more? So, the f- employee, 20,000, spouse, 2,500, children six months, 2,500. Um. Oh, this is going around. So while it's impossible to emotionally- Mm-hmm. ... process a loss of a loved one, life insurance may ease expenses. Benefits may help cover rent or mortgage payments, credit card payments, children education expenses. Okay. Medical expenses and more. Right. Hmm. But it said... I'm sorry but it said, um, employee \$20,000. What does that mean? So I believe that's what your... who... your beneficiary would get. Oh. All right. If something were to happen to you. Yeah. Oh, okay. Mm-hmm. Okay. Yes, sir. Oh, damn. Okay. So preventative is the 90°... Did you have any more questions? Correct. Mm-hmm. So your preventative, it would be through 90°, the carrier, and then for your actual hospital indemnity which are your doctor visits once you're sick or if you're injured, or urgent care emergency room, that's American Public Life. So if they ask you who your carrier is for, for like if you go to the doctor 'cause you're sick or injured, it would be American Public Life. 'Cause it looks like that's the question they were asking you. Like, everyone... Yeah, everyone doesn't take these kind of insurance. I'm sorry. And if- Everyone doesn't take these type of insurances though, right? I'm sorry? I said everyone does not take these types of insurances, right? Okay. Um, so with the plan that you have, you do have to be within the network. So you have to use their preferred providers. If you're wondering if the doctor that you're gonna go to is within the network, um, I can provide the phone number of Multiplan which provides the provider list. Just so that you're sure that, um, he is or she is within the network 'cause you do have to use their preferred providers with the MEC Enhanced. Okay. So I'll be going to the same- Would you like me to give you that number? Mm-hmm. Yeah, 'cause I need to find out. I've been going to the same doctor for, I don't know, 10 years now. Okay, yeah. And I just started getting an E- Just so that you're sure that- ... with a different... Yeah. Okay. Yeah, just so that you're sure that it is within the network 'cause um, if it's outside of the network, you won't be covered. So I would just make sure to

call the Multiplan network just to make sure. And I have their phone number as well. Yeah. Can I get the phone number? So that one's called Multiplan and the phone number is 800-457-1403. And I was gonna tell you that if you ever have questions if a certain service is, is covered or not, you can always contact APL or 90° and ask them. But first, I would contact the Multiplan network just to make sure that your doctor is within the network. And then once you get that answer, I would contact the carriers if you have questions regarding a certain service being covered and they will let you know for sure. Mm-hmm. Okay, you said that number was 1-800-457-1403? Correct. 800-457-1403. Okay. All right. Well, thank you very much. Did you have any questions? I was gonna tell you that if you ever do decide to change any plans, um, or add any new plans- Yeah, that's it. ... the last day that you had, that you would have to do that would be January 31st. Also, if you ever wanna drop, um, like let's say the medical plan or the vision plan, that one's under that IRS regulation, so the only time you would be able to do that is within company open enrollment or within your personal, which technically would be January 31st. So if you ever wanna do that, keep in mind that you have until January 31st to do that. After that- Okay. ... you would be kind of stuck with it until December. Yeah. Okay. So if I want to add or drop anything, I have to do it before January 31st? Correct. Um, at any time you can drop- Okay. Well, I'll just- At any time you can drop the term life because that's the only plan that you, that you have that doesn't have that IRS restriction. But for your medical plan- Mm-hmm. ... which is the MEC Enhanced, and for your vision plan, it does have that IRS regulation that allows you to pay those plans with pre-tax dollars. But if you wanted to drop that plan or add a dependent to that plan, you would have to do it, um, before January 31st, because if you wait after and call us, let's say, on February the 1st, they're gonna tell you that you have to wait when the company's within company open enrollment, which is in the month of December, to do that. Um, ju- so I just wanted to let you know, just in case you would want to do that in the future. Hmm. Um, you have till the 31st of this month to do it. Okay. I will probably know today 'cause I'm about to call my, uh, doctors that I normally go to, to make sure- Okay. ... they still have these types of insurance. And even if they don't, then... Uh, yeah. We'll go from there. I see. Okay. That's fine. And then we're open from 8:00 AM up until 8:00 PM Eastern Time. And I was gonna ask you, do you want me to transfer your call to one of those carriers? Yeah. Can you transfer it to the, uh, the network carrier please? What's your name? My name is Stephanie. Okay. Thank you, Stephanie. You've been real helpful. But yeah, can you transfer it to the, uh, to the network? You... Yeah. You know? Yeah. The Multiplan carrier? Yes, sir. All right. Well, I hope you have a great day. Thank you for your time. 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: Yes, ma'am. I have Benefits in a Card through my, uh, MAU employee, uh, employer. I was just trying to figure out who y'all with 'cause I was trying to make an appointment, and they want to know if it was BlueCross Blue Shield or UnitedHealth or

Student. I didn't know.

Speaker speaker_1: So it depends, it depends on what plans you have, because there could be two different carriers. Um, I can go ahead and get in your account and let you know. Um, I just need to know the last four of your Social, and then you said you're with MAU?

Speaker speaker_2: Yes, ma'am. The last four of my Social is 6868.

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

Speaker speaker_2: It's Harris, first name. Last name, Osbey. O-S-B-E-Y.

Speaker speaker_1: Okay. For security purposes, could you please verify your address and your date of birth?

Speaker speaker_2: 425 Anderson Road, Pendleton, South Carolina, 29670. Ten, twenty-six, seven, oh.

Speaker speaker_1: Okay, thank you. Is your phone number still the 864-359-9454?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Okay, and then it has tosbey, T-O-S-B-E-Y, the number six, @gmail.com?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Okay. So it looks like the MEC Enh- Okay, so for your medical plan, you have the MEC Enhanced, so you have two different carriers. With your preventative side, which would be considered your, like, physical or some ST and cancer screening, that would 90 Degrees. With your preventative and with your hospital indemnity, which would be considered your doctor visits, hospital visits if injured, urgent care emergency r- and surgeries, for that side, it would be, um, APL, which is American Public Life. And if you want, I can provide those two numbers to you, because with the plan that you have, you have both your preventative and your hospital indemnity. So that means you have two different carriers for that plan. Um, so if you want, I can give you those two numbers. And then I can transfer your call-

Speaker speaker_2: So...

Speaker speaker_1: ... as well. Okay?

Speaker speaker_2: Yeah, yeah. Hold on one second. Let me get a... Let me write it down.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: But you said with my, uh, medical... Let's see.

Speaker speaker_1: So it just depends on the visit that you're going for because that, the plan that you have covers both your preventative visits and your actual, like, visits of when you're actually sick. So I'ma just give you both of the carriers-

Speaker speaker_2: Yeah, I'm just going to, like, uh... I'm just going to, uh... Well, actually I'm going to both. I'm going to one for a physical.

Speaker speaker_1: Okay.

Speaker speaker_2: That's in February. And, uh, I was trying... Then I need to go and get my, uh, ankle looked at. And so I don't know what that'll be under.

Speaker speaker_1: Um, I'm sorry.

Speaker speaker_2: I just-

Speaker speaker_1: I didn't hear that last part. You were, you said something about going for medicals?

Speaker speaker_2: I'm just going to get my, uh... I was just going to get my ankle looked at.

Speaker speaker_1: Oh, okay. Gotcha. So, um, for your preventative visit, which would be considered like one physical visit, um, the screenings-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... and stuff, that would be 90 Degrees. And then their phone number is 800-833-4296, option one. Again, 800-833-4296. That's for the preventative side. And then for-

Speaker speaker_2: Yeah. And then-

Speaker speaker_1: ... your actual doctor visits, um, it would be American Public Life. Or you can call it-

Speaker speaker_2: So 800...

Speaker speaker_1: ... APL.

Speaker speaker_2: Okay. Hold on.

Speaker speaker_1: Mm-hmm. And then let me know-

Speaker speaker_2: And you call that...

Speaker speaker_1: ... when you're ready.

Speaker speaker_2: ... AP- A-P-L?

Speaker speaker_1: Yep. Or they call it American Public Life. That's the carrier for your hospital indemnity side, which are your actual doctor visits if you're sick, or hospital visits, urgent care emergency room and surgeries. So for that side, it's APL, and that's a different phone number. So let me know when you're ready for that phone number also.

Speaker speaker_2: Okay. All right. You want me to record the phone number?

Speaker speaker_1: That's 800-256-8606. Again, 800-256-8606. And that's for your actual doctor visits side of it. Um, and then I was gonna tell you that on your cards, those numbers

are there also, but I'll still give them to you just in case. And then if you want, I can go ahead and transfer your call. Um, I was gonna tell you that for your term life, the carrier is American Public Life, and then for your vision plan, it's, uh, MetLife, the carrier. So it's a different carrier for your vision.

Speaker speaker_2: Uh, vision's is... Yeah, I seen that on the card.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: That's why I thought maybe everything was, was MetLife, but I wasn't sure.

Speaker speaker_1: No, just for vision. Um, your MEC Enhanced, for the preventative, it's 90 Degrees. For actual doctor visits, it's American Public Life, and then for your term life, it's American Public Life, the carrier also. And then vision is MetLife.

Speaker speaker_2: What's a term life?

Speaker speaker_1: I'm sorry?

Speaker speaker_2: Can you explain it? What's a term life?

Speaker speaker_1: Term life is your, like, life plan.

Speaker speaker_2: Right. What's my plan?

Speaker speaker_1: Let me see. Give me one second. Let me open it real quick.

Speaker speaker_2: Okay. So cool.

Speaker speaker_1: So, for term life, employees to age 64, you would get \$20,000. Spouse, 2,500. Children six months up to age 26, 2,500. Children 14 days up to six months, 500. And it looks like you have the employee only plan, which is \$2.11 from your paycheck weekly.

Speaker speaker_2: So if something were to happen to me-

Speaker speaker_1: So it's life insurance.

Speaker speaker_2: Right.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So if something were to happen to me somehow, w- my spouse would get \$2,500?

Speaker speaker_1: They would get... 2,500. Yes, sir.

Speaker speaker_2: And what's the... What did you say, \$20,000 plus 20,000 more?

Speaker speaker_1: So, the f- employee, 20,000, spouse, 2,500, children six months, 2,500. Um.

Speaker speaker_2: Oh, this is going around.

Speaker speaker_1: So while it's impossible to emotionally-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... process a loss of a loved one, life insurance may ease expenses. Benefits may help cover rent or mortgage payments, credit card payments, children education expenses.

Speaker speaker_2: Okay.

Speaker speaker_1: Medical expenses and more.

Speaker speaker_2: Right.

Speaker speaker_1: Hmm.

Speaker speaker_2: But it said... I'm sorry but it said, um, employee \$20,000. What does that mean?

Speaker speaker_1: So I believe that's what your... who... your beneficiary would get.

Speaker speaker_2: Oh. All right.

Speaker speaker_1: If something were to happen to you.

Speaker speaker_2: Yeah. Oh, okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay.

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Oh, damn. Okay. So preventative is the 90°...

Speaker speaker_1: Did you have any more questions? Correct. Mm-hmm. So your preventative, it would be through 90°, the carrier, and then for your actual hospital indemnity which are your doctor visits once you're sick or if you're injured, or urgent care emergency room, that's American Public Life. So if they ask you who your carrier is for, for like if you go to the doctor 'cause you're sick or injured, it would be American Public Life. 'Cause it looks like that's the question they were asking you.

Speaker speaker_2: Like, everyone... Yeah, everyone doesn't take these kind of insurance. I'm sorry.

Speaker speaker_1: And if-

Speaker speaker_2: Everyone doesn't take these type of insurances though, right?

Speaker speaker_1: I'm sorry?

Speaker speaker_2: I said everyone does not take these types of insurances, right?

Speaker speaker_1: Okay. Um, so with the plan that you have, you do have to be within the network. So you have to use their preferred providers. If you're wondering if the doctor that you're gonna go to is within the network, um, I can provide the phone number of Multiplan which provides the provider list. Just so that you're sure that, um, he is or she is within the network 'cause you do have to use their preferred providers with the MEC Enhanced.

Speaker speaker_2: Okay. So I'll be going to the same-

Speaker speaker_1: Would you like me to give you that number?

Speaker speaker_2: Mm-hmm. Yeah, 'cause I need to find out. I've been going to the same doctor for, I don't know, 10 years now.

Speaker speaker_1: Okay, yeah.

Speaker speaker_2: And I just started getting an E-

Speaker speaker_1: Just so that you're sure that-

Speaker speaker_2: ... with a different... Yeah.

Speaker speaker_1: Okay. Yeah, just so that you're sure that it is within the network 'cause um, if it's outside of the network, you won't be covered. So I would just make sure to call the Multiplan network just to make sure. And I have their phone number as well.

Speaker speaker_2: Yeah. Can I get the phone number?

Speaker speaker_1: So that one's called Multiplan and the phone number is 800-457-1403. And I was gonna tell you that if you ever have questions if a certain service is, is covered or not, you can always contact APL or 90° and ask them. But first, I would contact the Multiplan network just to make sure that your doctor is within the network. And then once you get that answer, I would contact the carriers if you have questions regarding a certain service being covered and they will let you know for sure.

Speaker speaker_2: Mm-hmm. Okay, you said that number was 1-800-457-1403?

Speaker speaker_1: Correct. 800-457-1403.

Speaker speaker_2: Okay. All right. Well, thank you very much.

Speaker speaker_1: Did you have any questions? I was gonna tell you that if you ever do decide to change any plans, um, or add any new plans-

Speaker speaker_2: Yeah, that's it.

Speaker speaker_1: ... the last day that you had, that you would have to do that would be January 31st. Also, if you ever wanna drop, um, like let's say the medical plan or the vision plan, that one's under that IRS regulation, so the only time you would be able to do that is within company open enrollment or within your personal, which technically would be January 31st. So if you ever wanna do that, keep in mind that you have until January 31st to do that. After that-

Speaker speaker_2: Okay.

Speaker speaker_1: ... you would be kind of stuck with it until December.

Speaker speaker_2: Yeah. Okay. So if I want to add or drop anything, I have to do it before January 31st?

Speaker speaker_1: Correct. Um, at any time you can drop-

Speaker speaker_2: Okay. Well, I'll just-

Speaker speaker_1: At any time you can drop the term life because that's the only plan that you, that you have that doesn't have that IRS restriction. But for your medical plan-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... which is the MEC Enhanced, and for your vision plan, it does have that IRS regulation that allows you to pay those plans with pre-tax dollars. But if you wanted to drop that plan or add a dependent to that plan, you would have to do it, um, before January 31st, because if you wait after and call us, let's say, on February the 1st, they're gonna tell you that you have to wait when the company's within company open enrollment, which is in the month of December, to do that. Um, ju- so I just wanted to let you know, just in case you would want to do that in the future.

Speaker speaker_2: Hmm.

Speaker speaker_1: Um, you have till the 31st of this month to do it.

Speaker speaker_2: Okay. I will probably know today 'cause I'm about to call my, uh, doctors that I normally go to, to make sure-

Speaker speaker_1: Okay.

Speaker speaker_2: ... they still have these types of insurance. And even if they don't, then... Uh, yeah. We'll go from there. I see.

Speaker speaker_1: Okay. That's fine. And then we're open from 8:00 AM up until 8:00 PM Eastern Time. And I was gonna ask you, do you want me to transfer your call to one of those carriers?

Speaker speaker_2: Yeah. Can you transfer it to the, uh, the network carrier please? What's your name?

Speaker speaker_1: My name is Stephanie.

Speaker speaker_2: Okay. Thank you, Stephanie. You've been real helpful. But yeah, can you transfer it to the, uh, to the network?

Speaker speaker_1: You... Yeah.

Speaker speaker_2: You know? Yeah. The Multiplan carrier?

Speaker speaker_1: Yes, sir. All right. Well, I hope you have a great day. Thank you for your time.

Speaker speaker_2: Thank you. You too.