

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits and All Card. My name is Stephanie. How can I assist you? Hey, Stephanie. This is Cody Ladner. I just got email from y'all for my hospital indemnity card or whatever. Mm-hmm. And my vision. Okay. And on here, it has my name on here, but it doesn't have family, far as MetLife or, uh, vision. Okay, so I can open your card up real quick, but if you have dependents, it's only one card. So they'll know that your- Oh. ... family's down as a dependent. But let me make sure that, that it says, um... Let me just look at your card quickly. I usually... I can usually remember your cards. Yeah, I want to make sure it's just not for checkups, it's actually insurance for vision, medical and dental. You know what I'm saying? Yeah. I can check real quick. Um, can I get the name of the staffing agency that you're with? And then we'll look for that. It's, uh, SSP, uh, Superiors Skilled Services. Okay. And then what are the last four of your Social? 7889. And then your first and last name? Cody Ladner. Can you verify your address and date of birth? Uh, 27980 Road 221, 10239. Okay. And then I have 61590-1490 as your phone number? Yes. All right, let me check real quick. Yeah. It looks like you have dental, vision and then your VIP Classic which is a plan that covers like a flat fee towards your doctor visits when sick, hospital visits if injured, urgent care, emergency room and surgeries. However, the plan that you have only covers those services. It doesn't cover your preventative visits which are considered like a physical, some vaccines, some STD screenings and cancer screenings. So it doesn't cover your preventative visits which are considered like your annual checkups. Okay, so it doesn't cover checkups? Nope. Just like, if I got to go to the hospital to get stitches or something, it covers that? So if you need to go to the doctor. So like, so technically hospital indemnity means like your actual doctor visits like when you get sick or hospital visits when you get injured or when you go to the urgent care, emergency room or surgeries. That's what hospital indemnity is. Yes. Um- So, so if my kids get sick, I take 'em to the doctor, it covers it? Correct, yes. Okay. But now let's say if you want to take them to get their annual checkup like a physical, that's not covered 'cause that's considered like a preventative service. Okay. So anything before a problem starts like a screen, that's not covered. Yeah. Um, you still have time to add that if you did want to add it. Your last day to make any changes to your coverage or to add any new plans or change the level of coverage, it would be on May 30th. That's your last day to add anything. They do offer a preventative plan that would be for MEC term IRS. That one is the one that does cover like a physical, some vaccines, some STD and cancer screenings but it doesn't cover anything that your VIP Classic covers which is your hospital indemnity services so you are allowed to add the MEC if that's something that you're looking into. However, you do have to stay within-network. The plan that you have doesn't require in-network. You can go wherever you want as long as a provider accepts it but with the MEC which is your preventative plan, you are required to use the list of A doctors and clinics so you do have to stay within a network.

Um, but yeah that card does- So you want to... I'm sorry. Do you want to add that? We can add it but then you got to stay in-network with that side of it but right now we don't have... How much more is it? Uh, let me see. So let's see. But if you get that, then you gotta stay in-network? Yes. Just for that or for all of it? Uh, just for the MEC. That one requires a network. Okay, so that's required network for physical and stuff? Mm-hmm. Okay. So if you... Right now you're looking at a weekly deduction of \$87.30. If you add the MEC for employee plus family, that's \$25.84 so that would be a new weekly deduction of \$113.14. So you go from \$87.30 to \$113.14. Yeah, that's fine. Yeah, I can take that. Okay. Um- Thank you. ... I do want to let you know that it does take 7 to 10 business days for any changes to process so there is a possibility that you may see one or two deductions of only \$87.30 so that means- Okay. ... that would only be for dental, vision and your VIP Classic. Once you see that new deduction of the \$113.14 get deducted out of your paycheck, the following Monday is when that MEC plan would go into effect. Okay. Okay. Okay? That's fine. And then do you need... The call's being recorded, I do need verbal consent to make these changes. Do I get permission from you? Yes. Okay. And then like I said it takes 7 to 10 days, so you would just have to wait for that new deduction, um, to go into effect. At any time you can cancel whatever you want but to add any plans, your last day to do so would be May 30th. Um, so that has been added and then I just checked your cards to make sure and yeah, it looks like the cards are for coverage level family so yeah it's only one card, mm-hmm, so you should be fine with that one emailed to you. Okay. Yeah, she tried making an eye doctor appointment today and then they wouldn't accept it so it was a big, big misunderstanding today but I'm glad we got it taken care of now. So, so she'll be able to schedule a doctor, eye doctor appointment tomorrow? Yes. Um, yeah 'cause you're... Yep, you're already active for, for vision. Okay. So yes sir, mm-hmm. Awesome. Okay and, uh, do I have life insurance through y'all? No, you don't. So you only have vision, dental, your VIP Classic, and now I added your MEC. You don't have term life. So let's see. Term life, 'cause you did add that. Uh, for employee only it's \$2.08. For- Please. ... employee and spouse is \$2.50. Employee and child, \$2.50. For the MEB with family plan, it would be \$3.13. How much for the family? Um, \$3.13 for term life. For a week? Yes. All right, and how much does that cover on each person? I know the kids will be 10,000, but what does it put on the adults for? So, let me see real quick. So term life... And it's only for death, okay? So term life and accidental death and dismemberment. So employees to the age of 64 get \$20,000. Spouse, 2,500. Children six months up to the age of 26, 2,500. And children 14 days up to six months, \$500. Oh, okay. Mm-hmm. And that's it. Yeah, that's all right. I'll hold out on that 'cause I have more than that separately. Okay. And then, yeah, like I said, now you just have to wait for that new deduction of 01/13/14 to go into effect so that your MEC goes into effect. So once you see that new deduction, that's when your preventative plan- Okay. ... goes in and they should be getting that card mailed out to you whenever it- Okay. But like, my, my other medical's still good, right? I can still use that right now? Yeah. Okay. Yes, sir. Yeah. So your dental, vision and VIP Classic. The only one you would have to wait is the one that I just added. Okay. And it'll probably take like one or two weeks for that to go into effect. Okay. All right. Well, I greatly appreciate you. You're welcome. I hope you have a great day. You too. Thank you. Thank you. Bye. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and All Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hey, Stephanie. This is Cody Ladner. I just got email from y'all for my hospital indemnity card or whatever.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And my vision.

Speaker speaker_0: Okay.

Speaker speaker_1: And on here, it has my name on here, but it doesn't have family, far as MetLife or, uh, vision.

Speaker speaker_0: Okay, so I can open your card up real quick, but if you have dependents, it's only one card. So they'll know that your-

Speaker speaker_1: Oh.

Speaker speaker_0: ... family's down as a dependent. But let me make sure that, that it says, um... Let me just look at your card quickly. I usually... I can usually remember your cards.

Speaker speaker_1: Yeah, I want to make sure it's just not for checkups, it's actually insurance for vision, medical and dental. You know what I'm saying?

Speaker speaker_0: Yeah. I can check real quick. Um, can I get the name of the staffing agency that you're with? And then we'll look for that.

Speaker speaker_1: It's, uh, SSP, uh, Superiors Skilled Services.

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

Speaker speaker_1: 7889.

Speaker speaker_0: And then your first and last name?

Speaker speaker_1: Cody Ladner.

Speaker speaker_0: Can you verify your address and date of birth?

Speaker speaker_1: Uh, 27980 Road 221, 10239.

Speaker speaker_0: Okay. And then I have 61590-1490 as your phone number?

Speaker speaker_1: Yes.

Speaker speaker_0: All right, let me check real quick. Yeah. It looks like you have dental, vision and then your VIP Classic which is a plan that covers like a flat fee towards your doctor visits when sick, hospital visits if injured, urgent care, emergency room and surgeries. However, the plan that you have only covers those services. It doesn't cover your preventative visits which are considered like a physical, some vaccines, some STD screenings and cancer

screenings. So it doesn't cover your preventative visits which are considered like your annual checkups.

Speaker speaker_1: Okay, so it doesn't cover checkups?

Speaker speaker_0: Nope.

Speaker speaker_1: Just like, if I got to go to the hospital to get stitches or something, it covers that?

Speaker speaker_0: So if you need to go to the doctor. So like, so technically hospital indemnity means like your actual doctor visits like when you get sick or hospital visits when you get injured or when you go to the urgent care, emergency room or surgeries. That's what hospital indemnity is.

Speaker speaker_1: Yes.

Speaker speaker_0: Um-

Speaker speaker_1: So, so if my kids get sick, I take 'em to the doctor, it covers it?

Speaker speaker_0: Correct, yes.

Speaker speaker_1: Okay.

Speaker speaker_0: But now let's say if you want to take them to get their annual checkup like a physical, that's not covered 'cause that's considered like a preventative service.

Speaker speaker_1: Okay.

Speaker speaker_0: So anything before a problem starts like a screen, that's not covered.

Speaker speaker_1: Yeah.

Speaker speaker_0: Um, you still have time to add that if you did want to add it. Your last day to make any changes to your coverage or to add any new plans or change the level of coverage, it would be on May 30th. That's your last day to add anything. They do offer a preventative plan that would be for MEC term IRS. That one is the one that does cover like a physical, some vaccines, some STD and cancer screenings but it doesn't cover anything that your VIP Classic covers which is your hospital indemnity services so you are allowed to add the MEC if that's something that you're looking into. However, you do have to stay within-network. The plan that you have doesn't require in-network. You can go wherever you want as long as a provider accepts it but with the MEC which is your preventative plan, you are required to use the list of A doctors and clinics so you do have to stay within a network. Um, but yeah that card does-

Speaker speaker_1: So you want to... I'm sorry. Do you want to add that? We can add it but then you got to stay in-network with that side of it but right now we don't have... How much more is it?

Speaker speaker_0: Uh, let me see. So let's see.

Speaker speaker_1: But if you get that, then you gotta stay in-network?

Speaker speaker_0: Yes.

Speaker speaker_1: Just for that or for all of it?

Speaker speaker_0: Uh, just for the MEC. That one requires a network.

Speaker speaker_1: Okay, so that's required network for physical and stuff?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay.

Speaker speaker_0: So if you... Right now you're looking at a weekly deduction of \$87.30. If you add the MEC for employee plus family, that's \$25.84 so that would be a new weekly deduction of \$113.14. So you go from \$87.30 to \$113.14.

Speaker speaker_1: Yeah, that's fine. Yeah, I can take that.

Speaker speaker_0: Okay. Um-

Speaker speaker_1: Thank you.

Speaker speaker_0: ... I do want to let you know that it does take 7 to 10 business days for any changes to process so there is a possibility that you may see one or two deductions of only \$87.30 so that means-

Speaker speaker_1: Okay.

Speaker speaker_0: ... that would only be for dental, vision and your VIP Classic. Once you see that new deduction of the \$113.14 get deducted out of your paycheck, the following Monday is when that MEC plan would go into effect.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: Okay?

Speaker speaker_1: That's fine.

Speaker speaker_0: And then do you need... The call's being recorded, I do need verbal consent to make these changes. Do I get permission from you?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And then like I said it takes 7 to 10 days, so you would just have to wait for that new deduction, um, to go into effect. At any time you can cancel whatever you want but to add any plans, your last day to do so would be May 30th. Um, so that has been added and then I just checked your cards to make sure and yeah, it looks like the cards are for coverage level family so yeah it's only one card, mm-hmm, so you should be fine with that one emailed to you.

Speaker speaker_1: Okay. Yeah, she tried making an eye doctor appointment today and then they wouldn't accept it so it was a big, big misunderstanding today but I'm glad we got it taken

care of now. So, so she'll be able to schedule a doctor, eye doctor appointment tomorrow?

Speaker speaker_0: Yes. Um, yeah 'cause you're... Yep, you're already active for, for vision.

Speaker speaker_1: Okay.

Speaker speaker_0: So yes sir, mm-hmm.

Speaker speaker_1: Awesome. Okay and, uh, do I have life insurance through y'all?

Speaker speaker_0: No, you don't. So you only have vision, dental, your VIP Classic, and now I added your MEC. You don't have term life. So let's see. Term life, 'cause you did add that. Uh, for employee only it's \$2.08. For-

Speaker speaker_1: Please.

Speaker speaker_0: ... employee and spouse is \$2.50. Employee and child, \$2.50. For the MEB with family plan, it would be \$3.13.

Speaker speaker_1: How much for the family?

Speaker speaker_0: Um, \$3.13 for term life.

Speaker speaker_1: For a week?

Speaker speaker_0: Yes.

Speaker speaker_1: All right, and how much does that cover on each person? I know the kids will be 10,000, but what does it put on the adults for?

Speaker speaker_0: So, let me see real quick. So term life... And it's only for death, okay? So term life and accidental death and dismemberment. So employees to the age of 64 get \$20,000. Spouse, 2,500. Children six months up to the age of 26, 2,500. And children 14 days up to six months, \$500.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Mm-hmm. And that's it.

Speaker speaker_1: Yeah, that's all right. I'll hold out on that 'cause I have more than that separately.

Speaker speaker_0: Okay. And then, yeah, like I said, now you just have to wait for that new deduction of 01/13/14 to go into effect so that your MEC goes into effect. So once you see that new deduction, that's when your preventative plan-

Speaker speaker_1: Okay.

Speaker speaker_0: ... goes in and they should be getting that card mailed out to you whenever it-

Speaker speaker_1: Okay. But like, my, my other medical's still good, right? I can still use that right now?

Speaker speaker_0: Yeah.

Speaker speaker_1: Okay.

Speaker speaker_0: Yes, sir. Yeah. So your dental, vision and VIP Classic. The only one you would have to wait is the one that I just added.

Speaker speaker_1: Okay.

Speaker speaker_0: And it'll probably take like one or two weeks for that to go into effect.

Speaker speaker_1: Okay. All right. Well, I greatly appreciate you.

Speaker speaker_0: You're welcome. I hope you have a great day.

Speaker speaker_1: You too. Thank you.

Speaker speaker_0: Thank you.

Speaker speaker_1: Bye. Bye.