

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? Hey. How you doing? I got the message that, um, I have until the 31st to enroll or change my plan, and I'm calling. Okay. Um, what staff and agency do you work for? I work for Creative Circle. Okay. And then what are the last four of your Social? Social is 5988. For security purposes, can you verify your address and your date of birth? Yeah. Uh, 103 Vista Verde Circle, uh, Lake Mary, Florida. Uh, 32746, date of birth 01/20/81. 215-900-6023 is your phone number, right? Uh, 215-839-6048. I got two numbers, so you got 900-60-23- Wait. What was that? Sorry, you were, you were breaking up a little bit. You said 215? Yeah, but y- I have two numbers. Which one do you have? You have 900-6023? Yeah. Yes, sir. Okay. That's, that's, that's mine. I should probably update that. Okay. And then I ha- and then I have, um, your first name, last name at yahoo.com. Is that up to date? That's right. Okay. All right, sir. And then, um, what were you trying to change or add or cancel? I was trying to change my plan. I have a limited plan, but I really wanted a PPO. So none of the m- um, plans that they offer are major medical plans. I see, um, when I clicked on the link it said PPO. Was that not accurate when I saw that? Give me one second. Okay. Yeah. Let, let me pull it up. Yeah. So let me see. They offer... They only offer... They only offer one, two, three, four. They offer four different plans. None of the Ensure Plus plans are major medical plans. Okay. So I don't have access to a PPO. And then I was gonna tell you you have the Ensure Plus Premier. So that was actually the best one out of the Ensure plans. The basic one is the Ensure Plus. Then after that one, the second best one is the Ensure Plus Enhanced. And then the best one out of the two... Actually the best one out of the three is, is the one that you currently have. Oh, okay. So let me, um... Okay. Hold on one second. Let me just, uh- And then the plan that you have only covers your actual doctor visits. If you were to get sick, like urgent care, emergency room, even some surgeries, but it doesn't cover your preventative services. Uh, so- It cover surgery? Um, it'll cover for a- so for annual for... I'm sorry, surgical, it could cover up to \$4,000 based on surgical schedule. Okay. Okay. Okay. Will it cover, um, medical X-rays? So let me see. So like that, um, it's not specifically telling me on the benefit guide. So that was something, that would be something that you would have to ask the carrier, which I will be happy to transfer you if you wish. And then I don't know if you want me to send you that benefit guide. I don't know if you might have it. But on that benefit guide, it, it shows you all the services that it covers and how much of those services it would cover. Yeah. If you ever, if you ever see, like for example, what you just asked, does it cover X-rays? Since it's not specifically telling me on the benefit guide, and we're just the healthcare administrators, I would actually have to connect you with a carrier, because they would actually let you know if it would be covered or not, and if so, maybe how much. But if you want, I can go ahead and send you the benefit guide. And it's gonna show all

the other plans as well. But like I said- Yeah. ... out of the Ensure plans, you have the best one, the one that pays a little bit more in dollar amount. And really, the main differences are in four areas. Like for daily hospital confinement, the basic one covers only \$50 per day, while the one in the middle, which is the enhanced will cover \$100 per day, and then the one that you have covers \$200 per day. For intensive care, the basic one covers \$200 per day, the enhanced covers \$400 per day, and then the one that you have covers \$1,000 per day. So like, and dollars- Oh, great. Mm-hmm. Okay. But I'll still send this to you just in case you want to see all the- Yeah. That would be awesome. Thank you. You're welcome. And then, um, yeah. So they only offer those four, and then the add-ons, which is like dental, vision- Mm-hmm. ... 24-hour group accident, critical illness. Mm-hmm. But I'll go ahead and send you that to your email so that you can look at it. Mm-hmm. Mm-hmm. Okay. Well, I would appreciate it if I got that. And that is awesome, that's why you just gave me, right? It helps a lot to kind of give me a visual. Mm-hmm. And then, um, you do have til the 31st to make any changes if you do want to change it, because after that- No, I think we'll do it other than-Okay. Um, and then I don't know if you mind verifying that you did receive it. I'm about to send it- Okay. ... right now. Yeah, yeah. I'm, I'm, I'm waiting anxiously. Okay. Um. I went ahead and emailed that to you. Okay. Let me, um, let me refresh here. Elevate your bathroom with up- no, that's not it. And then it's gonna come from an email that says info@benefitsandacard.com. Um, if you don't see it, I would also- Hey. ... check in your junk. No. I got it and I started, so awesome. Thank you. You're welcome. Thank you for Benefits and the Card. Oh, yeah. There's the attachment. Mm-hmm. Cool. And then if you open that attachment, it's gonna show you the MEC Telara Reps, which is that preventative plan that only covers preventative services, such as a physical, some vaccinations, some STD/cancer screenings. But that one doesn't cover what, the services that you currently have covered. So it doesn't cover any actual doctor visits. It's more like for annuals. Oh, okay. And then the other three being the Ensure Basic, the Ensure Enhanced, and then the one that you currently have are the ones that do cover doctor visits if sick, but they don't cover what the MEC Telara Rep does- Oh, this is awesome. ... which is your preventative. This is awesome. This is, this will help me a lot because I can just give this sheet to them. Mm-hmm. Perfect. So... What? Wait a minute. 25% of surgical benefits? Well, I've had surgery done. Does, does dental surgery count? Hm, let me check. I bel- no, I think that's just for, like, like, actual surgery. Surgery is surgery. No? Okay. All righty. Well, I do have a jaw surgery coming up, so that should cover it. Um, 'cause that's facial. So, um, okie dokie. Thank you so much. This is helpful. Mm-hmm. Again- Yes, sir. Gigantically helpful. Well, no. I just want to make sure that I keep what I have. I hope, uh, I don't somehow... Will I be renewed automatically or... I think I'm automatically- Yeah, it just, it just rolls over. It rolls over. Cool. Mm-hmm. Wait a minute. Do I get rollover funds? Like, if it starts... Like, for the new year, yeah. Wait a minute. Well, no, wait. If I, if I get about... If I get \$4,000 on surgical, does that \$4,000 roll over to the next one so that I have \$8,000 surgical? Oh, that's what you mean. No, I meant like for the benefits- No, no, no, no. Okay, okay. ... of the year. Okay, okay. No. Okay. I was just checking. So this sounds good. Mm-hmm. Thank you. Uh- You're welcome. I appreciate it and I will take a look at it when I get home. Okay, that's fine. All righty. All righty. Well, I'm gonna let you go and enjoy your day. Thank you. Have a nice day. All right. You too. Bye-bye.

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: Hey. How you doing? I got the message that, um, I have until the 31st to enroll or change my plan, and I'm calling.

Speaker speaker_1: Okay. Um, what staff and agency do you work for?

Speaker speaker_2: I work for Creative Circle.

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

Speaker speaker_2: Social is 5988.

Speaker speaker_1: For security purposes, can you verify your address and your date of birth?

Speaker speaker_2: Yeah. Uh, 103 Vista Verde Circle, uh, Lake Mary, Florida. Uh, 32746, date of birth 01/20/81.

Speaker speaker_1: 215-900-6023 is your phone number, right?

Speaker speaker_2: Uh, 215-839-6048. I got two numbers, so you got 900-60-23-

Speaker speaker_1: Wait. What was that? Sorry, you were, you were breaking up a little bit. You said 215?

Speaker speaker_2: Yeah, but y- I have two numbers. Which one do you have? You have 900-6023?

Speaker speaker_1: Yeah. Yes, sir.

Speaker speaker_2: Okay. That's, that's, that's mine. I should probably update that.

Speaker speaker_1: Okay. And then I ha- and then I have, um, your first name, last name at yahoo.com. Is that up to date?

Speaker speaker_2: That's right.

Speaker speaker_1: Okay. All right, sir. And then, um, what were you trying to change or add or cancel?

Speaker speaker_2: I was trying to change my plan. I have a limited plan, but I really wanted a PPO.

Speaker speaker_1: So none of the m- um, plans that they offer are major medical plans.

Speaker speaker_2: I see, um, when I clicked on the link it said PPO. Was that not accurate when I saw that?

Speaker speaker_1: Give me one second. Okay.

Speaker speaker_2: Yeah. Let, let me pull it up.

Speaker speaker_1: Yeah. So let me see. They offer... They only offer... They only offer one, two, three, four. They offer four different plans. None of the Ensure Plus plans are major medical plans.

Speaker speaker_2: Okay. So I don't have access to a PPO.

Speaker speaker_1: And then I was gonna tell you you have the Ensure Plus Premier. So that was actually the best one out of the Ensure plans. The basic one is the Ensure Plus. Then after that one, the second best one is the Ensure Plus Enhanced. And then the best one out of the two... Actually the best one out of the three is, is the one that you currently have.

Speaker speaker_2: Oh, okay. So let me, um... Okay. Hold on one second. Let me just, uh-

Speaker speaker_1: And then the plan that you have only covers your actual doctor visits. If you were to get sick, like urgent care, emergency room, even some surgeries, but it doesn't cover your preventative services. Uh, so-

Speaker speaker_2: It cover surgery?

Speaker speaker_1: Um, it'll cover for a- so for annual for... I'm sorry, surgical, it could cover up to \$4,000 based on surgical schedule.

Speaker speaker_2: Okay. Okay. Okay. Will it cover, um, medical X-rays?

Speaker speaker_1: So let me see. So like that, um, it's not specifically telling me on the benefit guide. So that was something, that would be something that you would have to ask the carrier, which I will be happy to transfer you if you wish. And then I don't know if you want me to send you that benefit guide. I don't know if you might have it. But on that benefit guide, it, it shows you all the services that it covers and how much of those services it would cover.

Speaker speaker_2: Yeah.

Speaker speaker_1: If you ever, if you ever see, like for example, what you just asked, does it cover X-rays? Since it's not specifically telling me on the benefit guide, and we're just the healthcare administrators, I would actually have to connect you with a carrier, because they would actually let you know if it would be covered or not, and if so, maybe how much. But if you want, I can go ahead and send you the benefit guide. And it's gonna show all the other plans as well. But like I said-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... out of the Ensure plans, you have the best one, the one that pays a little bit more in dollar amount. And really, the main differences are in four areas. Like for daily hospital confinement, the basic one covers only \$50 per day, while the one in the middle, which is the enhanced will cover \$100 per day, and then the one that you have covers \$200 per day. For intensive care, the basic one covers \$200 per day, the int- the enhanced covers \$400 per day, and then the one that you have covers \$1,000 per day. So like, and dollars-

Speaker speaker_2: Oh, great.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay.

Speaker speaker_1: But I'll still send this to you just in case you want to see all the-

Speaker speaker_2: Yeah. That would be awesome. Thank you.

Speaker speaker_1: You're welcome. And then, um, yeah. So they only offer those four, and then the add-ons, which is like dental, vision-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... 24-hour group accident, critical illness.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: But I'll go ahead and send you that to your email so that you can look at it.

Speaker speaker_2: Mm-hmm. Mm-hmm. Okay. Well, I would appreciate it if I got that. And that is awesome, that's why you just gave me, right? It helps a lot to kind of give me a visual.

Speaker speaker_1: Mm-hmm. And then, um, you do have til the 31st to make any changes if you do want to change it, because after that-

Speaker speaker_2: No, I think we'll do it other than-

Speaker speaker_1: Okay. Um, and then I don't know if you mind verifying that you did receive it. I'm about to send it-

Speaker speaker_2: Okay.

Speaker speaker_1: ... right now.

Speaker speaker_2: Yeah, yeah. I'm, I'm, I'm waiting anxiously.

Speaker speaker_1: Okay.

Speaker speaker_2: Um.

Speaker speaker_1: I went ahead and emailed that to you.

Speaker speaker_2: Okay. Let me, um, let me refresh here. Elevate your bathroom with up-no, that's not it.

Speaker speaker_1: And then it's gonna come from an email that says info@benefitsandacard.com. Um, if you don't see it, I would also-

Speaker speaker_2: Hey.

Speaker speaker_1: ... check in your junk.

Speaker speaker_2: No. I got it and I started, so awesome. Thank you.

Speaker speaker_1: You're welcome.

Speaker speaker_2: Thank you for Benefits and the Card. Oh, yeah. There's the attachment.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Cool.

Speaker speaker_1: And then if you open that attachment, it's gonna show you the MEC Telara Reps, which is that preventative plan that only covers preventative services, such as a physical, some vaccinations, some STD/cancer screenings. But that one doesn't cover what, the services that you currently have covered. So it doesn't cover any actual doctor visits. It's more like for annuals.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: And then the other three being the Ensure Basic, the Ensure Enhanced, and then the one that you currently have are the ones that do cover doctor visits if sick, but they don't cover what the MEC Telara Rep does-

Speaker speaker_2: Oh, this is awesome.

Speaker speaker_1: ... which is your preventative.

Speaker speaker_2: This is awesome. This is, this will help me a lot because I can just give this sheet to them.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Perfect. So... What? Wait a minute. 25% of surgical benefits? Well, I've had surgery done. Does, does dental surgery count?

Speaker speaker_1: Hm, let me check. I bel- no, I think that's just for, like, like, actual surgery.

Speaker speaker_2: Surgery is surgery. No? Okay. All righty. Well, I do have a jaw surgery coming up, so that should cover it. Um, 'cause that's facial. So, um, okie dokie. Thank you so much. This is helpful.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Again-

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Gigantically helpful. Well, no. I just want to make sure that I keep what I have. I hope, uh, I don't somehow... Will I be renewed automatically or... I think I'm automatically-

Speaker speaker_1: Yeah, it just, it just rolls over.

Speaker speaker_2: It rolls over. Cool.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Wait a minute. Do I get rollover funds?

Speaker speaker_1: Like, if it starts... Like, for the new year, yeah.

Speaker speaker_2: Wait a minute. Well, no, wait. If I, if I get about... If I get \$4,000 on surgical, does that \$4,000 roll over to the next one so that I have \$8,000 surgical?

Speaker speaker_1: Oh, that's what you mean. No, I meant like for the benefits-

Speaker speaker_2: No, no, no, no. Okay, okay.

Speaker speaker_1: ... of the year.

Speaker speaker_2: Okay, okay. No. Okay. I was just checking. So this sounds good.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Thank you. Uh-

Speaker speaker_1: You're welcome.

Speaker speaker_2: I appreciate it and I will take a look at it when I get home.

Speaker speaker_1: Okay, that's fine.

Speaker speaker_2: All righty. All righty. Well, I'm gonna let you go and enjoy your day.

Speaker speaker_1: Thank you. Have a nice day.

Speaker speaker_2: All right. You too. Bye-bye.