

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, my name is Pamela Turner. I was calling 'cause, um, they sent me a link for, um, Benefits in a Card, for me to go over for, like, the behavioral health. When I tried to click on it to activate it, it said it was giving me an error message and said to call you guys. Okay. Um, what staff and agency do you work for? ATC Healthcare. And then the last four of your social? It's 7692. Okay, thank you. Your first and last name, please. Yep, it's Pamela Turner. T-H-A-N-D-L-A. Last name is Turner, T-U-R-N-E-R. For security purposes, can you verify that address and date of birth? Yeah. Date of birth is 7/22/1988. Address is 6451 Oxford Avenue, Apartment D as in dog, 119 Philadelphia, PA, 19111. 443-783-8856 is your phone number? Yes, sir. Then I have peturner06@gmail.com. Is that up to date? Yep, that's right. So the reason why it's saying that is 'cause you're still not active. Oh, so I'm not active yet. Oh, okay. Yeah..... What do they take from me? Um, so I wouldn't be able to n- tell you. But once you see the first deduction come out of your paycheck... So let's say y- let's say you get paid Friday. If you see that they deducted, uh, let's see how much, so \$57.09 out of your paycheck, that means that the following Monday, the plan would be effective. So if- Yeah, I know. ... they deducted this week out of your check, that means by Monday, next Monday, it's going to be effective. But that's why it's giving you that little error. Oh, okay. Um, I'm gonna also send you the registration steps to register for your behavioral health already so that once you become active, you can do that. But that's why, 'cause you're not even active yet. I see. Okay. I was like... But I'm gonna go- I was a little worried for a second. Okay, I'm going to go ahead and send you that just so that you can go ahead and have that already, so that when you become active you can just go ahead and do the registration. Okay. So I went ahead and emailed that to your email already for your behavioral health, but you do have to be active. Okay. Okay? 'Cause you're not active yet. Oh, okay. And then for the health part and the dental, am I getting that card in the mail? Or... Yes, so you have Dental, Vision and then the MEC Enhanced. So yeah, once you become active though, that first or second week, either that Thursday or Friday, they're gonna mail those three cards out to you, which is Dental, Vision and, um, the behavior- the MEC Enhanced, which is your preventative and hospital indemnity plan. So you'll get that mailed to you the first or second week that your plan becomes effective. And if you have an appointment coming up but you still haven't received your cards, you can just call this number and we'll send them to you electronically. Oh, okay, perfect. Yeah, that's what I was gonna say 'cause I do have an appointment. I do... So wait, as for radiology, now is radiology covered for that or no? Like, just for like X-rays and ultrasounds? So that's something, since we're just the administrators, I wouldn't be able to tell you if it's something that's covered. Who you actually need to ask that to is the carrier of your plan, which I can actually go ahead and tr- if you want, I can transfer you over to them so that

you can ask and they'll actually be the ones to verify, "Yes, that's something that we cover," or, "No, that's something that we don't cover." Um, you have the MEC Enhanced, which is preventative and hospital indemnity, meaning that you're going to have two different carriers for that plan. When it comes to your preventative visits, which is, like, a physical vaccines, annual check-ups, that's 90 Degrees, the carrier. When it comes to your actual doctor visits, let's say urgent care, emergency room, that's APL. So you have two different carriers. So I wouldn't be sure if that's considered, like, a hospital indemnity or preventative service, so I would just call both of them and ask them. If one tells you no, I would just go ahead and call the other and see what they say. Okay. When you said 90 under two, you said the APL and what was the other one? 90 Degrees, when it comes to your medical plan. Um, then after that, dental, let's see. Dental, dental is under APL as well, which is American Public Life. Um, vision is MetLife. Okay. And then, yeah. Medical is APL? Or is, or is medical APL and, um, 90 Degrees? Yes, correct. Because prevent- for your preventative side of your medical plan is 90 Degrees. For your actual, um, like, doctor visits, let's say urgent care, your hospital indemnity side is APL. Oh, okay. So it's two different carriers. So I'm just going to sort out which one... But I guess I would have to, um, you'd have to transfer me. Yeah. Okay. I guess, for the people, for the radiology something, to find out which one that would, would fall under. Uh, I feel like it was more of... Uh, I could be wrong though. It, I feel like it's more like a hospital indemnity, but honestly, I would call both of them 'cause I'm not... Like I said, we're, like, the middleman, so I wouldn't be able to tell you if it's considered more preventative or your, like, hospital indemnity. So I would call both of them and I can give you the numbers and then I can go ahead and transfer you to one, and then if they tell you it's not covered then you would just have to call the other one.... 'cause like I said- Okay. ... it's two different carriers. So if you want, I can go head and, um, give you those numbers. Just keep in mind that you have to wait till you become active. Because let's say you go to that appointment, like today, and you don't have active coverage, they're not gonna cover past- Oh, okay. ... past visits. It has to be visits while you have coverage. And then they will verify, yes, that's something that we covered and this is how much is gonna be covered. But you have to talk to a carrier for that. And if you want, I can go ahead and provide that contact number, and I can transfer you as well, to one of them first. Okay. But you said there's probably no point in me talking to them until I get active, you said? Well, you can always ask- Okay. Well- ... just in case... Just to at least know if it's even covered or not. Okay. Yeah. 'Cause you would have that answer already. Um... Okay. But you're not active yet, so I would just be looking at your paystubs. Okay. Um, could you transfer me, um, to that please? Yes. Uh-huh. And then c- do you want me to give you the number also just in case? Uh, yeah, please. Give me one second- Okay. ... so I can put it into your ... single session. All right, what is it? So when it comes to the preventative side, which is like your checkups, physical, stuff like that, of your plan, it's 90°. So I would put preventatives, 90°. And the phone number is 800-833-42-96. So 800-833-4296, option number one. Option one. And then for your actual, like, doctor visits, if you're sick, your urgent care, emergency room, hospitalization, um, side of it, it's APL, which sta- which stands for American Public Life or you can just put APL. Um, that phone number is gonna be 800-256-8606. Again, 800-256-8606. And that's for, like, the doctor visit, the sick side of it, urgent care, emergency room, surgery, again through APL. So if you want first, I can transfer you to A- APL, 'cause I think that's what it is, but I'm not 100% sure. But you can also just- So if it's not that, I would just put 90°. Okay. All righty. Thank you. I appreciate it. You're welcome.

And then I went ahead also and emailed you your behavioral health, um, like registration steps. So you should be getting that email also. Oh, okay. Thank you. I appreciate it. You're welcome. And then I'ma go ahead and transfer your call. If you need any more assistance, we're open this week from 8, 8:00 AM up until 8:00 PM Monday through Thursday. Normally Monday through Friday, but this week it's Monday through Thursday. Oh, okay. Gotcha. All righty. Oh, yeah, 'cause I guess Friday... Yes, ma'am. 90 degrees. All good. All right. Well, I'ma go ahead and transfer your call to APL. All right. Thank you. You're welcome. Have a nice day. You too.

Conversation Format

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

Speaker speaker_1: Hi, my name is Pamela Turner. I was calling 'cause, um, they sent me a link for, um, Benefits in a Card, for me to go over for, like, the behavioral health. When I tried to click on it to activate it, it said it was giving me an error message and said to call you guys.

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

Speaker speaker_1: ATC Healthcare.

Speaker speaker_0: And then the last four of your social?

Speaker speaker_1: It's 7692.

Speaker speaker_0: Okay, thank you. Your first and last name, please.

Speaker speaker_1: Yep, it's Pamela Turner. T-H-A-N-D-L-A. Last name is Turner, T-U-R-N-E-R.

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

Speaker speaker_1: Yeah. Date of birth is 7/22/1988. Address is 6451 Oxford Avenue, Apartment D as in dog, 119 Philadelphia, PA, 19111.

Speaker speaker_0: 443-783-8856 is your phone number?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Then I have peturner06@gmail.com. Is that up to date?

Speaker speaker_1: Yep, that's right.

Speaker speaker_0: So the reason why it's saying that is 'cause you're still not active.

Speaker speaker_1: Oh, so I'm not active yet. Oh, okay.

Speaker speaker_0: Yeah.....

Speaker speaker_1: What do they take from me?

Speaker speaker_0: Um, so I wouldn't be able to n- tell you. But once you see the first deduction come out of your paycheck... So let's say y- let's say you get paid Friday. If you see that they deducted, uh, let's see how much, so \$57.09 out of your paycheck, that means that the following Monday, the plan would be effective. So if-

Speaker speaker_1: Yeah, I know.

Speaker speaker_0: ... they deducted this week out of your check, that means by Monday, next Monday, it's going to be effective. But that's why it's giving you that little error.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Um, I'm gonna also send you the registration steps to register for your behavioral health already so that once you become active, you can do that. But that's why, 'cause you're not even active yet.

Speaker speaker_1: I see. Okay. I was like...

Speaker speaker_0: But I'm gonna go-

Speaker speaker_1: I was a little worried for a second.

Speaker speaker_0: Okay, I'm going to go ahead and send you that just so that you can go ahead and have that already, so that when you become active you can just go ahead and do the registration.

Speaker speaker_1: Okay.

Speaker speaker_0: So I went ahead and emailed that to your email already for your behavioral health, but you do have to be active.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay? 'Cause you're not active yet.

Speaker speaker_1: Oh, okay. And then for the health part and the dental, am I getting that card in the mail? Or...

Speaker speaker_0: Yes, so you have Dental, Vision and then the MEC Enhanced. So yeah, once you become active though, that first or second week, either that Thursday or Friday, they're gonna mail those three cards out to you, which is Dental, Vision and, um, the behavior-the MEC Enhanced, which is your preventative and hospital indemnity plan. So you'll get that mailed to you the first or second week that your plan becomes effective. And if you have an appointment coming up but you still haven't received your cards, you can just call this number and we'll send them to you electronically.

Speaker speaker_1: Oh, okay, perfect. Yeah, that's what I was gonna say 'cause I do have an appointment. I do... So wait, as for radiology, now is radiology covered for that or no? Like, just for like X-rays and ultrasounds?

Speaker speaker_0: So that's something, since we're just the administrators, I wouldn't be able to tell you if it's something that's covered. Who you actually need to ask that to is the

carrier of your plan, which I can actually go ahead and transfer if you want, I can transfer you over to them so that you can ask and they'll actually be the ones to verify, "Yes, that's something that we cover," or, "No, that's something that we don't cover." Um, you have the MEC Enhanced, which is preventative and hospital indemnity, meaning that you're going to have two different carriers for that plan. When it comes to your preventative visits, which is, like, a physical vaccines, annual check-ups, that's 90 Degrees, the carrier. When it comes to your actual doctor visits, let's say urgent care, emergency room, that's APL. So you have two different carriers. So I wouldn't be sure if that's considered, like, a hospital indemnity or preventative service, so I would just call both of them and ask them. If one tells you no, I would just go ahead and call the other and see what they say.

Speaker speaker_1: Okay.

Speaker speaker_0: When you said 90 under two, you said the APL and what was the other one?

Speaker speaker_1: 90 Degrees, when it comes to your medical plan. Um, then after that, dental, let's see. Dental, let's see. Dental, dental is under APL as well, which is American Public Life. Um, vision is MetLife.

Speaker speaker_0: Okay.

Speaker speaker_1: And then, yeah.

Speaker speaker_0: Medical is APL? Or is, or is medical APL and, um, 90 Degrees?

Speaker speaker_1: Yes, correct. Because prevent- for your preventative side of your medical plan is 90 Degrees. For your actual, um, like, doctor visits, let's say urgent care, your hospital indemnity side is APL.

Speaker speaker_0: Oh, okay.

Speaker speaker_1: So it's two different carriers.

Speaker speaker_0: So I'm just going to sort out which one... But I guess I would have to, um, you'd have to transfer me.

Speaker speaker_1: Yeah. Okay.

Speaker speaker_0: I guess, for the people, for the radiology something, to find out which one that would, would fall under. Uh, I feel like it was more of... Uh, I could be wrong though. It, I feel like it's more like a hospital indemnity, but honestly, I would call both of them 'cause I'm not... Like I said, we're, like, the middleman, so I wouldn't be able to tell you if it's considered more preventative or your, like, hospital indemnity. So I would call both of them and I can give you the numbers and then I can go ahead and transfer you to one, and then if they tell you it's not covered then you would just have to call the other one.... 'cause like I said-

Speaker speaker_2: Okay.

Speaker speaker_0: ... it's two different carriers. So if you want, I can go ahead and, um, give you those numbers. Just keep in mind that you have to wait till you become active. Because

let's say you go to that appointment, like today, and you don't have active coverage, they're not gonna cover past-

Speaker speaker_2: Oh, okay.

Speaker speaker_0: ... past visits. It has to be visits while you have coverage. And then they will verify, yes, that's something that we covered and this is how much is gonna be covered. But you have to talk to a carrier for that. And if you want, I can go ahead and provide that contact number, and I can transfer you as well, to one of them first.

Speaker speaker_2: Okay. But you said there's probably no point in me talking to them until I get active, you said?

Speaker speaker_0: Well, you can always ask-

Speaker speaker_2: Okay. Well-

Speaker speaker_0: ... just in case... Just to at least know if it's even covered or not.

Speaker speaker_2: Okay. Yeah.

Speaker speaker_0: 'Cause you would have that answer already. Um...

Speaker speaker_2: Okay.

Speaker speaker_0: But you're not active yet, so I would just be looking at your paystubs.

Speaker speaker_2: Okay. Um, could you transfer me, um, to that please?

Speaker speaker_0: Yes. Uh-huh. And then c- do you want me to give you the number also just in case?

Speaker speaker_2: Uh, yeah, please. Give me one second-

Speaker speaker_0: Okay.

Speaker speaker_2: ... so I can put it into your

Speaker speaker_3: ... single session.

Speaker speaker_2: All right, what is it?

Speaker speaker_0: So when it comes to the preventative side, which is like your checkups, physical, stuff like that, of your plan, it's 90°. So I would put preventatives, 90°. And the phone number is 800-833-42-96. So 800-833-4296, option number one.

Speaker speaker_2: Option one.

Speaker speaker_0: And then for your actual, like, doctor visits, if you're sick, your urgent care, emergency room, hospitalization, um, side of it, it's APL, which stands for American Public Life or you can just put APL. Um, that phone number is gonna be 800-256-8606. Again, 800-256-8606. And that's for, like, the doctor visit, the sick side of it, urgent care, emergency room, surgery, again through APL. So if you want first, I can transfer you to A- APL, 'cause I think that's what it is, but I'm not 100% sure.

Speaker speaker_2: But you can also just-

Speaker speaker_0: So if it's not that, I would just put 90°.

Speaker speaker_2: Okay. All righty. Thank you. I appreciate it.

Speaker speaker_0: You're welcome. And then I went ahead also and emailed you your behavioral health, um, like registration steps. So you should be getting that email also.

Speaker speaker_2: Oh, okay. Thank you. I appreciate it.

Speaker speaker_0: You're welcome. And then I'ma go ahead and transfer your call. If you need any more assistance, we're open this week from 8, 8:00 AM up until 8:00 PM Monday through Thursday. Normally Monday through Friday, but this week it's Monday through Thursday.

Speaker speaker_2: Oh, okay. Gotcha. All righty. Oh, yeah, 'cause I guess Friday...

Speaker speaker_0: Yes, ma'am.

Speaker speaker_2: 90 degrees. All good.

Speaker speaker_0: All right. Well, I'ma go ahead and transfer your call to APL.

Speaker speaker_2: All right. Thank you.

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

Speaker speaker_2: You too.