

Transcript: Estefania

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Full Transcript

Thank you for calling Benefit Center Cards. My name is Stephanie. How can I assist you? Um, yes, ma'am. I was calling on behalf of my husband. He's right here. Um, what it is, is I called... he works over here with his employer from WorkSmart South Carolina, and um, they gave me this number for him to call, uh, to see if he qualifies or, you know, is eligible for his, uh, insurance. So, I can, um, give you that information, but since the call will be recorded, I do need verbal consent from him. Like he has to look at me, so- Okay. Hey, ma'am, this is David Solorio. Okay. It's okay for me to give her information? Uh, yes, ma'am. This is my wife. Okay. Yeah, I handle all his stuff anyway, so. Okay. Um, and then I just need the last four of his Social. It's 3586. And then, it was WorkSmart, right? Uh, yes, ma'am, in Abbeville, South Carolina... No, Greenwood, South Carolina. Okay. And then, what's his first and last name? David, D-A-V-I-D. Solorio, S-O-L-O-R-I-O. Can you please verify the address and his date of birth? Sure. It's 6151984 and 404 Succession Avenue in Abbeville, South Carolina. You mean his home address, right? I'm sorry? Oh, did you mean like your home address? Was that the- Yes. ... address you needed? Okay. Yeah. That's it. And then I have 864-378-2420 as the phone number. Uh, no, ma'am, that, uh, that's a old number. It's 864-828-1971. And then, I have his first name, last name... No, I'm sorry, his first name, rlastname@gmail.com. Is that up to date? Uh, davidrsolorio@gmail.com. No, he don't have that email no more. No, ma'am. Which one's the new email? Um, let me see. I got my email. Let me pull it up real quick because I don't know it by heart, to be honest. Hold on. Okay. It is... Okay, and this is all lowercase. It's l-a-y-h-i-l-l 2-1-1-1@yahoo.com. Okay. Thank you. All right. Thank you. Okay, and then you said you wanted information regarding his benefits? Was that the reason for your call? Well, they... Well, WorkSmart, he gave me this number. What we're trying to do is get him in to the eye doctor just to get his glasses and stuff back, and it's so expensive. Mm-hmm. Um, so we were just trying to see how we can get him like an insurance card or get him on something, you know, where everything's just not so expensive. Okay. So, how long has he been working with them? 'Cause he would have to be eligible for it. Um, so- Um. It would be if he remains- I believe it's, it's close to, it's close to a year, I believe. Okay. So, what makes, what makes him eligible to enroll is one, if he's within his personal open enrollment, which means the first 30 days of him receiving his first check. So, that's out of the picture. And then the second period is within company open enrollment, which let me see when it's theirs 'cause hopefully it's coming up soon. Let me see with WorkSmart. So, oh, so for WorkSmart, it's in the year... I'm sorry, in the month of December. Um, if he experienced a quality life event within 30 days of that quality life event, like losing benefit, getting married, divorced, having a baby or adoption, that would make him eligible for, um, to enroll as well. Has he experienced any of those within the last previous 30 days? No. We actually got married in like 2019 or 2020. Oh, yeah. And we... Yeah, we had our daughter like in 2021, so, um... Oh. But let me

ask you something, let me ask you something real quick. I get a different type of insurance. I get like Healthy Connections. Um, is there a way I could... I mean, I know you probably can't speak for another company. But, I mean, can I just... Would it hurt if I maybe signed him up for that if, you know, would- Oh, I wouldn't be able to- Does that sound good for you? Yeah. I wouldn't be able to answer that if I'm honest. Okay. I'm not really sure. We would have to reach out to them and actually be able to ask, but I was gonna tell you that he does have coverage though. Um, let me see. So, he's enrolled into the MEC stand alone that... Since- Okay. ... since when? Since July of 2024, so he does have active coverage. Um, he however, MEC standalone, which is only a preventative plan. It covers like a physical, some vaccines, some STD and cancer screenings, but it doesn't cover any doctor visits if sick, hospital visits if injured, urgent care emergency room, nor surgeries. So, it's only a preventative plan. Um, and since he didn't call to opt out from that preventative plan, he was automatically enrolled into it. And it looks like they're making a weekly deduction of \$16.32 for this plan. You said they're taking... They take how much a week? \$15? Mm-hmm. \$16.32. Okay. And that only covers what? Just like, um, what does he say it covers again? I'm sorry. Only his preventative services which are considered like a physical, some vaccines, some STD and cancer screenings, but it doesn't cover any actual doctor visits if he was to get sick or hospital urgent care emergency rooms, neither surgeries. Okay. All right, ma'am. Well, thank you for your time. I'll, um, see if I can maybe call my Medicaid and get him set up on something. But thank you for that. I appreciate it. You're welcome. And then, um, if he did want to cancel this plan, he could cancel at any time. It doesn't have any restrictions. And I was going to mention to you that for that plan, it does require an in-network, so he can only use their in-network doctors to receive coverage. Just FYI for that. Yeah. We'll, we'll keep that just in case. I mean, it's better to have a little something than nothing at all. I mean, just for now, but, um, but I'll figure out... Um, I'll try to figure something out. But thank you for that. I appreciate you. You're welcome. And if he does want to enroll into vision in the future, he would have to call in on company open enrollment, which for them is held in December. Okay, ma'am. All right. Well, we'll look into it if we have to. But thank you so much. You have, I hope you have a good rest of your day. Thank you. You do, too. Yes, ma'am. Bye-bye.

Conversation Format

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

Speaker speaker_1: Um, yes, ma'am. I was calling on behalf of my husband. He's right here. Um, what it is, is I called... he works over here with his employer from WorkSmart South Carolina, and um, they gave me this number for him to call, uh, to see if he qualifies or, you know, is eligible for his, uh, insurance.

Speaker speaker_0: So, I can, um, give you that information, but since the call will be recorded, I do need verbal consent from him. Like he has to look at me, so-

Speaker speaker_2: Okay. Hey, ma'am, this is David Solorio.

Speaker speaker_0: Okay. It's okay for me to give her information?

Speaker speaker_2: Uh, yes, ma'am. This is my wife.

Speaker speaker_0: Okay.

Speaker speaker_1: Yeah, I handle all his stuff anyway, so.

Speaker speaker_0: Okay. Um, and then I just need the last four of his Social.

Speaker speaker_1: It's 3586.

Speaker speaker_0: And then, it was WorkSmart, right?

Speaker speaker_1: Uh, yes, ma'am, in Abbeville, South Carolina... No, Greenwood, South Carolina.

Speaker speaker_0: Okay. And then, what's his first and last name?

Speaker speaker_1: David, D-A-V-I-D. Solorio, S-O-L-O-R-I-O.

Speaker speaker_0: Can you please verify the address and his date of birth?

Speaker speaker_1: Sure. It's 6151984 and 404 Succession Avenue in Abbeville, South Carolina. You mean his home address, right?

Speaker speaker_0: I'm sorry?

Speaker speaker_1: Oh, did you mean like your home address? Was that the-

Speaker speaker_0: Yes.

Speaker speaker_1: ... address you needed? Okay. Yeah. That's it.

Speaker speaker_0: And then I have 864-378-2420 as the phone number.

Speaker speaker_1: Uh, no, ma'am, that, uh, that's a old number. It's 864-828-1971.

Speaker speaker_0: And then, I have his first name, last name... No, I'm sorry, his first name, rlastname@gmail.com. Is that up to date?

Speaker speaker_1: Uh, davidrsolorio@gmail.com. No, he don't have that email no more. No, ma'am.

Speaker speaker_0: Which one's the new email?

Speaker speaker_1: Um, let me see. I got my email. Let me pull it up real quick because I don't know it by heart, to be honest. Hold on. Okay. It is... Okay, and this is all lowercase. It's l-a-y-h-i-l-l 2-1-1-1@yahoo.com.

Speaker speaker_0: Okay. Thank you. All right. Thank you. Okay, and then you said you wanted information regarding his benefits? Was that the reason for your call?

Speaker speaker_1: Well, they... Well, WorkSmart, he gave me this number. What we're trying to do is get him in to the eye doctor just to get his glasses and stuff back, and it's so

expensive.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, so we were just trying to see how we can get him like an insurance card or get him on something, you know, where everything's just not so expensive.

Speaker speaker_0: Okay. So, how long has he been working with them? 'Cause he would have to be eligible for it. Um, so-

Speaker speaker_1: Um.

Speaker speaker_0: It would be if he remains-

Speaker speaker_1: I believe it's, it's close to, it's close to a year, I believe.

Speaker speaker_0: Okay. So, what makes, what makes him eligible to enroll is one, if he's within his personal open enrollment, which means the first 30 days of him receiving his first check. So, that's out of the picture. And then the second period is within company open enrollment, which let me see when it's theirs 'cause hopefully it's coming up soon. Let me see with WorkSmart. So, oh, so for WorkSmart, it's in the year... I'm sorry, in the month of December. Um, if he experienced a quality life event within 30 days of that quality life event, like losing benefit, getting married, divorced, having a baby or adoption, that would make him eligible for, um, to enroll as well. Has he experienced any of those within the last previous 30 days?

Speaker speaker_1: No. We actually got married in like 2019 or 2020.

Speaker speaker_0: Oh, yeah.

Speaker speaker_1: And we... Yeah, we had our daughter like in 2021, so, um...

Speaker speaker_0: Oh.

Speaker speaker_1: But let me ask you something, let me ask you something real quick. I get a different type of insurance. I get like Healthy Connections. Um, is there a way I could... I mean, I know you probably can't speak for another company. But, I mean, can I just... Would it hurt if I maybe signed him up for that if, you know, would-

Speaker speaker_0: Oh, I wouldn't be able to-

Speaker speaker_1: Does that sound good for you?

Speaker speaker_0: Yeah. I wouldn't be able to answer that if I'm honest.

Speaker speaker_1: Okay.

Speaker speaker_0: I'm not really sure. We would have to reach out to them and actually be able to ask, but I was gonna tell you that he does have coverage though. Um, let me see. So, he's enrolled into the MEC stand alone that... Since-

Speaker speaker_1: Okay.

Speaker speaker_0: ... since when? Since July of 2024, so he does have active coverage. Um, he however, MEC standalone, which is only a preventative plan. It covers like a physical, some vaccines, some STD and cancer screenings, but it doesn't cover any doctor visits if sick, hospital visits if injured, urgent care emergency room, nor surgeries. So, it's only a preventative plan. Um, and since he didn't call to opt out from that preventative plan, he was automatically enrolled into it. And it looks like they're making a weekly deduction of \$16.32 for this plan.

Speaker speaker_1: You said they're taking... They take how much a week? \$15?

Speaker speaker_0: Mm-hmm. \$16.32.

Speaker speaker_1: Okay. And that only covers what? Just like, um, what does he say it covers again? I'm sorry.

Speaker speaker_0: Only his preventative services which are considered like a physical, some vaccines, some STD and cancer screenings, but it doesn't cover any actual doctor visits if he was to get sick or hospital urgent care emergency rooms, neither surgeries.

Speaker speaker_1: Okay. All right, ma'am. Well, thank you for your time. I'll, um, see if I can maybe call my Medicaid and get him set up on something. But thank you for that. I appreciate it.

Speaker speaker_0: You're welcome. And then, um, if he did want to cancel this plan, he could cancel at any time. It doesn't have any restrictions. And I was going to mention to you that for that plan, it does require an in-network, so he can only use their in-network doctors to receive coverage. Just FYI for that.

Speaker speaker_1: Yeah. We'll, we'll keep that just in case. I mean, it's better to have a little something than nothing at all. I mean, just for now, but, um, but I'll figure out... Um, I'll try to figure something out. But thank you for that. I appreciate you.

Speaker speaker_0: You're welcome. And if he does want to enroll into vision in the future, he would have to call in on company open enrollment, which for them is held in December.

Speaker speaker_1: Okay, ma'am. All right. Well, we'll look into it if we have to. But thank you so much. You have, I hope you have a good rest of your day.

Speaker speaker_0: Thank you. You do, too.

Speaker speaker_1: Yes, ma'am. Bye-bye.