

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How could I assist you? Um, yeah, so I just started working for Creative Circle and they have the Benefits in a Card. Um, and I guess I'm just trying to understand, like, whether I need to have a, like, Stay Healthy MEC TeleRx and the Preford- Preferred Choice Plus? Okay. Um, I can... Let me open the guide up real quick. Okay. Um, 'cause- Yeah. ... I know some agencies have a plan called the Stay Healthy MEC Enhanced. That's the only plan that actually covers your preventative and your hospital indemnity, meaning preventative as like a physical, um- Yeah. ... something like a cancer screening, and then your actual hospital indemnity visits, which are doctor visits for sick. If you don't see the Stay Healthy MEC Enhanced on there, then that means that they offer the MEC TeleRx and then, um, other plans that is either preventative- Oh, they have to have- ... or hospital indemnity. Okay. So you would have to get both of them to receive, um, those benefits 'cause... Let me just open it real quick. Oh, yeah. You said Creative Circle, just so that I'm sure. Yeah. And then what are the last four of your social? 6180. And your first and last name, please? Natalie Yoder. You said 6180? 6180, yeah. For Creative Circle, is that correct? Yeah. I mean, I haven't signed up for anything yet. Oh, good. I just got... Yeah. Okay, that's why you can't- Yeah. ... find any- Yeah. So let me open that guide up real quick to see if they're one of the agencies that make you get the MEC and then another plan in addition, 'cause- Yeah. ... 'cause it sounds like that one is kinda like that. I think that's what it is, it's just- Yes, it is. ... it's loose and I definitely don't have- So, yeah. Like, I see a psychiatrist and I'm like, "Well, where does that fall under?" Because it's not a hospital visit... Mm-hmm. ... but it's not a- Preventative. ... preventative care, you know? So is that covered? Okay. So, yeah. So it looks like this agency only offers four different medical plans. Three, the three being the Insur Plus and the Insur Plus Enhanced and the Insur Plus Premier. Those three are the ones that actually cover your doctor f- visits for sick, hospital visits, urgent care, emergency room, um, but they don't cover your preventative services, which would be considered like a physical, um, the cancer- Mm-hmm. ... STD screening. Um, since it's not telling me specifically on the guide, you would have to call. I can g- provide these two contact numbers to you and prior to enrolling, they can actually answer that question if the Insur plans would cover, um... Psychiatry? That. Yeah, or... Or like e- like anything, like, you know the- Mm-hmm. You know, like is it... I'm not even talking like, 'cause like the way I look at it, and like I'm reading it and like so basically you got preventive, and then you have hospital stays. Correct, like- But what about all the appointments in between? Yeah. So for that, that's something that we'd have to- What if I need to see a dermatologist or something? Yeah, so- You know, like... So questions like that that we don't see on the guide, we do have to, um, contact the carrier. So you would have to contact the carrier, and they would let you know which one, if it's covered or not. Uh, for, I know the preventative one, which is the Stay Healthy MEC, that would be something that

you would have to ask 90 Degrees, and then for the three Insur plans, I could provide two contact numbers for that. So, I can give you those numbers, uh, 'cause that's- Yeah, that would be good. ... how we would have to... Yeah, and then the carriers would let you know if that's something that they cover or not. And then from there you're welcome to make a decision if you do want to enroll. But I can go ahead and give you that information if you wish. Sure, that'd be great. Thank you. So for questions regarding the Stay Healthy MEC TeleRx, who you- Mm-hmm. ... are gonna contact is 90 Degrees. That's the name of the carrier, 90 Degrees. Okay. And let me know when you're ready for that number. Okay, I'm ready. It's 800- Mm-hmm. ... 833- Yeah. ... 4296 extension one. Again, 800-833-4296 extension one. That's for your preventative. And then for the three Insur plans, if you have questions regarding those, um, I'm gonna give you two different numbers. The first number is from Sandra, that's F-A-N-D-R-A. Her phone number is- Yeah. ... 601-936-3287. Again, 601-936-3287. And then the second number- Did you say six? Did you say six- Yeah. ... for the first number? Okay, okay. And then for the second number, her name is Delicia, which is D-E-L-I-C-I-A- Mm-hmm. ... and then her number starts same, so it's 601-936-3290. So the second one- Okay. ... ends in 30-90. And then they're open from 8:00 AM up until 8:00 PM Eastern Time. Um, I would call them and ask them. Th- they would give you the answer to the Insur plans, if that's covered or not, and then 90 Degrees would give you the answer for the MEC TeleRx. So I would call and ask if those services are covered or not, and then from there, they'll let you know if they cover it or if they don't cover it. Okay, great. Well, that's good for me to know. Uh, thank you very much. You're welcome. And then they do give you 30 days from the day that you receive your first check to call in and enroll. Okay. Okay, and can I just un- do I enroll, can I- I can enroll online, right? Yes, online or you're welcome to call us over the phone as well. If you have any questions about any of the plans, we'll be happy to explain them to you. Oh, okay. Okay, that would be great. All right, well, thank you. You're welcome. Have a nice day. Thanks, you too. Mm-hmm. Bye.

Conversation Format

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

Speaker speaker_1: Um, yeah, so I just started working for Creative Circle and they have the Benefits in a Card. Um, and I guess I'm just trying to understand, like, whether I need to have a, like, Stay Healthy MEC TeleRx and the Preford- Preferred Choice Plus?

Speaker speaker_0: Okay. Um, I can... Let me open the guide up real quick.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, 'cause-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... I know some agencies have a plan called the Stay Healthy MEC Enhanced. That's the only plan that actually covers your preventative and your hospital

indemnity, meaning preventative as like a physical, um-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... something like a cancer screening, and then your actual hospital indemnity visits, which are doctor visits for sick. If you don't see the Stay Healthy MEC Enhanced on there, then that means that they offer the MEC TeleRx and then, um, other plans that is either preventative-

Speaker speaker_1: Oh, they have to have-

Speaker speaker_0: ... or hospital indemnity.

Speaker speaker_1: Okay.

Speaker speaker_0: So you would have to get both of them to receive, um, those benefits 'cause... Let me just open it real quick.

Speaker speaker_1: Oh, yeah.

Speaker speaker_0: You said Creative Circle, just so that I'm sure.

Speaker speaker_1: Yeah.

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

Speaker speaker_1: 6180.

Speaker speaker_0: And your first and last name, please?

Speaker speaker_1: Natalie Yoder.

Speaker speaker_0: You said 6180?

Speaker speaker_1: 6180, yeah.

Speaker speaker_0: For Creative Circle, is that correct?

Speaker speaker_1: Yeah. I mean, I haven't signed up for anything yet.

Speaker speaker_0: Oh, good.

Speaker speaker_1: I just got... Yeah.

Speaker speaker_0: Okay, that's why you can't-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... find any-

Speaker speaker_1: Yeah.

Speaker speaker_0: So let me open that guide up real quick to see if they're one of the agencies that make you get the MEC and then another plan in addition, 'cause-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... 'cause it sounds like that one is kinda like that.

Speaker speaker_1: I think that's what it is, it's just-

Speaker speaker_0: Yes, it is.

Speaker speaker_1: ... it's loose and I definitely don't have-

Speaker speaker_0: So, yeah.

Speaker speaker_1: Like, I see a psychiatrist and I'm like, "Well, where does that fall under?" Because it's not a hospital visit...

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... but it's not a-

Speaker speaker_0: Preventative.

Speaker speaker_1: ... preventative care, you know? So is that covered?

Speaker speaker_0: Okay. So, yeah. So it looks like this agency only offers four different medical plans. Three, the three being the Insur Plus and the Insur Plus Enhanced and the Insur Plus Premier. Those three are the ones that actually cover your doctor f- visits for sick, hospital visits, urgent care, emergency room, um, but they don't cover your preventative services, which would be considered like a physical, um, the cancer-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... STD screening. Um, since it's not telling me specifically on the guide, you would have to call. I can g- provide these two contact numbers to you and prior to enrolling, they can actually answer that question if the Insur plans would cover, um...

Speaker speaker_1: Psychiatry?

Speaker speaker_0: That. Yeah, or...

Speaker speaker_1: Or like e- like anything, like, you know the-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: You know, like is it... I'm not even talking like, 'cause like the way I look at it, and like I'm reading it and like so basically you got preventive, and then you have hospital stays.

Speaker speaker_0: Correct, like-

Speaker speaker_1: But what about all the appointments in between?

Speaker speaker_0: Yeah. So for that, that's something that we'd have to-

Speaker speaker_1: What if I need to see a dermatologist or something?

Speaker speaker_0: Yeah, so-

Speaker speaker_1: You know, like...

Speaker speaker_0: So questions like that that we don't see on the guide, we do have to, um, contact the carrier. So you would have to contact the carrier, and they would let you know which one, if it's covered or not. Uh, for, I know the preventative one, which is the Stay Healthy MEC, that would be something that you would have to ask 90 Degrees, and then for the three Insur plans, I could provide two contact numbers for that. So, I can give you those numbers, uh, 'cause that's-

Speaker speaker_1: Yeah, that would be good.

Speaker speaker_0: ... how we would have to... Yeah, and then the carriers would let you know if that's something that they cover or not. And then from there you're welcome to make a decision if you do want to enroll. But I can go ahead and give you that information if you wish.

Speaker speaker_1: Sure, that'd be great. Thank you.

Speaker speaker_0: So for questions regarding the Stay Healthy MEC TeleRx, who you-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... are gonna contact is 90 Degrees. That's the name of the carrier, 90 Degrees.

Speaker speaker_1: Okay.

Speaker speaker_0: And let me know when you're ready for that number.

Speaker speaker_1: Okay, I'm ready.

Speaker speaker_0: It's 800-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 833-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... 4296 extension one. Again, 800-833-4296 extension one. That's for your preventative. And then for the three Insur plans, if you have questions regarding those, um, I'm gonna give you two different numbers. The first number is from Sandra, that's F-A-N-D-R-A. Her phone number is-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... 601-936-3287. Again, 601-936-3287. And then the second number-

Speaker speaker_1: Did you say six? Did you say six-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... for the first number? Okay, okay.

Speaker speaker_0: And then for the second number, her name is Delicia, which is D-E-L-I-C-I-A-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... and then her number starts same, so it's 601-936-3290. So the second one-

Speaker speaker_1: Okay.

Speaker speaker_0: ... ends in 30-90. And then they're open from 8:00 AM up until 8:00 PM Eastern Time. Um, I would call them and ask them. Th- they would give you the answer to the Insur plans, if that's covered or not, and then 90 Degrees would give you the answer for the MEC TeleRx. So I would call and ask if those services are covered or not, and then from there, they'll let you know if they cover it or if they don't cover it.

Speaker speaker_1: Okay, great. Well, that's good for me to know. Uh, thank you very much.

Speaker speaker_0: You're welcome. And then they do give you 30 days from the day that you receive your first check to call in and enroll.

Speaker speaker_1: Okay. Okay, and can I just un- do I unroll, can I- I can enroll online, right?

Speaker speaker_0: Yes, online or you're welcome to call us over the phone as well. If you have any questions about any of the plans, we'll be happy to explain them to you.

Speaker speaker_1: Oh, okay. Okay, that would be great. All right, well, thank you.

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

Speaker speaker_1: Thanks, you too.

Speaker speaker_0: Mm-hmm. Bye.