

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you? Good evening. Um, I was calling to update my benefits. Okay. Um, which VAP and agency do you work for? MAU. And then what are the last four of your social? 8648. Okay. And then what's your first and last name, ma'am? Uh, Natasha Shore, S-H-O-R-E. That might be on the Ruff. But it might also be under Ruff, which is R-U-F-F. Okay. Okay. For security purposes, could you verify your address and your date of birth? Uh, 3118 12th Road, Newberry, South Carolina 29108. Birthday is August 17th, 1998. Okay. Is it your phone number still 803-597-9146? Yes, ma'am. And then I have your first name, natasha_harley@aol.com. Is that up to date? Yes, ma'am. Okay. And then what were you trying to change? I look, it looks like you right now have your dental plan, and you also have the vision for employee plus spouse. Yes, ma'am. Okay. I was want, I want to keep those two. Mm-hmm. And I was wanting to add the medical. Okay, do you know which one by any chance? They offer one, two, three, four. They offer four. I wanted to do the, uh, basic for employee plus spouse. What is ATA? For the ATA. Uh, what was it? Uh, uh, there's the NEC stand alone, which is your preventative plan that only covers preventative services such as a physical, some vaccines, some STD and cancer screenings, but that one doesn't cover like any actual doctor visits if you were to go to the doctor because you're sick. It's only for like, um, in other words, like your annuals and like checkups. That one's the NEC stand alone. Then they have the NEC enhanced, which offers both your preventatives, so what I just went over, and it also covers your doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. But it does require you to stay within the network, and it requires you to make co-pays. Um, then they also offer two plans called the Insure. There's the Insure Plus Basic and the Insure Plus Enhanced. Those two are the ones that only cover your doctor visits if sick, but they don't cover your preventative services which would be like your annuals and your checkups. So the only one that would offer both benefits would be the NEC Enhanced. Then the two Insures only cover doctor visits if you're sick, but not your preventative visits which would be like your annuals. And then the NEC stand alone only covers your annuals and not any doctor visits if you go to the doctor because you're sick. I think she wants Plus Basic then. Yeah, can we do the Plus Basic? Well, let me ask real quick. Um, with the Plus Basic that, um, is co-pay for doctors and that would be co-pay for prescriptions, correct? So with the Insure plan, they pay a flat fee towards your service. Okay. The one that has co-pays would be the NEC Enhanced. So the Insure plans cover a flat fee towards whatever service you go for. So let's say you go for, um, what, what is it? Like, daily hospital confinement. For the Insure Plus they would cover \$50 per day, and for the Insure Plus Enhanced, they would cover \$100 per day. Let's say your bill, you get the Insure Plus, your bill is \$100. They cover \$50 and you're responsible for the remaining amount. Okay. Um, so- And those plans only cover, um, like your actual

doctor visits if sick. They wouldn't cover any preventative services which are like a physical, some vaccines, some STD and cancer screenings. That's preventative, so that's not covered under those two plans. Okay, so with that, um, what are- Ooh, I'm sorry, you're breaking up. Can you hear me? Hello? Do I still have you there? Hello? Can you hear me? Hello? Hello?

Conversation Format

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

Speaker speaker_1: Good evening. Um, I was calling to update my benefits.

Speaker speaker_0: Okay. Um, which VAP and agency do you work for?

Speaker speaker_1: MAU.

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

Speaker speaker_1: 8648.

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

Speaker speaker_1: Uh, Natasha Shore, S-H-O-R-E.

Speaker speaker_2: That might be on the Ruff.

Speaker speaker_1: But it might also be under Ruff, which is R-U-F-F.

Speaker speaker_0: Okay. Okay. For security purposes, could you verify your address and your date of birth?

Speaker speaker_1: Uh, 3118 12th Road, Newberry, South Carolina 29108. Birthday is August 17th, 1998.

Speaker speaker_0: Okay. Is it your phone number still 803-597-9146?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And then I have your first name, natasha_harley@aol.com. Is that up to date?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. And then what were you trying to change? I look, it looks like you right now have your dental plan, and you also have the vision for employee plus spouse.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay.

Speaker speaker_1: I was want, I want to keep those two.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And I was wanting to add the medical.

Speaker speaker_0: Okay, do you know which one by any chance? They offer one, two, three, four. They offer four.

Speaker speaker_1: I wanted to do the, uh, basic for employee plus spouse.

Speaker speaker_2: What is ATA?

Speaker speaker_1: For the ATA.

Speaker speaker_0: Uh, what was it? Uh, uh, there's the NEC stand alone, which is your preventative plan that only covers preventative services such as a physical, some vaccines, some STD and cancer screenings, but that one doesn't cover like any actual doctor visits if you were to go to the doctor because you're sick. It's only for like, um, in other words, like your annuals and like checkups. That one's the NEC stand alone. Then they have the NEC enhanced, which offers both your preventatives, so what I just went over, and it also covers your doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. But it does require you to stay within the network, and it requires you to make co-pays. Um, then they also offer two plans called the Insure. There's the Insure Plus Basic and the Insure Plus Enhanced. Those two are the ones that only cover your doctor visits if sick, but they don't cover your preventative services which would be like your annuals and your checkups. So the only one that would offer both benefits would be the NEC Enhanced. Then the two Insures only cover doctor visits if you're sick, but not your preventative visits which would be like your annuals. And then the NEC stand alone only covers your annuals and not any doctor visits if you go to the doctor because you're sick.

Speaker speaker_2: I think she wants Plus Basic then.

Speaker speaker_1: Yeah, can we do the Plus Basic?

Speaker speaker_2: Well, let me ask real quick. Um, with the Plus Basic that, um, is co-pay for doctors and that would be co-pay for prescriptions, correct?

Speaker speaker_0: So with the Insure plan, they pay a flat fee towards your service.

Speaker speaker_2: Okay.

Speaker speaker_0: The one that has co-pays would be the NEC Enhanced. So the Insure plans cover a flat fee towards whatever service you go for. So let's say you go for, um, what, what is it? Like, daily hospital confinement. For the Insure Plus they would cover \$50 per day, and for the Insure Plus Enhanced, they would cover \$100 per day. Let's say your bill, you get the Insure Plus, your bill is \$100. They cover \$50 and you're responsible for the remaining amount.

Speaker speaker_2: Okay. Um, so-

Speaker speaker_0: And those plans only cover, um, like your actual doctor visits if sick. They wouldn't cover any preventative services which are like a physical, some vaccines, some STD

and cancer screenings. That's preventative, so that's not covered under those two plans.

Speaker speaker_2: Okay, so with that, um, what are-

Speaker speaker_0: Ooh, I'm sorry, you're breaking up. Can you hear me? Hello? Do I still have you there? Hello? Can you hear me? Hello? Hello?