

## **Transcript: Estefania**

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### **Full Transcript**

Thank you for calling Benefits in a Card. My name's Stephanie. How can I assist you? Okay, um, just to be sure, I wanted to know if I could just get dental coverage if I don't get any of the other coverage? You can. Um, what type of agency do you work for? ManCan. Okay. And then, what are the last four of your Social? 7046. Okay. And then, your first and last name, please? Zera 3. Okay. For security purposes, can you verify your address and date of birth? 316 South Broad Street, Lancaster, Ohio 43130, and 61082. Okay. 740-870-9446 your phone number? Yeah. I have Z, and then your last name with a Y-O @gmail.com. Is that up-to-date? It's, uh, tried... I'm saying three. All right. And then, I was gonna ask you, in the last, in the past 30 days, have you experienced a loss of benefit, gotten married, divorced, had a baby, or adopted? Uh, no. No? Okay, so unfortunately, at this time, I wouldn't be able to enroll you into any of the plans. Um, it looks like you're already outside of your personal open enrollment period, and you're not within company open enrollment anymore. Those are the only periods that you would be eligible to enroll into their healthcare benefits. I ju- I'm getting ready to start, uh, working there Monday. Okay. I just wanted to get all that figured out. Um, so at the moment, I wouldn't be able to enroll you either way. We would have to get that information and most likely a eligibility review would have to be done. But as right- as of right now, as of today, I can't enroll you into any of the plans. Could I still ask you a question about one, just so... Y-... What is your question? Yes, ma'am. What's the behavioral health deduction for? I'm sorry? What's the behavioral health deduction for? You mean the plan? 'Cause you don't have any active coverage. I know. I... Well, I was... It says that once I'm employed through ManCan that I can get, uh... Behavioral health? Yeah. ... coverages within 30 days. Correct. Um, so for be-... So, are you asking me, like, what behavioral health covers? Yeah. What, what does that cover? So, it's only virtual though, so it's not face-to-face. It's only, um, virtual behavioral health counseling, which, um, counselors work with members to identify specific issues and the next steps to address them, eliminating the guesswork of who to see in case they need additional services, when to view substance abuse, relationship issues, depression, stress and anxiety.... death of a loved one, parenting issues. Seasonal available via telephone or video. Virtual behavior health counseling. So it's only, um, via telephone or video, um, so it's only like health counseling, but virtual only. What if you get that done at the doctor's office? So, it's only virtual, like I said. So that wouldn't be covered. Yeah. Okay. Well, if I get to the doctor's office, and then I get my counseling on the computer, then what? So, I'm pretty sure you would have to... I can, okay, hold on one second. Let me see if that's the same number. So, I'm pretty sure, first you would have to make sure that that's even covered, um, through that s- office, 'cause like I said, it's only virtual. So, I wouldn't be sure if that's covered or not, 'cause it's not being specific in the benefit guide. But it does give me a contact number that you could call. Okay, what is that? ... for those, for those services. It's 888- Mm-hmm. ...

507-0435. Okay. So, I would call that number and ask, just 'cause on the benefit guide, it's not being specific with telling me if that's something that would be covered if you were to do that. So, it's better to stay safe than... Just to be on the safe side. Okay. Um, one second. Okay. So, and what are you talking about that I, I can't be a... Like, I can be, I can enroll then in benefits once I start working there, right? So, yeah. So, once you get your first check, you get 30 days from the day that you receive your first check to call and enroll, um. So, since you haven't received that, and you're still showing up as a old hire, I only have your old hire dates. And it's saying that at the moment, you're not eligible. Okay. But the 130 bills ... So, once... So, once you get that fir- once you get that first check, I would call us to see if we got that information. If we still didn't receive it, most likely they will do a agil- agilability review just to make sure that you are eligible for enrollment. But right now, wouldn't be able to, um, select any plans for you. Yeah. I, I know. That's fine. I was just trying to get it all straightened out before I would even consider getting it. Okay. I just wanna... Um. Yep. And then also, uh, there's one question that I'm, I'm getting hung up on. Is the VIP... It says that you can choose your provider. Yes. So with the VIPs, you're not, um... You don't specifically only gotta use their preferred providers. It doesn't require you to stay within the network. So the two VIPs don't require you to only use their clinics. You could go outside of a network and still be covered as long as that provider, um, takes that insurance. Oh, yeah. That would have... Okay. The only one that requires you... Let me write this down. The only one that requires you to stay within the network would be the Stay Healthy ME/C. That one, you do have to use only their clinics and them, um, doctors. The two VIPs, you don't really have to. You can be outside of the network and still be covered, um, as long as they take that insurance, of course. Okay. I think that's all my questions for now. Okay. Have a nice day, ma'am. You too. Thanks.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name's Stephanie. How can I assist you?

Speaker speaker\_1: Okay, um, just to be sure, I wanted to know if I could just get dental coverage if I don't get any of the other coverage?

Speaker speaker\_0: You can. Um, what type of agency do you work for?

Speaker speaker\_1: ManCan.

Speaker speaker\_0: Okay. And then, what are the last four of your Social?

Speaker speaker\_1: 7046.

Speaker speaker\_0: Okay. And then, your first and last name, please?

Speaker speaker\_1: Zera 3.

Speaker speaker\_0: Okay. For security purposes, can you verify your address and date of birth?

Speaker speaker\_1: 316 South Broad Street, Lancaster, Ohio 43130, and 61082.

Speaker speaker\_0: Okay. 740-870-9446 your phone number?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: I have Z, and then your last name with a Y-O @gmail.com. Is that up-to-date?

Speaker speaker\_1: It's, uh, tried... I'm saying three.

Speaker speaker\_0: All right. And then, I was gonna ask you, in the last, in the past 30 days, have you experienced a loss of benefit, gotten married, divorced, had a baby, or adopted?

Speaker speaker\_1: Uh, no.

Speaker speaker\_0: No? Okay, so unfortunately, at this time, I wouldn't be able to enroll you into any of the plans. Um, it looks like you're already outside of your personal open enrollment period, and you're not within company open enrollment anymore. Those are the only periods that you would be eligible to enroll into their healthcare benefits.

Speaker speaker\_1: I ju- I'm getting ready to start, uh, working there Monday.

Speaker speaker\_0: Okay.

Speaker speaker\_1: I just wanted to get all that figured out.

Speaker speaker\_0: Um, so at the moment, I wouldn't be able to enroll you either way. We would have to get that information and most likely a eligibility review would have to be done. But as right- as of right now, as of today, I can't enroll you into any of the plans.

Speaker speaker\_1: Could I still ask you a question about one, just so...

Speaker speaker\_0: Y-... What is your question? Yes, ma'am.

Speaker speaker\_1: What's the behavioral health deduction for?

Speaker speaker\_0: I'm sorry?

Speaker speaker\_1: What's the behavioral health deduction for?

Speaker speaker\_0: You mean the plan? 'Cause you don't have any active coverage.

Speaker speaker\_1: I know. I... Well, I was... It says that once I'm employed through ManCan that I can get, uh...

Speaker speaker\_0: Behavioral health? Yeah.

Speaker speaker\_1: ... coverages within 30 days.

Speaker speaker\_0: Correct. Um, so for be-... So, are you asking me, like, what behavioral health covers?

Speaker speaker\_1: Yeah. What, what does that cover?

Speaker speaker\_0: So, it's only virtual though, so it's not face-to-face. It's only, um, virtual behavioral health counseling, which, um, counselors work with members to identify specific issues and the next steps to address them, eliminating the guesswork of who to see in case they need additional services, when to view substance abuse, relationship issues, depression, stress and anxiety.... death of a loved one, parenting issues. Seasonal available via telephone or video. Virtual behavior health counseling. So it's only, um, via telephone or video, um, so it's only like health counseling, but virtual only.

Speaker speaker\_1: What if you get that done at the doctor's office?

Speaker speaker\_0: So, it's only virtual, like I said. So that wouldn't be covered.

Speaker speaker\_1: Yeah. Okay. Well, if I get to the doctor's office, and then I get my counseling on the computer, then what?

Speaker speaker\_0: So, I'm pretty sure you would have to... I can, okay, hold on one second. Let me see if that's the same number. So, I'm pretty sure, first you would have to make sure that that's even covered, um, through that s- office, 'cause like I said, it's only virtual. So, I wouldn't be sure if that's covered or not, 'cause it's not being specific in the benefit guide. But it does give me a contact number that you could call.

Speaker speaker\_1: Okay, what is that?

Speaker speaker\_0: ... for those, for those services. It's 888-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... 507-0435.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So, I would call that number and ask, just 'cause on the benefit guide, it's not being specific with telling me if that's something that would be covered if you were to do that. So, it's better to stay safe than... Just to be on the safe side.

Speaker speaker\_1: Okay. Um, one second. Okay. So, and what are you talking about that I, I can't be a... Like, I can be, I can enroll then in benefits once I start working there, right?

Speaker speaker\_0: So, yeah. So, once you get your first check, you get 30 days from the day that you receive your first check to call and enroll, um. So, since you haven't received that, and you're still showing up as a old hire, I only have your old hire dates. And it's saying that at the moment, you're not eligible.

Speaker speaker\_1: Okay. But the 130 bills

Speaker speaker\_0: ... So, once... So, once you get that fir- once you get that first check, I would call us to see if we got that information. If we still didn't receive it, most likely they will do a agil- agilability review just to make sure that you are eligible for enrollment. But right now, wouldn't be able to, um, select any plans for you.

Speaker speaker\_1: Yeah. I, I know. That's fine. I was just trying to get it all straightened out before I would even consider getting it.

Speaker speaker\_0: Okay.

Speaker speaker\_1: I just wanna... Um.

Speaker speaker\_0: Yep.

Speaker speaker\_1: And then also, uh, there's one question that I'm, I'm getting hung up on. Is the VIP... It says that you can choose your provider.

Speaker speaker\_0: Yes. So with the VIPs, you're not, um... You don't specifically only gotta use their preferred providers. It doesn't require you to stay within the network. So the two VIPs don't require you to only use their clinics. You could go outside of a network and still be covered as long as that provider, um, takes that insurance.

Speaker speaker\_1: Oh, yeah. That would have... Okay.

Speaker speaker\_0: The only one that requires you...

Speaker speaker\_1: Let me write this down.

Speaker speaker\_0: The only one that requires you to stay within the network would be the Stay Healthy ME/C. That one, you do have to use only their clinics and them, um, doctors. The two VIPs, you don't really have to. You can be outside of the network and still be covered, um, as long as they take that insurance, of course.

Speaker speaker\_1: Okay. I think that's all my questions for now.

Speaker speaker\_0: Okay. Have a nice day, ma'am.

Speaker speaker\_1: You too. Thanks.