

Transcript: Estefania

Acevedo-6502049184006144-4559443831078912

Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, Stephanie. I was just... I just received a call from my doctor and, um, they mentioned that, um, you all don't cover, um, the... I guess the mental health piece of things, and so I was calling to get some clarity on what I signed up for. Okay. Yeah. If that's all right. Um, what staffing agency do you work for? Um, Priority Personnel. Uh, is it Partners Personnel? Hmm. Priority Personnel. Oh, they're Hamilton Reicher. Sorry. Okay. And then what are the last four of your Social? 5627. And your first and last name? Sara Lane. For security purposes, could you verify your address and date of birth? 519 Gooda Drive, New Braunfels, Texas 78130, 22084. Okay. 210-414-1662 is your phone number? That's... Yep, that's correct. And then I have your first name period 84 @gmail.com. Is that up to date? That's not correct, mm-mm. It's not? Okay. Let me- I think that's not my email. ... check it out. Give me one second. What's your correct email address? Um, the first part's right. So Sara.84. Uh-huh. But it's @... It's @me, M-E.,com, not gmail. Right. Okay, thank you. All right. Thank you. Nope. All right. So let's see. Okay. So it looks like you have the virtual primary care, dental, short-term, vision, behavior health, and then the NEC Enhance. Um, when it comes to your v- behavioral health, I know that's virtual, um, counseling. Give me one second. Let me pull up your benefit guide real quick. So for your behavior health, benefits provided by Benefits in a Card, virtual behavioral health counseling. So it's only virtual. What was the question? Is it counseling or is it... Yeah, so that's why I'm confused because she's, she's a specialist. She's... It's not... I'm not seeing a counselor, I'm seeing a psychiatrist for ADHD medication. Oh. Yeah. Like care. So... Gotcha. Yeah, so this is virtual behavior health counseling for like substance abuse, relationship issues, depression, um, stress and anxiety, death of a loved one, or parenting issues. Okay. So she- And- ... would not fall under, under, under a specialist? Um, I wouldn't be, um, 100% sure. I would actually have to provide you this number, um, which is the supported services, and they would actually let you know if it's not or if it is, but I don't think it is. But I would just call this number just, just in case. Okay. Yeah. Okay. Give me one second. Let me pull it up. Um, thank you for- Okay. Are you ready for that number? Yes. It's 888-507-0435. Okay. Thank you. And then it also says counseling, counseling service included. So it does sound like it's only counseling. Um, it says no copay or fee, session available via telephone or video, crisis support, um, 100% follow-up with original counselor. Um, I would definitely call that number just to be sure. What number is this for? This is for the virtual, the virtual behavioral health? Y- Yes, ma'am. So I, I know that it's not covered under that because that's not what I saw her for. So I guess I want to understand if, if she would fall under a specialist because she's a psychiatrist, not a psychologist. She's a medical doctor. Okay. Yeah. So that, that's the number that's provided to me for, um, the virtual behavioral health questions. So- That's how we met over the answer. Yeah. So I wouldn't have questions... I wouldn't have questions

for them. I would have questions for whomever I would talk to for, like, the StayHealthy. But I... Isn't the StayHealthy Advanced or Enhanced that I, that I signed up for? You did sign... Yeah. Um, but it's two different, um... 'Cause you signed up for different plans. You have the virtual primary care, dental, short-term disability, vision, behavior health, which is a \$1.38, and then your NEC Enhance, which is your preventative plan- Mm-hmm. ... as well as your hospital indemnity. So is it- Right. ... regarding your medical plan or is it regarding behavioral health? So like I said, she's... She wouldn't be covered under, under the behavioral health because that's for... That's not what I see her for. I see her for ADHD medication. Gotcha. Okay. So you want to know- She's a psychiatrist. She's a medical doctor. Okay. So I need to talk to somebody regarding the StayHealthy NEC Enhanced plan. Okay. So with the NEC Enhance, you have two different carriers. Since it covers your preventative side as well as your hospital indemnity, for your preventative side, um, you would have to call 90 Degrees. And for your- Mm-hmm. ... hospital indemnity, you would actually have to call APL. So I would actually call both of those numbers to see if she's more within the preventative or considered more under the hospital indemnity. And I can give you those numbers so I would just disregard the last number I just gave you 'cause I thought it had to do with regarding your neighbor health. Okay. What's the... Sir, what's 90 degrees? 90 degrees is for your preventative side of the MEC Enhance and then that phone number is 800-833-4296 option number one. Again, 800-833-4296 option one. That's for your preventative side of the MEC Enhance which is considered like a physical, some vaccines, some cancer screening, STD screening, even counseling. And then for your hospital indemnity side of it, it would be APL which stands for American Public Life and then that phone number is 800-256-8606. Um, just keep in mind that with the MEC Enhance, you do have to stay within network. Okay? Um, the hospital, the APL is 800-256-8606? Correct. Mm-hmm. Okay. Um, whenever I signed up, uh, they said they were gonna email me some cards that don't get mailed to me and I, I think I now know why I didn't get them 'cause the email address is wrong. Could you send me a copy of the cards? Yeah. That I wouldn't, or received by mail? Okay. Y- yeah. Is it the... Do you just want me to go ahead and send dental, vision and then... I'm gonna just send them all, okay? To your email file. Yeah. That's awesome. Okay. And then- Perfect. Um, just- Sarah@aidformeary.com? Yes, ma'am. Mm-kmm. And then, um, just keep in mind, like I said earlier, with the plan that you have, you do have to stay within network, okay? So you would have to contact that... Uh, well, I'll send it in the email. You'll see- you'll see it. It's the four- Okay. ... number that ends in 1403 to find the providers that take that. But to find out if that service is something that they cover, I would call those, both of those carriers 'cause I'm not sure if that's considered more preventative or hospital indemnity. So I would just call both of them and they'll let you know. Okay. Thank you. Okay. You're welcome. And then, um, I was gonna ask you, did you wanna hold real quick just to make sure that you did get your cards whenever I send them? Sure. Okay. Sure. Okay. I'll be right back. I'm gonna go ahead and get that ready real quick. Okay. Okay. Thank you for holding. I went ahead and emailed that, um, to you. Do you mind verifying that you received it? Yeah, I'm looking right now. I received it. Thank you very much. You're welcome. And then, I was just called those two carriers to see what they tell you, okay? 'Cause like I said, you do have two carriers, um, one for your preventative and the other one for your hospital indemnity under the MEC Enhanced, so with 90 Degrees and APL. And then to find the providers, you would- Okay. ... just call that number that ends in 1403, um, for that plan. Okay. Thank you very much for your help. Okay. 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, Stephanie. I was just... I just received a call from my doctor and, um, they mentioned that, um, you all don't cover, um, the... I guess the mental health piece of things, and so I was calling to get some clarity on what I signed up for.

Speaker speaker_0: Okay. Yeah.

Speaker speaker_1: If that's all right.

Speaker speaker_0: Um, what staffing agency do you work for?

Speaker speaker_1: Um, Priority Personnel.

Speaker speaker_0: Uh, is it Partners Personnel?

Speaker speaker_1: Hmm. Priority Personnel. Oh, they're Hamilton Reicher. Sorry.

Speaker speaker_0: Okay. And then what are the last four of your Social?

Speaker speaker_1: 5627.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Sara Lane.

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

Speaker speaker_1: 519 Gooda Drive, New Braunfels, Texas 78130, 22084.

Speaker speaker_0: Okay. 210-414-1662 is your phone number?

Speaker speaker_1: That's... Yep, that's correct.

Speaker speaker_0: And then I have your first name period 84 @gmail.com. Is that up to date?

Speaker speaker_1: That's not correct, mm-mm.

Speaker speaker_0: It's not? Okay. Let me-

Speaker speaker_1: I think that's not my email.

Speaker speaker_0: ... check it out. Give me one second. What's your correct email address?

Speaker speaker_1: Um, the first part's right. So Sara.84.

Speaker speaker_0: Uh-huh.

Speaker speaker_1: But it's @... It's @me, M-E,.com, not gmail.

Speaker speaker_0: Right. Okay, thank you. All right. Thank you.

Speaker speaker_1: Nope.

Speaker speaker_0: All right. So let's see. Okay. So it looks like you have the virtual primary care, dental, short-term, vision, behavior health, and then the NEC Enhance. Um, when it comes to your v- behavioral health, I know that's virtual, um, counseling. Give me one second. Let me pull up your benefit guide real quick. So for your behavior health, benefits provided by Benefits in a Card, virtual behavioral health counseling. So it's only virtual. What was the question?

Speaker speaker_1: Is it counseling or is it... Yeah, so that's why I'm confused because she's, she's a specialist. She's... It's not... I'm not seeing a counselor, I'm seeing a psychiatrist for ADHD medication.

Speaker speaker_0: Oh. Yeah.

Speaker speaker_1: Like care.

Speaker speaker_0: So... Gotcha. Yeah, so this is virtual behavior health counseling for like substance abuse, relationship issues, depression, um, stress and anxiety, death of a loved one, or parenting issues.

Speaker speaker_1: Okay. So she-

Speaker speaker_0: And-

Speaker speaker_1: ... would not fall under, under, under a specialist?

Speaker speaker_0: Um, I wouldn't be, um, 100% sure. I would actually have to provide you this number, um, which is the supported services, and they would actually let you know if it's not or if it is, but I don't think it is. But I would just call this number just, just in case.

Speaker speaker_1: Okay.

Speaker speaker_0: Yeah. Okay. Give me one second. Let me pull it up.

Speaker speaker_2: Um, thank you for-

Speaker speaker_0: Okay. Are you ready for that number?

Speaker speaker_1: Yes.

Speaker speaker_0: It's 888-507-0435.

Speaker speaker_1: Okay. Thank you.

Speaker speaker_0: And then it also says counseling, counseling service included. So it does sound like it's only counseling. Um, it says no copay or fee, session available via telephone or video, crisis support, um, 100% follow-up with original counselor. Um, I would definitely call that number just to be sure.

Speaker speaker_1: What number is this for? This is for the virtual, the virtual behavioral health?

Speaker speaker_0: Y- Yes, ma'am.

Speaker speaker_1: So I, I know that it's not covered under that because that's not what I saw her for. So I guess I want to understand if, if she would fall under a specialist because she's a psychiatrist, not a psychologist. She's a medical doctor.

Speaker speaker_0: Okay. Yeah. So that, that's the number that's provided to me for, um, the virtual behavioral health questions.

Speaker speaker_1: So-

Speaker speaker_0: That's how we met over the answer.

Speaker speaker_1: Yeah. So I wouldn't have questions... I wouldn't have questions for them. I would have questions for whomever I would talk to for, like, the StayHealthy. But I... Isn't the StayHealthy Advanced or Enhanced that I, that I signed up for?

Speaker speaker_0: You did sign... Yeah. Um, but it's two different, um... 'Cause you signed up for different plans. You have the virtual primary care, dental, short-term disability, vision, behavior health, which is a \$1.38, and then your NEC Enhance, which is your preventative plan-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... as well as your hospital indemnity. So is it-

Speaker speaker_1: Right.

Speaker speaker_0: ... regarding your medical plan or is it regarding behavioral health?

Speaker speaker_1: So like I said, she's... She wouldn't be covered under, under the behavioral health because that's for... That's not what I see her for. I see her for ADHD medication.

Speaker speaker_0: Gotcha. Okay. So you want to know-

Speaker speaker_1: She's a psychiatrist. She's a medical doctor.

Speaker speaker_0: Okay.

Speaker speaker_1: So I need to talk to somebody regarding the StayHealthy NEC Enhanced plan.

Speaker speaker_0: Okay. So with the NEC Enhance, you have two different carriers. Since it covers your preventative side as well as your hospital indemnity, for your preventative side, um, you would have to call 90 Degrees. And for your-

Speaker speaker_3: Mm-hmm.

Speaker speaker_0: ... hospital indemnity, you would actually have to call APL. So I would actually call both of those numbers to see if she's more within the preventative or considered more under the hospital indemnity. And I can give you those numbers so I would just disregard the last number I just gave you 'cause I thought it had to do with regarding your neighbor health.

Speaker speaker_3: Okay. What's the... Sir, what's 90 degrees?

Speaker speaker_0: 90 degrees is for your preventative side of the MEC Enhance and then that phone number is 800-833-4296 option number one. Again, 800-833-4296 option one. That's for your preventative side of the MEC Enhance which is considered like a physical, some vaccines, some cancer screening, STD screening, even counseling. And then for your hospital indemnity side of it, it would be APL which stands for American Public Life and then that phone number is 800-256-8606. Um, just keep in mind that with the MEC Enhance, you do have to stay within network. Okay?

Speaker speaker_3: Um, the hospital, the APL is 800-256-8606?

Speaker speaker_0: Correct. Mm-hmm.

Speaker speaker_3: Okay. Um, whenever I signed up, uh, they said they were gonna email me some cards that don't get mailed to me and I, I think I now know why I didn't get them 'cause the email address is wrong. Could you send me a copy of the cards?

Speaker speaker_0: Yeah.

Speaker speaker_3: That I wouldn't, or received by mail? Okay.

Speaker speaker_0: Y- yeah. Is it the... Do you just want me to go ahead and send dental, vision and then... I'm gonna just send them all, okay? To your email file.

Speaker speaker_3: Yeah. That's awesome. Okay.

Speaker speaker_0: And then-

Speaker speaker_3: Perfect.

Speaker speaker_0: Um, just-

Speaker speaker_3: Sarah@aidformeary.com?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_3: Mm-kmm.

Speaker speaker_0: And then, um, just keep in mind, like I said earlier, with the plan that you have, you do have to stay within network, okay? So you would have to contact that... Uh, well, I'll send it in the email. You'll see- you'll see it. It's the four-

Speaker speaker_3: Okay.

Speaker speaker_0: ... number that ends in 1403 to find the providers that take that. But to find out if that service is something that they cover, I would call those, both of those carriers

'cause I'm not sure if that's considered more preventative or hospital indemnity. So I would just call both of them and they'll let you know.

Speaker speaker_3: Okay. Thank you.

Speaker speaker_0: Okay. You're welcome. And then, um, I was gonna ask you, did you wanna hold real quick just to make sure that you did get your cards whenever I send them?

Speaker speaker_3: Sure.

Speaker speaker_0: Okay.

Speaker speaker_3: Sure. Okay.

Speaker speaker_0: I'll be right back. I'm gonna go ahead and get that ready real quick.

Speaker speaker_3: Okay.

Speaker speaker_0: Okay. Thank you for holding. I went ahead and emailed that, um, to you. Do you mind verifying that you received it?

Speaker speaker_4: Yeah, I'm looking right now. I received it. Thank you very much.

Speaker speaker_0: You're welcome. And then, I was just called those two carriers to see what they tell you, okay? 'Cause like I said, you do have two carriers, um, one for your preventative and the other one for your hospital indemnity under the MEC Enhanced, so with 90 Degrees and APL. And then to find the providers, you would-

Speaker speaker_4: Okay.

Speaker speaker_0: ... just call that number that ends in 1403, um, for that plan.

Speaker speaker_4: Okay. Thank you very much for your help.

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

Speaker speaker_4: You too.