

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded- Hello? ... for quality assurance purposes. Hello? Hey, good afternoon. I'm calling from Benefits in a Card on behalf of Clinical's, um, staffing agency. Staffing agency? Yes. Mm-hmm. Yes. Um, so I'm calling regarding, uh, your coverage we spoke this morning. Okay. So, I just got information from the main office. So it looks like we haven't received pay files for two weeks for that staffing agency, but they did verify that you do have c- coverage, dental coverage. So, they did inform me that you're welcome to go to your appointment. Okay. Um, and your dentist is welcome to s-send out a claim to APL. APL? Yes. That's the carrier. Now, is there, is it, um, 'cause we're at the appointment now and they, um- Mm-hmm. ... they charged us a \$50 co-pay. Is that typical? 'Cause I don't remember paying a co-pay when I went to the dentist with my son. Ooh. Give me one second. Let me verify. Okay. What is your visit for? Um, it's just a, um, a r- a routine, um, a routine... Sorry. It s- it's his initial visit though, but it's like a routine dental visit. Okay, give me one second. So, 'cause they didn't question us about the insurance. All they said is... 'Cause they asked us before we came in to send us a copy of the, a picture of the insurance card, and we did, and they're like, "Okay. See you at, at 2:00." And, um, and they didn't say anything about... They int- they questioned the insurance. They just said we have a \$50 co-pay. Are they still... Should they file a claim still? Well, for your d-... You, you can. So for your preventative visit- Yeah. ... that's covered at 100%. That would be like if you're- Yeah. ... like, you're cleansing. Then something basic, that would be- Yeah. ... only covered by 80%. And then a basic restorative- So basic? Yeah. So- I'm sorry. Go ahead. I'm sorry. So, something basic is covered at 80%. Oh. Basic restorative's, probably that's why you had to pay that \$50 co-pay. Oh. And then some... A basic restorative is also only covered at 80%. X-rays are also only covered at 80%. And then your annual maximum is, uh, \$750. And I know for your d- um, dental plan, there is a one-time deductible. If you get the individual plan, it would only be a \$50, but if you were to do the family plan, it's of \$150. Okay. Um, I just... Uh, we're here. We paid a \$50 deductible, or I mean a co-pay, and I guess we're good? Or do I, do we need to file anything, or just wait 'til they... Well, if anything, um, like I said, you're welcome to contact the carrier and do a claim. A carrier? What, what carrier? Of the dental plan. APL? Yeah. American Public Life and then if- And who does the... Okay. Uh, the claims? They do them. Okay. Oh, the dentist? Yes. Uh, that would be... Let's see what plans you have. Give me one second. Sorry, my computer's slow. So, for your dental and your NEC Enhance, for your hospital indemnity side, that would be American Public Life. Yeah. Then for your NEC Enhance for your preventative side, that would be with 90 degrees. And then vision, it's also a different carrier, which would be Medical Life. Okay. I don't think... We didn't... I don't have a separate vision, do I? Or do, do I... I'm not... Am I paying separately? Let me, uh, uh... So for your dental, it's \$15.47. I mean, the vision division. Yeah, vision is \$7.05. So we

do have a, a separate vision? Yes. And then NEC Enhance would be \$101 with 22 cents, for a total of 1.22. What does that mean?... for him. What does MEC stand for? What is that? Is that dental or a division or what is- what is that exactly? MEC, so MEC Enhanced is your medical plan. That's the one that- Oh. ... covers like one physical visit a year, some vaccinations, some STs. Hmm. Okay. Cancer screenings, um, your doctor visits if you get sick, hospital visits if you get injured, emergency room and surgeries. Okay. Okay. That's the main thing. Um, but regarding the \$50, it's probably because, um, it's probably because it's either covered only at 80%. Probably that's why you had to pay those \$50, but if you- Okay. ... do get a bigger bill, like I said, your doc, your, I'm sorry, your dentist is welcome to send out a claim on American Public Life. Okay. Because you do have coverage for dental. Okay, um, let's back up for a second because you said the MEC does cover like, like, ER visits and like urgent care? Yes, urgent care- Oh. ... emergency room and some surgeries. Um... Okay. What percent? And if you ever... Oh, let me check. Give me one second. And if you ever have questions regarding- Yeah. ... like if a certain service is covered or not, who you typically, um, can contact is the carriers and they'll tell you if that service would be covered or not. Because there are certain things that they cover insurance. It's just so confusing because I, I deal with the agency insurance, like the, um, benefits and the card. Card. I just, there's so many different, like, then there's dental and then there's vision. I mean, there's just... It's hard to keep up with, honestly. And, um, yeah. So... So, for your MEC Enhanced, the- Right. ... urgent care visits are limited to, limited to four visits annually per person or- Uh-huh. ... ten per family. Okay. And then you do have to stay within the network with your MEC Enhanced Plan to be covered. Okay. And it looks like they require a co-pay of \$60. Okay. Per visit. Okay. All right. Well, okay, that's good to know. My husband was like, "We're not going to be covered if we have, if there's any injuries," but technically, we do have like a urgent care ER coverage, right? That's with MEC? Yes, ma'am. Okay. Mm-hmm. Good to know. Well, thank you so much for calling. I'll just get back to this appointment. Um, I was going to ask you, did you happen to send me the benefit guide? Um, because that benefit guide is going to break down the plan, the services that the plan covers. No, what we... It was... No. I had nothing and they're like, "Oh, just email." Um, I just, I don't... Is there something we can like physically have like in the mail that we can get? Or is like a... It's just an email? Because it was very hard just to navigate what, what was what, and it, we were trying to make sense of it and we'd made sense of, well, we thought we made sense of. I guess we're still not clear because my husband doesn't feel like he, we had, didn't know that we had ER. He's concerned, like, what if we have an accident or if our child has an accident. He didn't realize we had like coverage. Is there something that you can direct me to? So I can- And then... I can't like, um, send one but if you want, I can write down the plans that you have- Okay. ... on the PDF and then all you would have to do is open that PDF and it will tell you- Okay. Because with the MEC Enhanced Plan that you have, it does have its, um, like limited times that you can go, like for urgent care. Mm-hmm. It says ten per family annually. Yeah. Okay, okay. So if you want, I can send you that and I'll write down- Yeah. ... the three plans that you have. Okay. So that it's not confusing. That's good. Okay. And like I said, um, if for some reason you get, you do get billed like a higher amount at your dental appointment today- Yeah. ... the dentist can send out a claim to the carrier. Okay. Which is APL. I don't know if you have that phone number. I can provide it to you, just in case. Yeah. If you can, if you can just send an email. I can. So going forward, since this preventative when we're doing every six months with him, it should be

covered 100%, is that correct? So the... You have the MEC Enhanced, that's the only plan that has both your preventative benefits as well as your hospital Okay. ... indemnity. Okay. So I have those benefits. But not the dental? No. The dental is not- Okay. That's separate and that's why- Ah. ... you need to pay a separate deduction for that. Got it. Dental plan, which is only \$16.47. Okay. Okay. All righty. Thank you so much. You're welcome. That was a lot of information. You're welcome. And I will be sending you that email as well, okay? Okay. Okay, thank you. Thank you. Have a nice day. Um, thank you. You too. Happy New Year. Happy New Year. Okay. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded-

Speaker speaker_1: Hello?

Speaker speaker_0: ... for quality assurance purposes.

Speaker speaker_1: Hello?

Speaker speaker_2: Hey, good afternoon. I'm calling from Benefits in a Card on behalf of Clinical's, um, staffing agency.

Speaker speaker_1: Staffing agency? Yes. Mm-hmm. Yes.

Speaker speaker_2: Um, so I'm calling regarding, uh, your coverage we spoke this morning. Okay. So, I just got information from the main office. So it looks like we haven't received pay files for two weeks for that staffing agency, but they did verify that you do have c- coverage, dental coverage. So, they did inform me that you're welcome to go to your appointment.

Speaker speaker_1: Okay.

Speaker speaker_2: Um, and your dentist is welcome to s-send out a claim to APL.

Speaker speaker_1: APL?

Speaker speaker_2: Yes. That's the carrier.

Speaker speaker_1: Now, is there, is it, um, 'cause we're at the appointment now and they, um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... they charged us a \$50 co-pay. Is that typical? 'Cause I don't remember paying a co-pay when I went to the dentist with my son.

Speaker speaker_2: Ooh. Give me one second. Let me verify.

Speaker speaker_1: Okay.

Speaker speaker_2: What is your visit for?

Speaker speaker_1: Um, it's just a, um, a r- a routine, um, a routine... Sorry. It s- it's his initial visit though, but it's like a routine dental visit.

Speaker speaker_2: Okay, give me one second.

Speaker speaker_1: So, 'cause they didn't question us about the insurance. All they said is... 'Cause they asked us before we came in to send us a copy of the, a picture of the insurance card, and we did, and they're like, "Okay. See you at, at 2:00." And, um, and they didn't say anything about... They int- they questioned the insurance. They just said we have a \$50 co-pay. Are they still... Should they file a claim still?

Speaker speaker_2: Well, for your d-... You, you can. So for your preventative visit-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... that's covered at 100%. That would be like if you're-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... like, you're cleansing. Then something basic, that would be-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... only covered by 80%. And then a basic restorative-

Speaker speaker_1: So basic?

Speaker speaker_2: Yeah. So-

Speaker speaker_1: I'm sorry. Go ahead. I'm sorry.

Speaker speaker_2: So, something basic is covered at 80%.

Speaker speaker_1: Oh.

Speaker speaker_2: Basic restorative's, probably that's why you had to pay that \$50 co-pay.

Speaker speaker_1: Oh.

Speaker speaker_2: And then some... A basic restorative is also only covered at 80%. X-rays are also only covered at 80%. And then your annual maximum is, uh, \$750. And I know for your d- um, dental plan, there is a one-time deductible. If you get the individual plan, it would only be a \$50, but if you were to do the family plan, it's of \$150.

Speaker speaker_1: Okay. Um, I just... Uh, we're here. We paid a \$50 deductible, or I mean a co-pay, and I guess we're good? Or do I, do we need to file anything, or just wait 'til they...

Speaker speaker_2: Well, if anything, um, like I said, you're welcome to contact the carrier and do a claim.

Speaker speaker_1: A carrier? What, what carrier?

Speaker speaker_2: Of the dental plan.

Speaker speaker_1: APL?

Speaker speaker_2: Yeah. American Public Life and then if-

Speaker speaker_1: And who does the... Okay.

Speaker speaker_2: Uh, the claims? They do them.

Speaker speaker_1: Okay. Oh, the dentist?

Speaker speaker_2: Yes. Uh, that would be... Let's see what plans you have. Give me one second. Sorry, my computer's slow. So, for your dental and your NEC Enhance, for your hospital indemnity side, that would be American Public Life.

Speaker speaker_1: Yeah.

Speaker speaker_2: Then for your NEC Enhance for your preventative side, that would be with 90 degrees. And then vision, it's also a different carrier, which would be Medical Life.

Speaker speaker_1: Okay. I don't think... We didn't... I don't have a separate vision, do I? Or do, do I... I'm not... Am I paying separately? Let me, uh, uh...

Speaker speaker_2: So for your dental, it's \$15.47.

Speaker speaker_1: I mean, the vision division.

Speaker speaker_2: Yeah, vision is \$7.05.

Speaker speaker_1: So we do have a, a separate vision?

Speaker speaker_2: Yes. And then NEC Enhance would be \$101 with 22 cents, for a total of 1.22.

Speaker speaker_1: What does that mean?

Speaker speaker_2: ... for him.

Speaker speaker_1: What does MEC stand for? What is that? Is that dental or a division or what is- what is that exactly?

Speaker speaker_2: MEC, so MEC Enhanced is your medical plan. That's the one that-

Speaker speaker_1: Oh.

Speaker speaker_2: ... covers like one physical visit a year, some vaccinations, some STs.

Speaker speaker_1: Hmm. Okay.

Speaker speaker_2: Cancer screenings, um, your doctor visits if you get sick, hospital visits if you get injured, emergency room and surgeries.

Speaker speaker_1: Okay. Okay.

Speaker speaker_2: That's the main thing. Um, but regarding the \$50, it's probably because, um, it's probably because it's either covered only at 80%. Probably that's why you had to pay

those \$50, but if you-

Speaker speaker_1: Okay.

Speaker speaker_2: ... do get a bigger bill, like I said, your doc, your, I'm sorry, your dentist is welcome to send out a claim on American Public Life.

Speaker speaker_1: Okay.

Speaker speaker_2: Because you do have coverage for dental.

Speaker speaker_1: Okay, um, let's back up for a second because you said the MEC does cover like, like, ER visits and like urgent care?

Speaker speaker_2: Yes, urgent care-

Speaker speaker_1: Oh.

Speaker speaker_2: ... emergency room and some surgeries. Um...

Speaker speaker_1: Okay. What percent?

Speaker speaker_2: And if you ever... Oh, let me check. Give me one second. And if you ever have questions regarding-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... like if a certain service is covered or not, who you typically, um, can contact is the carriers and they'll tell you if that service would be covered or not. Because there are certain things that they cover insurance.

Speaker speaker_1: It's just so confusing because I, I deal with the agency insurance, like the, um, benefits and the card.

Speaker speaker_2: Card.

Speaker speaker_1: I just, there's so many different, like, then there's dental and then there's vision. I mean, there's just... It's hard to keep up with, honestly. And, um, yeah. So...

Speaker speaker_2: So, for your MEC Enhanced, the-

Speaker speaker_1: Right.

Speaker speaker_2: ... urgent care visits are limited to, limited to four visits annually per person or-

Speaker speaker_1: Uh-huh.

Speaker speaker_2: ... ten per family.

Speaker speaker_1: Okay.

Speaker speaker_2: And then you do have to stay within the network with your MEC Enhanced Plan to be covered.

Speaker speaker_1: Okay.

Speaker speaker_2: And it looks like they require a co-pay of \$60.

Speaker speaker_1: Okay.

Speaker speaker_2: Per visit.

Speaker speaker_1: Okay. All right. Well, okay, that's good to know. My husband was like, "We're not going to be covered if we have, if there's any injuries," but technically, we do have like a urgent care ER coverage, right? That's with MEC?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Good to know. Well, thank you so much for calling. I'll just get back to this appointment.

Speaker speaker_2: Um, I was going to ask you, did you happen to send me the benefit guide? Um, because that benefit guide is going to break down the plan, the services that the plan covers.

Speaker speaker_1: No, what we... It was... No. I had nothing and they're like, "Oh, just email." Um, I just, I don't... Is there something we can like physically have like in the mail that we can get? Or is like a... It's just an email? Because it was very hard just to navigate what, what was what, and it, we were trying to make sense of it and we'd made sense of, well, we thought we made sense of. I guess we're still not clear because my husband doesn't feel like he, we had, didn't know that we had ER. He's concerned, like, what if we have an accident or if our child has an accident. He didn't realize we had like coverage. Is there something that you can direct me to?

Speaker speaker_2: So I can-

Speaker speaker_1: And then...

Speaker speaker_2: I can't like, um, send one but if you want, I can write down the plans that you have-

Speaker speaker_1: Okay.

Speaker speaker_2: ... on the PDF and then all you would have to do is open that PDF and it will tell you-

Speaker speaker_1: Okay.

Speaker speaker_2: Because with the MEC Enhanced Plan that you have, it does have its, um, like limited times that you can go, like for urgent care.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: It says ten per family annually.

Speaker speaker_1: Yeah. Okay, okay.

Speaker speaker_2: So if you want, I can send you that and I'll write down-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... the three plans that you have.

Speaker speaker_1: Okay.

Speaker speaker_2: So that it's not confusing.

Speaker speaker_1: That's good. Okay.

Speaker speaker_2: And like I said, um, if for some reason you get, you do get billed like a higher amount at your dental appointment today-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... the dentist can send out a claim to the carrier.

Speaker speaker_1: Okay.

Speaker speaker_2: Which is APL. I don't know if you have that phone number. I can provide it to you, just in case.

Speaker speaker_1: Yeah. If you can, if you can just send an email.

Speaker speaker_2: I can.

Speaker speaker_1: So going forward, since this preventative when we're doing every six months with him, it should be covered 100%, is that correct?

Speaker speaker_2: So the... You have the MEC Enhanced, that's the only plan that has both your preventative benefits as well as your hospital

Speaker speaker_3: Okay.

Speaker speaker_2: ... indemnity.

Speaker speaker_3: Okay.

Speaker speaker_2: So I have those benefits.

Speaker speaker_3: But not the dental?

Speaker speaker_2: No.

Speaker speaker_3: The dental is not- Okay.

Speaker speaker_2: That's separate and that's why-

Speaker speaker_3: Ah.

Speaker speaker_2: ... you need to pay a separate deduction for that.

Speaker speaker_3: Got it.

Speaker speaker_2: Dental plan, which is only \$16.47.

Speaker speaker_3: Okay. Okay. All righty. Thank you so much.

Speaker speaker_2: You're welcome.

Speaker speaker_3: That was a lot of information.

Speaker speaker_2: You're welcome. And I will be sending you that email as well, okay?

Speaker speaker_3: Okay. Okay, thank you.

Speaker speaker_2: Thank you. Have a nice day.

Speaker speaker_3: Um, thank you. You too. Happy New Year.

Speaker speaker_2: Happy New Year.

Speaker speaker_3: Okay. Bye.