

Transcript: Franchesca

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Full Transcript

Thank you for calling Benefits in a Car, America. How can I assist you today? Hi. Hey, um, hey, um, I was calling to see, um, to get more information on the insurance that I have. Okay, let's take a look at your policy. What staffing company do you work with? Um, MAU. And what are the last four of the social? 5674. And what will be the last name? Washington. There we go. Could you verify your mailing address and date of birth, please? 10304 Taft Way, 29650, and my date of birth was, uh, 10-31-1989. I have as contact, 6, I mean, 864, sorry, 770-5399. Yes, ma'am. And we have your email down as first and last name at yahoo.com. Yes, ma'am. So it shows that currently you're enrolled in Insurplus for medical hospital indemnity, Stay Healthy NEC for medical preventative, dental, their life insurance, which is Term Life, vision, critical illness, group accident, behavioral health, which is virtual therapy, and ID expert, which is an identity theft protection. And all of those plans were for yourself and a spouse. So- Okay, so my wife has a question. Um, hold on, hold on. Um, for the medical, I know it says preventative care. Are we able to go to, like, a primary care physician with that? And get, like go to the doctor, like going to the doctor for an actual thing? Or is it... I don't, I don't quite understand what's, what we can do and can't do. Sure thing, ma'am. So that preventative plan does have a network requirement. You want to make sure that the doctors you're going to are within that specific list so that these services can be covered for. And specifically speaking, what you'll be co- getting covered with this plan is your annual physical, which is a preventative examination, your preventative screenings like your blood pressure, your iron deficiency. The counselings are preventative for a healthy diet or avoiding any of the exposures from the sun, along with your preventative immunizations, um, the influenza, the tetanus, varicella or pertussis. And lastly, it covers preventative generic prescriptions. Okay, so if I need, if I go to get my physical and it comes back that I need to take some medication for something, am I able to go get that med... I'm just, I just don't know what... It don't sound like it covers too much of anything. So with that specific plan, it's only going to cover preventative prescriptions that are generic, which usually fall such as aspirin, statins, breast cancer preventative, folic acids, the approved contraceptives methods, sorry. Um, however, let's say for example you do get that physical and there's medications that you have to take that are not preventative or generic. That will be where the other plan, that Insurplus, will kick in with the Pharmavel carrier. With that plan, your prescription coverage has three tier systems of 10, 20 or 30 for your generic. Depending on where that prescription falls is what you pay out of pocket, and then they will provide you a discount for non-generic prescriptions. Okay. Is there a way that you could send us a list of providers for our area? Unfortunately, we do not have access to that list. The multi-plan network department does. I can send you their phone number along with their website, as well as for the other plans as well. Yeah, that phone number doesn't work. I've called that phone number. I've tried to say a thousand

times to whatever it is they're asking. They say they can't understand or there's a problem or the automated thing is not working. We tried online. I just need to get over to them so I can know what I'm, what I need to do. Okay. So if you like, I can try to see if I can get a live person. But unfortunately, Benefits in a Car doesn't have access to that specific list. So let me know if we can- Okay, that's fine. A live person is fine. Okay. Bear with me one moment. Okay. I'm at the... My mom just called me on her way to school. And, uh, she wanted me to make sure that everything was covered up. I don't really understand what she's telling me to call the number for. . For what purpose? What do you mean, for what purpose? What happened? I didn't even know what was wrong with me. I had to have a physical done to get my nurse's appointment. They didn't, I didn't even know the physical was preventive care. They didn't, they didn't even tell me that. They just... And I went in for something else. Because I can't even, it's not right. Like, I know something, I know I, I need help because I am terrible at getting hurt. They don't want me two, three, two... They got my... What, Wednesday, they put two, three weeks off? No. They can't make me miss two weeks. I was the first in the class. We didn't do more than a week, that was three weeks ago. Three weeks? No, that's not right. Early care? Yeah, I can go to the early care if I got that in pocket. I don't think they charge, summer early care. I don't know what kind of early care is. Did you go to early care in school? No. Well, I didn't... Yeah. My, you know, everybody's different. You just can't start them all. You know, so... And then you have to go 90 what? Well, I mean, I had a copy because somebody started one and then they stopped. And that's, that's weird. Weird. Now, like I said, I don't understand. They don't even have to worry about it now. I'm just going to make you can't. That's what they do when you don't think about it. But you, you know, of course what you got information on and they can call you. So we could have seen that. They said that... See, they're not going to want to pay for you to go through it. They don't want to pay for a thing. They're not going to want to pay for no real insurance. I think it's just sad. How about me give it to them? Listen, if I hang up and call it in the early care and she don't, she called me back... You know, I'm just trying to get some sort of treatment or prescription. Just call back... No, like I said, South Carolina.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Car, America. How can I assist you today?

Speaker speaker_1: Hi.

Speaker speaker_2: Hey, um, hey, um, I was calling to see, um, to get more information on the insurance that I have.

Speaker speaker_0: Okay, let's take a look at your policy. What staffing company do you work with?

Speaker speaker_2: Um, MAU.

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

Speaker speaker_2: 5674.

Speaker speaker_0: And what will be the last name?

Speaker speaker_2: Washington.

Speaker speaker_0: There we go. Could you verify your mailing address and date of birth, please?

Speaker speaker_2: 10304 Taft Way, 29650, and my date of birth was, uh, 10-31-1989.

Speaker speaker_0: I have as contact, 6, I mean, 864, sorry, 770-5399.

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: And we have your email down as first and last name at yahoo.com.

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: So it shows that currently you're enrolled in Insurplus for medical hospital indemnity, Stay Healthy NEC for medical preventative, dental, their life insurance, which is Term Life, vision, critical illness, group accident, behavioral health, which is virtual therapy, and ID expert, which is an identity theft protection. And all of those plans were for yourself and a spouse. So-

Speaker speaker_2: Okay, so my wife has a question. Um, hold on, hold on.

Speaker speaker_1: Um, for the medical, I know it says preventative care. Are we able to go to, like, a primary care physician with that? And get, like go to the doctor, like going to the doctor for an actual thing? Or is it... I don't, I don't quite understand what's, what we can do and can't do.

Speaker speaker_0: Sure thing, ma'am. So that preventative plan does have a network requirement. You want to make sure that the doctors you're going to are within that specific list so that these services can be covered for. And specifically speaking, what you'll be co-getting covered with this plan is your annual physical, which is a preventative examination, your preventative screenings like your blood pressure, your iron deficiency. The counselings are preventative for a healthy diet or avoiding any of the exposures from the sun, along with your preventative immunizations, um, the influenza, the tetanus, varicella or pertussis. And lastly, it covers preventative generic prescriptions.

Speaker speaker_1: Okay, so if I need, if I go to get my physical and it comes back that I need to take some medication for something, am I able to go get that med... I'm just, I just don't know what... It don't sound like it covers too much of anything.

Speaker speaker_0: So with that specific plan, it's only going to cover preventative prescriptions that are generic, which usually fall such as aspirin, statins, breast cancer preventative, folic acids, the approved contraceptives methods, sorry. Um, however, let's say for example you do get that physical and there's medications that you have to take that are not preventative or generic. That will be where the other plan, that Insurplus, will kick in with the Pharmavel carrier. With that plan, your prescription coverage has three tier systems of 10,

20 or 30 for your generic. Depending on where that prescription falls is what you pay out of pocket, and then they will provide you a discount for non-generic prescriptions.

Speaker speaker_1: Okay. Is there a way that you could send us a list of providers for our area?

Speaker speaker_0: Unfortunately, we do not have access to that list. The multi-plan network department does. I can send you their phone number along with their website, as well as for the other plans as well.

Speaker speaker_1: Yeah, that phone number doesn't work. I've called that phone number. I've tried to say yes a thousand times to whatever it is they're asking. They say they can't understand or there's a problem or the automated thing is not working. We tried online. I just need to get over to them so I can know what I'm, what I need to do.

Speaker speaker_0: Okay. So if you like, I can try to see if I can get a live person. But unfortunately, Benefits in a Car doesn't have access to that specific list. So let me know if we can-

Speaker speaker_1: Okay, that's fine. A live person is fine.

Speaker speaker_0: Okay. Bear with me one moment.

Speaker speaker_1: Okay. I'm at the... My mom just called me on her way to school. And, uh, she wanted me to make sure that everything was covered up. I don't really understand what she's telling me to call the number for. . For what purpose? What do you mean, for what purpose? What happened? I didn't even know what was wrong with me. I had to have a physical done to get my nurse's appointment. They didn't, I didn't even know the physical was preventive care. They didn't, they didn't even tell me that. They just... And I went in for something else. Because I can't even, it's not right. Like, I know something, I know I, I need help because I am terrible at getting hurt. They don't want me two, three, two... They got my... What, Wednesday, they put two, three weeks off? No. They can't make me miss two weeks. I was the first in the class. We didn't do more than a week, that was three weeks ago. Three weeks? No, that's not right. Early care? Yeah, I can go to the early care if I got that in pocket. I don't think they charge, summer early care. I don't know what kind of early care is. Did you go to early care in school? No. Well, I didn't... Yeah. My, you know, everybody's different. You just can't start them all. You know, so... And then you have to go 90 what? Well, I mean, I had a copy because somebody started one and then they stopped. And that's, that's weird. Weird. Now, like I said, I don't understand. They don't even have to worry about it now. I'm just going to make you can't. That's what they do when you don't think about it. But you, you know, of course what you got information on and they can call you. So we could have seen that. They said that... See, they're not going to want to pay for you to go through it. They don't want to pay for a thing. They're not going to want to pay for no real insurance. I think it's just sad. How about me give it to them? Listen, if I hang up and call it in the early care and she don't, she called me back... You know, I'm just trying to get some sort of treatment or prescription. Just call back... No, like I said, South Carolina.