

Transcript: Justin

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Full Transcript

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Yeah. Hi. Um, my name is Paul Stalker. My family and I, uh, through my wife, have coverage, um, initially from her work through Benefits in a Card, um, and I just called the... we got, a, a letter from the, uh, insurance carrier, uh, that they weren't covering, um, an outpatient in a- in an ER, which I guess would be, 'cause I forget what the... she actually termed it, like outpatient facility. We had- I had thought we had purchased the enhanced version of what was offered to us, and that this was included in our coverage. So I just want to make sure, 'cause she said that's possible that they didn't get the information correctly. Um, yeah, let me verify that. What's your, um, spouse's employer? Uh, Clinical Staffing Resources. Staffing, okay. And the last four of her Social? Uh, 3989. Stephanie? Yeah. Okay. And am I speaking- speaking to Paul? Yeah. Okay, and for security purposes, could you verify the home address, including city, state and zip code? Uh, 31336, uh, Ambeview Bend, Wesley Chapel, Florida, 33545. And confirm her date of birth? Uh, April 6th, 1969. And a good telephone number I have is 410-375-9242. Yeah, that's her number. That's fine. And the email I have is sac0469 at Gmail for her? Yes. Okay, so let's see here. So you do have the MEC Enhanced for employee plus family, which covers preventative services plus hospitals, doctors and medications. However, you recee- you received an EOB stating that something wasn't covered. Is that correct? Yeah, they were saying that they cover the... if we were to be hospitalized for a certain period of time- Mm-hmm. ... but not the actual ER visit. I said, "Well, that doesn't really make sense," 'cause in order to be put into the hospital, you typically go to the ER first. You're like... you know what I mean? Like, you're in the ER and then they go, "Okay, we're gonna transfer you to... overnight." Totally understand. Um, so I do see hospital emergency room, uh, coverage for \$250, so there's that, but you didn't have coverage for that at all? Nothing at all. And like he- my son had an x-ray at a ER and then we were released on February 24th, and they're saying that that procedure was not covered under cover, and they're covering MRI. Tha- that- that doesn't make any sense. MRI is so much more expensive than an x-ray, or a CT scan is what she was saying. Yeah. Um, so let's see here. And what was the date of service, if you don't mind me asking? Uh, February 24th, 2025. Okay, so you had active coverage during that week. Um, here... Let's see. 'Cause it may just be a carrier question and see why that wasn't covered, um, 'cause us at Benefits in a Card, we're just the administrators for Clinical Staffing. Um, so just bear with me one second. They said to call you- Yes, yes, yes. ... to verify. They said to call you to verify, like, that it was in-... because she's saying on her end, it's showing that we're not covered for that, for the ER visit. We're not covered for ER or urgent care. And I told her- And wh- ... I said I... d- Yeah, I told her, I said, when we signed up, I- I asked for pretty much everything that was offered. The most enhanced package is what we paid for, I'm pretty sure. There might have been something else for dental and vision, but I

thought for medical, we were the most enhanced that we could be. Totally understand. So I do see hospital emergency room coverage for \$250 as well as hospital admission coverage for an additional \$250, so I'm not sure why they're saying that you don't have coverage for that, 'cause I do see that- that's included in the MEC Enhanced Medical Plan. Is there a way you could email that to my wife's email? I have it here. I'm, um, in her email. I'm trying to find it, and then maybe I could call them and then send it to them and say, "Hey, listen, we're supposed to be covered." Yeah, I can email this- Okay. ... benefit guide to her. Um, email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsinacard.com. Okay? All right. Yeah, I'm in it right now. I'm in her Gmail, 'cause I was trying to find some information and I couldn't find it by searching her email, but, um, I don't know what... I mean, I don't know if there's a way to get out, call them back and say, "Hey, you know, I just talked to Benefits in a Card and they said I should have this coverage." Correct. So I just emailed that, um, benefit guide to you. So once you do receive it, once you do open it up, if you scroll down to plan benefit summaries, it should be either page five of the- of the document, um, but it says page three on the actual physical. <|agent|><|en|> Yeah, I- I've got it. I... Okay, so page five. Yeah, this is what I was looking for, actually, that was sent from before. It's page five of the PDF? Yes, sir. Um, it should say planned benefit summaries at the top. All right, got it, it's right here. All right. It should stay at the bottom, "Hospital emergency room, \$250" and then "Hospital admission, additional \$250." Yeah. Well, we didn't get admitted, we were just in the emergency room, you know? Medical imaging. She w- But what she was saying is that the medical imaging not covered is an X-ray. Yeah. Um, so honestly, that just may be more of a carrier question. Okay. 'Cause you know, when I sign up, I'm assuming medical imaging \$100, that would mean all imaging, right? Like, you know what I mean? Like, I get it. Okay. Hospital admission bene- And so we do have this enhanced, correct? For everybody. Correct, the m- Correct, the MEBC Enhanced, yes, sir. Because I 22, okay, "See a list of services on page 11." Is that the PDF page 11? Because it has a star there. Um, let's see, or is it page 11 of the... Yeah, I'm going to go with the page 11 of the, at the bottom of this page. Let me see if I can find it. That's page eight, page nine. All right. Yeah, it says, "Urgent care visits, 100% after 60% co-payment." I mean, I would think ER and urgent care kind of fall in the same... Yes, sir. Um, so like I said, I mean, I can get someone on at the insurance carrier and then transfer you over, because like I said, we're just the administrators for clinical staffing Yeah. and things like that. Because it's saying that we're not covered, but I guess they're... Whenever they're showing, they don't show the same thing you have, is what she was telling me. Like that we are covered for that. 'Cause she said you can call you and, and enhance our coverage. And I said, "We're paying for the enhance." Like, I was paying for everything that you guys offered. You know what I mean? Y- Yes, sir. So, she was under the impression that we weren't, based off what she was seeing in her system. So. Um, well, I mean if y- if you can have her call, uh, we can have... You can have her call us and we can provide eligibility, let her know what's going on, um, or you can email her that document and show her. I don't know if they... I don't know if I'm going to get the same representative, but I mean, should I... You want me to call back and then have them call you guys while we're on the phone? Um, yes, sir. W- I mean, I can notate in the file and let the file know or, or for the next representative, or just have them request to speak with me, which, um, my name's Justin and I can let them know- Okay. ... what's going on and provide eligibility and let them know what's going on and what you should be covered for. Okay. All right, 'cause then we might have to reprocess this. All right. So, um,

okay. So, do you want to call them or do you want me to call them back and then have them call you? So, I would have you reach out to them and then have them reach out to us at BenefitsNet Card, so we can get this squared away. Okay. Okay. All right. I appreciate it. Okay, thank you. You're welcome. You have a great day, Paul. All right. Okay? Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker_1: Yeah. Hi. Um, my name is Paul Stalker. My family and I, uh, through my wife, have coverage, um, initially from her work through Benefits in a Card, um, and I just called the... we got, a, a letter from the, uh, insurance carrier, uh, that they weren't covering, um, an outpatient in a- in an ER, which I guess would be, 'cause I forget what the... she actually termed it, like outpatient facility. We had- I had thought we had purchased the enhanced version of what was offered to us, and that this was included in our coverage. So I just want to make sure, 'cause she said that's possible that they didn't get the information correctly.

Speaker speaker_0: Um, yeah, let me verify that. What's your, um, spouse's employer?

Speaker speaker_1: Uh, Clinical Staffing Resources.

Speaker speaker_0: Staffing, okay. And the last four of her Social?

Speaker speaker_1: Uh, 3989.

Speaker speaker_0: Stephanie?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. And am I speaking- speaking to Paul?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay, and for security purposes, could you verify the home address, including city, state and zip code?

Speaker speaker_1: Uh, 31336, uh, Ambeview Bend, Wesley Chapel, Florida, 33545.

Speaker speaker_0: And confirm her date of birth?

Speaker speaker_1: Uh, April 6th, 1969.

Speaker speaker_0: And a good telephone number I have is 410-375-9242.

Speaker speaker_1: Yeah, that's her number. That's fine.

Speaker speaker_0: And the email I have is sac0469 at Gmail for her?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, so let's see here. So you do have the MEC Enhanced for employee plus family, which covers preventative services plus hospitals, doctors and medications. However, you recee- you received an EOB stating that something wasn't covered. Is that correct?

Speaker speaker_1: Yeah, they were saying that they cover the... if we were to be hospitalized for a certain period of time-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... but not the actual ER visit. I said, "Well, that doesn't really make sense," 'cause in order to be put into the hospital, you typically go to the ER first. You're like... you know what I mean? Like, you're in the ER and then they go, "Okay, we're gonna transfer you to... overnight."

Speaker speaker_0: Totally understand. Um, so I do see hospital emergency room, uh, coverage for \$250, so there's that, but you didn't have coverage for that at all?

Speaker speaker_1: Nothing at all. And like he- my son had an x-ray at a ER and then we were released on February 24th, and they're saying that that procedure was not covered under cover, and they're covering MRI. Tha- that- that doesn't make any sense. MRI is so much more expensive than an x-ray, or a CT scan is what she was saying.

Speaker speaker_0: Yeah. Um, so let's see here. And what was the date of service, if you don't mind me asking?

Speaker speaker_1: Uh, February 24th, 2025.

Speaker speaker_0: Okay, so you had active coverage during that week. Um, here... Let's see. 'Cause it may just be a carrier question and see why that wasn't covered, um, 'cause us at Benefits in a Card, we're just the administrators for Clinical Staffing. Um, so just bear with me one second.

Speaker speaker_1: They said to call you-

Speaker speaker_0: Yes, yes, yes.

Speaker speaker_1: ... to verif- They said to call you to verify, like, that it was in-... because she's saying on her end, it's showing that we're not covered for that, for the ER visit. We're not covered for ER or urgent care. And I told her-

Speaker speaker_0: And wh-

Speaker speaker_1: ... I said I... d- Yeah, I told her, I said, when we signed up, I- I asked for pretty much everything that was offered. The most enhanced package is what we paid for, I'm pretty sure. There might have been something else for dental and vision, but I thought for medical, we were the most enhanced that we could be.

Speaker speaker_0: Totally understand. So I do see hospital emergency room coverage for \$250 as well as hospital admission coverage for an additional \$250, so I'm not sure why they're saying that you don't have coverage for that, 'cause I do see that- that's included in the

MEC Enhanced Medical Plan.

Speaker speaker_1: Is there a way you could email that to my wife's email? I have it here. I'm, um, in her email. I'm trying to find it, and then maybe I could call them and then send it to them and say, "Hey, listen, we're supposed to be covered."

Speaker speaker_0: Yeah, I can email this-

Speaker speaker_1: Okay.

Speaker speaker_0: ... benefit guide to her. Um, email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsinacard.com. Okay?

Speaker speaker_1: All right. Yeah, I'm in it right now. I'm in her Gmail, 'cause I was trying to find some information and I couldn't find it by searching her email, but, um, I don't know what... I mean, I don't know if there's a way to get out, call them back and say, "Hey, you know, I just talked to Benefits in a Card and they said I should have this coverage."

Speaker speaker_0: Correct. So I just emailed that, um, benefit guide to you. So once you do receive it, once you do open it up, if you scroll down to plan benefit summaries, it should be either page five of the- of the document, um, but it says page three on the actual physical.
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Speaker speaker_1: Yeah, I- I've got it. I... Okay, so page five. Yeah, this is what I was looking for, actually, that was sent from before. It's page five of the PDF?

Speaker speaker_0: Yes, sir. Um, it should say planned benefit summaries at the top. All right, got it, it's right here. All right. It should stay at the bottom, "Hospital emergency room, \$250" and then "Hospital admission, additional \$250."

Speaker speaker_1: Yeah. Well, we didn't get admitted, we were just in the emergency room, you know? Medical imaging. She w- But what she was saying is that the medical imaging not covered is an X-ray.

Speaker speaker_0: Yeah. Um, so honestly, that just may be more of a carrier question.

Speaker speaker_1: Okay. 'Cause you know, when I sign up, I'm assuming medical imaging \$100, that would mean all imaging, right? Like, you know what I mean? Like, I get it. Okay. Hospital admission bene- And so we do have this enhanced, correct? For everybody.

Speaker speaker_0: Correct, the m- Correct, the MEBC Enhanced, yes, sir.

Speaker speaker_1: Because I 22, okay, "See a list of services on page 11." Is that the PDF page 11? Because it has a star there. Um, let's see, or is it page 11 of the... Yeah, I'm going to go with the page 11 of the, at the bottom of this page. Let me see if I can find it. That's page eight, page nine. All right. Yeah, it says, "Urgent care visits, 100% after 60% co-payment." I mean, I would think ER and urgent care kind of fall in the same...

Speaker speaker_0: Yes, sir. Um, so like I said, I mean, I can get someone on at the insurance carrier and then transfer you over, because like I said, we're just the administrators for clinical staffing

Speaker speaker_2: Yeah.

Speaker speaker_0: and things like that.

Speaker speaker_1: Because it's saying that we're not covered, but I guess they're... Whenever they're showing, they don't show the same thing you have, is what she was telling me. Like that we are covered for that. 'Cause she said you can call you and, and enhance our coverage. And I said, "We're paying for the enhance." Like, I was paying for everything that you guys offered. You know what I mean?

Speaker speaker_0: Y- Yes, sir.

Speaker speaker_1: So, she was under the impression that we weren't, based off what she was seeing in her system. So.

Speaker speaker_0: Um, well, I mean if y- if you can have her call, uh, we can have... You can have her call us and we can provide eligibility, let her know what's going on, um, or you can email her that document and show her.

Speaker speaker_1: I don't know if they... I don't know if I'm going to get the same representative, but I mean, should I... You want me to call back and then have them call you guys while we're on the phone?

Speaker speaker_0: Um, yes, sir. W- I mean, I can notate in the file and let the file know or, or for the next representative, or just have them request to speak with me, which, um, my name's Justin and I can let them know-

Speaker speaker_1: Okay.

Speaker speaker_0: ... what's going on and provide eligibility and let them know what's going on and what you should be covered for.

Speaker speaker_1: Okay. All right, 'cause then we might have to reprocess this. All right. So, um, okay. So, do you want to call them or do you want me to call them back and then have them call you?

Speaker speaker_0: So, I would have you reach out to them and then have them reach out to us at BenefitsNet Card, so we can get this squared away.

Speaker speaker_1: Okay. Okay. All right. I appreciate it. Okay, thank you.

Speaker speaker_0: You're welcome. You have a great day, Paul.

Speaker speaker_1: All right.

Speaker speaker_0: Okay?

Speaker speaker_1: Bye.