

## Transcript: Justin

**Mills-5185781575401472-6382853301420032**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Yeah. Good morning. My name is Philomena. Um, I want to cancel my insurance but I have a question. I've gone to hospital visit. I am with CareBuild- uh, CareBuilders anyway. Are you hearing me? Yes. I'm hearing you. I'm listening. Okay, I'm with CareBuilders. Okay. So, um, each time I went- I- I- I went to buy something, um, after my visit, I have to pay for my medication and it's not that I go to hospital all the time. I go to hospital twice in a year, and I have to pay for it. I changed my eyeglasses once in two years or three years thereabout and the last time, I have to pay from my pocket, and I pay to insurance \$200 every month. So I want to ask, uh, why is it like that? I thought the little medication I normally buy, which is high blood pressure, they're supposed to pay it for me, but they don't. I pay from my pocket. And that's why I- Uh- ... want to cancel it. Okay. Well, let me tr- And again, I want to ask... And again, I want to ask, how much does my job pay for me or am I the one paying all? I just want to know. Thank you. Okay. Um, so CareBuilders, what's the last four of your Social, so I can pull your file for you? What? Hello? What is the last four digits of your Social Security number so I can pull your file for you? Okay. Okay, 6396. And for security purposes, can you verify your home address including city, state and zip code? 733 Riviera Road, Lansdowne. Zip code, 19050. And confirm your date of birth. November el- November 20th, 1966. And a good telephone number I have is 267-815-3529. Got it. And the email I have is phillyeke@gmail. Yeah. Okay, so let's see here. Now I do know that when it comes to the medical plan, they're not major medical insurance, they're hospital indemnity. So the insurance carrier pays a set dollar amount to cover things as long as copays have been met. So if you're still having to pay for something, they probably paid to that certain dollar amount and then whatever the remaining balance is was your responsibility. So that's probably what happened. So how much is the minimal or maximum that, uh, I need to be paid? Like my- my- my medication, some... Uh, like if I pick it from- from, um, a Rite Aid, it can cost me \$20 or \$15 thereabout. Okay. Well, I do know- Which I pay out of my pocket. Okay. Well, with the- with the medical insurance, the insurance carrier pays, uh, up to \$30 for prescriptions. So anything less than \$30 would technically be free but if it's greater than \$30, the insurance carrier pays for that set dollar amount and then whatever the remaining balance is is your responsibility. Okay. I'm into the vision. How much is the mad- maximum they can pay for my vision? Sometimes, like, I need to change my glasses, you know, so how much do they pay for the vision? Because these are the two major things, um, I normally use for the insurance. Um, so with vision, um, they have copays. However, your copay for an eye exam would be \$10, copay for lenses and frames, \$25. However, they do offer a frames allowance for \$130. Okay. So whenever they have to, um, offer, um, a frame, the mi- the minimum they can pay is \$120 or \$130. Correct. That's the max that they'll allow is \$130 because that's what

they'll pay for, what they'll cover up for. Okay. So what are the benefits, uh, uh, uh, that follows this? Like no grocery, sometimes some insurance, they will give you, um, some little money in a- in- in a month for you to get something. Does it apply to that? Um, I believe ATC Healthcare does not offer anything like that. Okay. Healthcare does not offer that. Hello? I'm still here. Yeah. Um, I said, did your own insurance, um, cover that or not? That's my question. And what are the other things they cover apart from vision, visit and, um...Well, the medical plan that you're enrolled in... The medical plan that you're in... The medical plan that you're enrolled into covers hospitals, doctors and medications. Dental, um, covers all of your preventative visits, which may include your basic cleanings, checkups or X-rays once per six months. But when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those would be covered at 80% if met by a \$50 deductible. Um, I don't understand. Can you repeat it again, please? So, your dental coverage, all of your preventative visits would be covered at 100%, which may include your basic cleanings, your checkups, or your X-rays once per six months. Basic dental work, such as fillings and extractions, except surgical extractions, so like wisdom teeth removal, those would then not be covered, um, but the other basic restorative stuff like that, would be covered at 80%. Meaning the carrier pays 80% of that bill, which means you pay the remaining 20%, if met by a \$50 deductible. Okay. Then, another question is mammogram. Does it cover mammogram? Now, mammograms are considered preventative healthcare services, so under the VIP standard or VIP Prime, you don't have coverage for that, because those cover hospital visits, doctor visits and medications, not preventative healthcare services. Okay. Thank you so much for your time. You're welcome. Is there anything else I could help you out with today? Uh, I think for now, no. Thank you. You're welcome. You have a great day, okay? Okay. All right, bye-bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker\_2: Yeah. Good morning. My name is Philomena. Um, I want to cancel my insurance but I have a question. I've gone to hospital visit. I am with CareBuild- uh, CareBuilders anyway. Are you hearing me?

Speaker speaker\_1: Yes. I'm hearing you. I'm listening.

Speaker speaker\_2: Okay, I'm with CareBuilders. Okay. So, um, each time I went- I- I- I went to buy something, um, after my visit, I have to pay for my medication and it's not that I go to hospital all the time. I go to hospital twice in a year, and I have to pay for it. I changed my eyeglasses once in two years or three years thereabout and the last time, I have to pay from my pocket, and I pay to insurance \$200 every month. So I want to ask, uh, why is it like that? I thought the little medication I normally buy, which is high blood pressure, they're supposed to pay it for me, but they don't. I pay from my pocket. And that's why I-

Speaker speaker\_1: Uh-

Speaker speaker\_2: ... want to cancel it.

Speaker speaker\_1: Okay. Well, let me tr-

Speaker speaker\_2: And again, I want to ask... And again, I want to ask, how much does my job pay for me or am I the one paying all? I just want to know. Thank you.

Speaker speaker\_1: Okay. Um, so CareBuilders, what's the last four of your Social, so I can pull your file for you?

Speaker speaker\_2: What? Hello?

Speaker speaker\_1: What is the last four digits of your Social Security number so I can pull your file for you?

Speaker speaker\_2: Okay. Okay, 6396.

Speaker speaker\_1: And for security purposes, can you verify your home address including city, state and zip code?

Speaker speaker\_2: 733 Riviera Road, Lansdowne. Zip code, 19050.

Speaker speaker\_1: And confirm your date of birth.

Speaker speaker\_2: November el- November 20th, 1966.

Speaker speaker\_1: And a good telephone number I have is 267-815-3529.

Speaker speaker\_2: Got it.

Speaker speaker\_1: And the email I have is phillyeke@gmail.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay, so let's see here. Now I do know that when it comes to the medical plan, they're not major medical insurance, they're hospital indemnity. So the insurance carrier pays a set dollar amount to cover things as long as copays have been met. So if you're still having to pay for something, they probably paid to that certain dollar amount and then whatever the remaining balance is was your responsibility. So that's probably what happened.

Speaker speaker\_2: So how much is the minimal or maximum that, uh, I need to be paid? Like my- my- my medication, some... Uh, like if I pick it from- from, um, a Rite Aid, it can cost me \$20 or \$15 thereabout.

Speaker speaker\_1: Okay. Well, I do know-

Speaker speaker\_2: Which I pay out of my pocket.

Speaker speaker\_1: Okay. Well, with the- with the medical insurance, the insurance carrier pays, uh, up to \$30 for prescriptions. So anything less than \$30 would technically be free but if it's greater than \$30, the insurance carrier pays for that set dollar amount and then whatever the remaining balance is is your responsibility.

Speaker speaker\_2: Okay. I'm into the vision. How much is the max- maximum they can pay for my vision? Sometimes, like, I need to change my glasses, you know, so how much do they pay for the vision? Because these are the two major things, um, I normally use for the insurance.

Speaker speaker\_1: Um, so with vision, um, they have copays. However, your copay for an eye exam would be \$10, copay for lenses and frames, \$25. However, they do offer a frames allowance for \$130.

Speaker speaker\_2: Okay. So whenever they have to, um, offer, um, a frame, the minimum they can pay is \$120 or \$130.

Speaker speaker\_1: Correct. That's the max that they'll allow is \$130 because that's what they'll pay for, what they'll cover up for.

Speaker speaker\_2: Okay. So what are the benefits, uh, uh, uh, that follows this? Like no grocery, sometimes some insurance, they will give you, um, some little money in a- in- in a month for you to get something. Does it apply to that?

Speaker speaker\_1: Um, I believe ATC Healthcare does not offer anything like that.

Speaker speaker\_2: Okay. Healthcare does not offer that. Hello?

Speaker speaker\_1: I'm still here.

Speaker speaker\_2: Yeah. Um, I said, did your own insurance, um, cover that or not? That's my question. And what are the other things they cover apart from vision, visit and, um...

Speaker speaker\_1: Well, the medical plan that you're enrolled in... The medical plan that you're in... The medical plan that you're enrolled into covers hospitals, doctors and medications. Dental, um, covers all of your preventative visits, which may include your basic cleanings, checkups or X-rays once per six months. But when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those would be covered at 80% if met by a \$50 deductible.

Speaker speaker\_3: Um, I don't understand. Can you repeat it again, please?

Speaker speaker\_1: So, your dental coverage, all of your preventative visits would be covered at 100%, which may include your basic cleanings, your checkups, or your X-rays once per six months. Basic dental work, such as fillings and extractions, except surgical extractions, so like wisdom teeth removal, those would then not be covered, um, but the other basic restorative stuff like that, would be covered at 80%. Meaning the carrier pays 80% of that bill, which means you pay the remaining 20%, if met by a \$50 deductible.

Speaker speaker\_3: Okay. Then, another question is mammogram. Does it cover mammogram?

Speaker speaker\_1: Now, mammograms are considered preventative healthcare services, so under the VIP standard or VIP Prime, you don't have coverage for that, because those cover hospital visits, doctor visits and medications, not preventative healthcare services.

Speaker speaker\_3: Okay. Thank you so much for your time.

Speaker speaker\_1: You're welcome. Is there anything else I could help you out with today?

Speaker speaker\_3: Uh, I think for now, no. Thank you.

Speaker speaker\_1: You're welcome. You have a great day, okay?

Speaker speaker\_3: Okay.

Speaker speaker\_1: All right, bye-bye.