Transcript: Pearl

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Full Transcript

Thank you for coming. I'm going to send a card ... with who you're speaking with. This is, uh, Chris Hernandez speaking. And how can I assist you? Um, I just got off the phone with, um, well, you guys transferred me over to, uh, uh, the insurance that I'm with. And so, I was, I was asking them, I was, I got transferred over to them to ask them about what ty- what type of pregnancy, um, services they offer. Uh-huh. They told me that I would need to talk to you guys about, um, basically, when it comes to changing the policy or whatever, like anything like that, I have to talk with you guys. But from what they told me, they don't ha- I guess they don't offer any type of, uh, maternity or pregnancy, um, you know, policies or anything like that. So..." Um, they, they, really they just sent me, they transferred me back to this number, so I'm kind of lost. Okay. Okay, so what, wh- do you remember what company you were transferred to? What the name of it was? Uh, I think it was, uh, America, American something. I can't remember the name. I know the number- Oh, American Health and Life? Yes. That, that was it. Okay. So that is the hospital indemnity plan, so that's the, that would be your medical portion. Um, I believe pregnancy stuff is preventative health, cu-could be possibly under the preventative health portion. If you'd like, I can send you to 90 Degrees so that you can make sure before you enroll. 90 Degrees would help with, would take care of the preventative health portion. So, like, what, what, um, is there any type of policy that would cover, I guess, like, you know, doctor's visits, like ultra, you know, like ultrasound visits or, you know- Um- Or anything like that? Or would that, would that, would I have to just get with an external, you know, get an external policy to cover, cover that? Because I just wanted to see if I was able to use the insurance that I have already, you know, through my employer to see if they cover it. But if not, then I probably have to end up, you know, exploring other options. Um, so they're, they do have medical coverage to where it covers, like, a physician's office visit but if you're looking for more like, um, prenatal, there might be coverage under the preventative health plan but I'm not f- for sure that they'll offering to send you to them, to transfer you over to them. Um, they might have an option under the preventative health plan, but I, I wouldn't be able to say for sure. Um, how much are you transferring me to? To 90 Degrees Benefits. Okay. Um, all right. This is really confusing. I done, I, I've been back and forth and I just got off work, so it's, it's really confusing. But, um, I guess I'm, uh, I guess I'll ask w- what I, I will have to ask them-Um, you would just say the same thing that you're looking for- But- ... um, preventative health services- Right. ... and if, if the plan, if the MEC stand-alone plan, or I believe it's now MEC Tell Right plan covers preventative services, um, and they'll be able to, to let you know. All right. All righty. Give me one moment and I'll transfer you over. All right. I appreciate it. No problem. Have a great day. And it's going to be option one, okay? All right. Thank you. No problem. Thank you so much for calling. You have a great day.

Conversation Format

Speaker speaker_0: Thank you for coming. I'm going to send a card ... with who you're speaking with.

Speaker speaker_1: This is, uh, Chris Hernandez speaking.

Speaker speaker_0: And how can I assist you?

Speaker speaker_1: Um, I just got off the phone with, um, well, you guys transferred me over to, uh, uh, the insurance that I'm with. And so, I was, I was asking them, I was, I got transferred over to them to ask them about what ty- what type of pregnancy, um, services they offer.

Speaker speaker_0: Uh-huh.

Speaker speaker_1: They told me that I would need to talk to you guys about, um, basically, when it comes to changing the policy or whatever, like anything like that, I have to talk with you guys. But from what they told me, they don't ha- I guess they don't offer any type of, uh, maternity or pregnancy, um, you know, policies or anything like that. So..." Um, they, they, really they just sent me, they transferred me back to this number, so I'm kind of lost.

Speaker speaker_0: Okay. Okay, so what, wh- do you remember what company you were transferred to? What the name of it was?

Speaker speaker_1: Uh, I think it was, uh, America, American something. I can't remember the name. I know the number-

Speaker speaker_0: Oh, American Health and Life?

Speaker speaker_1: Yes. That, that was it.

Speaker speaker_0: Okay. So that is the hospital indemnity plan, so that's the, that would be your medical portion. Um, I believe pregnancy stuff is preventative health, cu- could be possibly under the preventative health portion. If you'd like, I can send you to 90 Degrees so that you can make sure before you enroll. 90 Degrees would help with, would take care of the preventative health portion.

Speaker speaker_1: So, like, what, what, um, is there any type of policy that would cover, I guess, like, you know, doctor's visits, like ultra, you know, like ultrasound visits or, you know-

Speaker speaker_0: Um-

Speaker speaker_1: Or anything like that? Or would that, would I have to just get with an external, you know, get an external policy to cover, cover that? Because I just wanted to see if I was able to use the insurance that I have already, you know, through my employer to see if they cover it. But if not, then I probably have to end up, you know, exploring other options.

Speaker speaker_0: Um, so they're, they do have medical coverage to where it covers, like, a physician's office visit but if you're looking for more like, um, prenatal, there might be coverage

under the preventative health plan but I'm not f- for sure that they'll offering to send you to them, to transfer you over to them. Um, they might have an option under the preventative health plan, but I, I wouldn't be able to say for sure.

Speaker speaker_1: Um, how much are you transferring me to?

Speaker speaker_0: To 90 Degrees Benefits.

Speaker speaker_1: Okay. Um, all right. This is really confusing. I done, I, I've been back and forth and I just got off work, so it's, it's really confusing. But, um, I guess I'm, uh, I guess I'll ask w- what I, I will have to ask them-

Speaker speaker_0: Um, you would just say the same thing that you're looking for-

Speaker speaker_1: But-

Speaker speaker_0: ... um, preventative health services-

Speaker speaker_1: Right.

Speaker speaker_0: ... and if, if the plan, if the MEC stand-alone plan, or I believe it's now MEC Tell Right plan covers preventative services, um, and they'll be able to, to let you know.

Speaker speaker 1: All right.

Speaker speaker_0: All righty. Give me one moment and I'll transfer you over.

Speaker speaker_1: All right. I appreciate it.

Speaker speaker_0: No problem. Have a great day. And it's going to be option one, okay?

Speaker speaker_1: All right. Thank you.

Speaker speaker_0: No problem. Thank you so much for calling. You have a great day.