

Transcript: Pearl

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Full Transcript

Hi, good morning. Thank you for calling Benefits in a Card. My name is Pearl, who can I put you as? Yes, Crystal Bernard. And how can I assist you? Yes, um, I'm calling... I'm here at the doctor's office and, um, they're saying my co-payment's 100 when it should have been like \$25. When I was doing my insurance the guy told me that's what it would be and I'm just curious why it's not. Okay. What's the name of the staffing agency you work for? Um, On Track Staffing. And the last four digits of your social? 0641. All righty. Give me one moment. And if you can verify your address and date of birth. June the 22nd, 1993. And your address? 221 Elkton Cross Road, Claxton, Georgia 30417. Okay. And your phone number is 912-682-0973? Yes. And have you emailed your address at crystalwill2013@icloud.com? Yes. And you said you're at the doctor's office? Yes. Just doing an annual checkup. Okay. So you... The plan that you're under doesn't cover preventative health, so what you're being charged is probably the h- the, what the appointment costs i- in its entirety or the remaining, but your plan doesn't cover preventative health services. A- and what's that? So your annual physical is a preventative health service and it isn't... It's not covered in your plan. So it covers sick visits? Yes, it covers physicians office visits if you're sick. Um, it covers hospital, uh, hospital admission. Give me one second. Yeah, it covers hospital admission, hospital confinement, intensive care, rehab surgery, emergency room, urgent care, um, but it doesn't cover preventative services which that's what your annual physical is. Well, that's insane. How much is my co-payment, uh, for a sick visit? Um, so your plan doesn't have co-pay or deductibles. They cover up to a certain dollar amount and you're, you're responsible for the rest. And I went to my dentist and they also don't cover not even a root canal. Nope. So it doesn't cover surg- what it does cover is non-surgical extractions and a root canal is surgical. So they wouldn't cover that and they don't cover, um, crowns or braces either. It covers fill-ins, non-surgical extractions, um, X-rays, that, those at 80% once you pay the \$50 deductible and then your basic cleaning and check-up once for six months is covered at 100%. Mm. Hmm. All right. Thank you. No problem. Thanks for calling. You have a great day.

Conversation Format

Speaker speaker_0: Hi, good morning. Thank you for calling Benefits in a Card. My name is Pearl, who can I put you as?

Speaker speaker_1: Yes, Crystal Bernard.

Speaker speaker_0: And how can I assist you?

Speaker speaker_1: Yes, um, I'm calling... I'm here at the doctor's office and, um, they're saying my co-payment's 100 when it should have been like \$25. When I was doing my insurance the guy told me that's what it would be and I'm just curious why it's not.

Speaker speaker_0: Okay. What's the name of the staffing agency you work for?

Speaker speaker_1: Um, On Track Staffing.

Speaker speaker_0: And the last four digits of your social?

Speaker speaker_1: 0641.

Speaker speaker_0: All righty. Give me one moment. And if you can verify your address and date of birth.

Speaker speaker_1: June the 22nd, 1993.

Speaker speaker_0: And your address?

Speaker speaker_1: 221 Elkton Cross Road, Claxton, Georgia 30417.

Speaker speaker_0: Okay. And your phone number is 912-682-0973?

Speaker speaker_1: Yes.

Speaker speaker_0: And have you emailed your address at crystalwill2013@icloud.com?

Speaker speaker_1: Yes.

Speaker speaker_0: And you said you're at the doctor's office?

Speaker speaker_1: Yes. Just doing an annual checkup.

Speaker speaker_0: Okay. So you... The plan that you're under doesn't cover preventative health, so what you're being charged is probably the h- the, what the appointment costs i- in its entirety or the remaining, but your plan doesn't cover preventative health services.

Speaker speaker_1: A- and what's that?

Speaker speaker_0: So your annual physical is a preventative health service and it isn't... It's not covered in your plan.

Speaker speaker_1: So it covers sick visits?

Speaker speaker_0: Yes, it covers physicians office visits if you're sick. Um, it covers hospital, uh, hospital admission. Give me one second. Yeah, it covers hospital admission, hospital confinement, intensive care, rehab surgery, emergency room, urgent care, um, but it doesn't cover preventative services which that's what your annual physical is.

Speaker speaker_1: Well, that's insane. How much is my co-payment, uh, for a sick visit?

Speaker speaker_0: Um, so your plan doesn't have co-pay or deductibles. They cover up to a certain dollar amount and you're, you're responsible for the rest.

Speaker speaker_1: And I went to my dentist and they also don't cover not even a root canal.

Speaker speaker_0: Nope. So it doesn't cover surg- what it does cover is non-surgical extractions and a root canal is surgical. So they wouldn't cover that and they don't cover, um, crowns or braces either. It covers fill-ins, non-surgical extractions, um, X-rays, that, those at 80% once you pay the \$50 deductible and then your basic cleaning and check-up once for six months is covered at 100%.

Speaker speaker_1: Mm. Hmm. All right. Thank you.

Speaker speaker_0: No problem. Thanks for calling. You have a great day.