

Transcript: VICTORIA

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Victoria. How can I help you? Hi, Victoria. Um, we are trying to get information on, I guess you would call it onboarding for benefits for Oscar, my husband is a consultant there. Okay. Um- Is- ... is he near by that I can speak with him? Yeah. He's- We're here. ... he's here. Hi. Uh, let me pull up your file. What's the last four of your Social? It's, uh, 8830. And your first and last name? Jose Diaz. Okay. Do you mind verifying your address and date of birth? Yes. Uh, f- 45 Cassia Street, Clifton, New Jersey, 07013. Date of birth is 4/27/'64. Phone number 908-338-1146? That's correct. Okay. And then email is jo.diaz27@yahoo? That's correct. Okay. And I'm sorry, what did you guys need help with again? So my wife... My wife is a professional medical biller, so I'll leave it in her hands, just talk, talk, talk us through this. But if you need any, uh, anything from me, I'm right here. Okay. Okay. I'm gonna try to find you another mouse. All right. Um, so your name's Victoria, correct? Yes. Okay. Um, so my question is, um... Hold on, I'm gonna try to go on and find what they sent me. Um, uh, give me one second. So I saw, uh, one of your, um, your colleagues sent me a email to show all the, um, all the, um, services that were available. Um, so what would that be under again so I can look it up? 'Cause I, I can't seem to find it. Um, was it sent to you by email? Yeah, yeah. She just sent it. Here, here. Thank you. Um, oh, this jo.diaz27- N- no. She sent it to my email. Okay. Let me... I'm not sure what they saved it under on their computer, but I- let me pull up your email. Oh. What is it? Uh, U as in umbrella, O as in Oscar, M as in Mary, E as in Eric, mail, M-A-I-L, @yahoo.com. From the email address info@benefitsinacard.com? Right. So what, what would I search on there to find it? 'Cause for some reason it's, I, I can't find it and I just had it. So, what, w- what would the first- Yeah, the email, you should be able to search it by the email address that it was sent from. Yeah. So what was it... What w- give me the, uh, email please? Info, I-N-F-O, @benefitsinacard.com. Ah, benefits. Okay. Um... And it looks like it was sent as a PDF file, so, um, you're gonna- Yeah, I just, I just... I just had it and for some reason now it's not coming up. Info@benefits, that's what I'm even typing in, and I don't... Okay, here it is. I'm sorry. I got it. Okay. All right. So, so my question is, um... What the heck? All right. So I, I'm really, um, curious about the medical. So it's showing right now Benefits in a Card, so this is really not like a, a, um, healthcare or a, a medical card, right? Like an insurance card? So it has- It is insurance. ... right? Or no? It's just not major medical insurance. So it's not gonna cover a large portion of the medical bills. Okay. So like, say if I went for my, just my annual exam. How would I find out if it pays for that? I mean, if I go for my mammo, my, my dyno, my, um, you know, my, um, annual physical. Just, you know, just basic things. So, it really depends on the plan that you choose. So for medical, they have three different medical plans. They have the Stay Healthy MEC TeleRX, which is- Mm-hmm. ... specifically designed for preventative care, but that's all

it's gonna cover is preventative, medicine. Right. Uh-huh. So it covers things like yearly physicals, vaccinations and preventative screenings. Mm-hmm. And it covers that at 100% as long as you stay in the multi-plan network. Mm-hmm. That plan also comes with a subscription to FreeRx, which is like a prescription plan. If it is one of the covered medications that they offer, it would be free or discounted, just depending on- Mm-hmm. ... the medication. Mm-hmm. And then that plan also comes with, um, virtual urgent care. But again, as far as the medical is concerned, it just covers preventative. Then we have the hospital indemnity plans, the Ensure Plus and the Ensure Plus Enhanced. Mm-hmm. Which either of these plans will cover preventative, like the Stay Healthy does. Mm-hmm. But they do provide coverage for things like being admitted to the hospital, having to go to the emergency room, um, or regular physician's office. Okay. There's coverage for that. The only difference- Okay. ... between the Ensure Plus and the Ensure Plus Enhanced is it looks like the Enhanced pays a little bit more towards the hospitalization benefits. So I don't... So you don't offer preventative and hospital as anything combined, right, that I can pay for? Yeah. Okay. We don't offer a plan that covers both ends, but you can do the Stay Healthy as well as, um, one of the Ensure Plus plans. You would just combine the cost of them together. Oh, okay. All right. Okay, so that- that makes it a little bit better. Physical therapy... So- so how do I know... Like, chiropractic, physical therapy, um, acupuncture, how do I know th- you know, if those are covered or... So, with that- Where do I go to look at... Yeah, where do I look at that? You'll have to... More than likely, you're going to have to contact the insurance carriers directly because we're just your benefits administrators. Yeah. So the information I have is what's on the benefits guide. Um, and from what I know, the- again, the Ensure Plus plans typically cover non-preventative. So it would be... If there is coverage, it would be under one of those plans, which is through, um, American Public Life and I can give you, um, some phone numbers to call. They should be able to specify if that's something that's covered or not. Okay, right. So- so I would have to sign up for the Stay Healthy and then the Ensure Plus Enhanced, right? If you're looking for preventative and non-preventative, yes, ma'am. Right, right, right, right. And then you're going to give me a number for me to call to see exactly... I mean, what I- what I want to do is just make sure how our lifestyle is right now is going to be covered for the doctors and for the services that we go there for. Okay, I mean, if you want to call American Public Life before enrolling, you can do that. Um, I have phone numbers for two different ladies at American Public Life that specifically handles questions for members that are not yet enrolled. So, um, they would be able to verify if the things that you're looking for are covered or not. Okay, um, yeah, that- that's fine. Give me that number and then... And what if now... What about the doctors that... I've never heard of this insurance company. So does a lot of doctors take this or is i- i- obviously this is a commercial plan, correct? I'm not aware with what a commercial plan is or not. Um, I- what I do know is that these plans are within the MultiPlan network. So to find providers you can either go on to multiplan.com or you can call MultiPlan and they can help you find a provider in network. Yeah, okay. Okay, okay, that's all I needed then. Thank you so much, I really appreciate your help. You need your number back? No, it's not necessary. Yes, ma'am. Okay, thank you. Thank you.

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 Victoria. How can I help you?

Speaker speaker_2: Hi, Victoria. Um, we are trying to get information on, I guess you would call it onboarding for benefits for Oscar, my husband is a consultant there.

Speaker speaker_1: Okay. Um-

Speaker speaker_2: Is-

Speaker speaker_1: ... is he near by that I can speak with him?

Speaker speaker_2: Yeah. He's-

Speaker speaker_3: We're here.

Speaker speaker_2: ... he's here.

Speaker speaker_1: Hi. Uh, let me pull up your file. What's the last four of your Social?

Speaker speaker_3: It's, uh, 8830.

Speaker speaker_1: And your first and last name?

Speaker speaker_3: Jose Diaz.

Speaker speaker_1: Okay. Do you mind verifying your address and date of birth?

Speaker speaker_3: Yes. Uh, f- 45 Cassia Street, Clifton, New Jersey, 07013. Date of birth is 4/27/64.

Speaker speaker_1: Phone number 908-338-1146?

Speaker speaker_3: That's correct.

Speaker speaker_1: Okay. And then email is jo.diaz27@yahoo?

Speaker speaker_3: That's correct.

Speaker speaker_1: Okay. And I'm sorry, what did you guys need help with again?

Speaker speaker_3: So my wife... My wife is a professional medical biller, so I'll leave it in her hands, just talk, talk, talk us through this. But if you need any, uh, anything from me, I'm right here.

Speaker speaker_1: Okay.

Speaker speaker_3: Okay. I'm gonna try to find you another mouse.

Speaker speaker_2: All right. Um, so your name's Victoria, correct?

Speaker speaker_1: Yes.

Speaker speaker_2: Okay. Um, so my question is, um... Hold on, I'm gonna try to go on and find what they sent me. Um, uh, give me one second. So I saw, uh, one of your, um, your colleagues sent me a email to show all the, um, all the, um, services that were available. Um, so what would that be under again so I can look it up? 'Cause I, I can't seem to find it.

Speaker speaker_1: Um, was it sent to you by email?

Speaker speaker_2: Yeah, yeah. She just sent it.

Speaker speaker_3: Here, here. Thank you.

Speaker speaker_1: Um, oh, this jo.diaz27-

Speaker speaker_2: N- no. She sent it to my email.

Speaker speaker_1: Okay. Let me... I'm not sure what they saved it under on their computer, but I- let me pull up your email.

Speaker speaker_2: Oh.

Speaker speaker_1: What is it?

Speaker speaker_2: Uh, U as in umbrella, O as in Oscar, M as in Mary, E as in Eric, mail, M-A-I-L, @yahoo.com.

Speaker speaker_1: From the email address info@benefitsinacard.com?

Speaker speaker_2: Right. So what, what would I search on there to find it? 'Cause for some reason it's, I, I can't find it and I just had it. So, what, w- what would the first-

Speaker speaker_1: Yeah, the email, you should be able to search it by the email address that it was sent from.

Speaker speaker_2: Yeah. So what was it... What w- give me the, uh, email please?

Speaker speaker_1: Info, I-N-F-O, @benefitsinacard.com.

Speaker speaker_2: Ah, benefits. Okay. Um...

Speaker speaker_1: And it looks like it was sent as a PDF file, so, um, you're gonna-

Speaker speaker_2: Yeah, I just, I just... I just had it and for some reason now it's not coming up. Info@benefits, that's what I'm even typing in, and I don't... Okay, here it is. I'm sorry. I got it. Okay. All right. So, so my question is, um... What the heck? All right. So I, I'm really, um, curious about the medical. So it's showing right now Benefits in a Card, so this is really not like a, a, um, healthcare or a, a medical card, right? Like an insurance card? So it has-

Speaker speaker_1: It is insurance.

Speaker speaker_2: ... right? Or no?

Speaker speaker_1: It's just not major medical insurance. So it's not gonna cover a large portion of the medical bills.

Speaker speaker_2: Okay. So like, say if I went for my, just my annual exam. How would I find out if it pays for that? I mean, if I go for my mammo, my, my dyno, my, um, you know, my, um, annual physical. Just, you know, just basic things.

Speaker speaker_1: So, it really depends on the plan that you choose. So for medical, they have three different medical plans. They have the Stay Healthy MEC TeleRX, which is-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... specifically designed for preventative care, but that's all it's gonna cover is preventative, medicine.

Speaker speaker_2: Right. Uh-huh.

Speaker speaker_1: So it covers things like yearly physicals, vaccinations and preventative screenings.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And it covers that at 100% as long as you stay in the multi-plan network.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: That plan also comes with a subscription to FreeRx, which is like a prescription plan. If it is one of the covered medications that they offer, it would be free or discounted, just depending on-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the medication.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then that plan also comes with, um, virtual urgent care. But again, as far as the medical is concerned, it just covers preventative. Then we have the hospital indemnity plans, the Ensure Plus and the Ensure Plus Enhanced.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Which either of these plans will cover preventative, like the Stay Healthy does.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: But they do provide coverage for things like being admitted to the hospital, having to go to the emergency room, um, or regular physician's office.

Speaker speaker_2: Okay.

Speaker speaker_1: There's coverage for that. The only difference-

Speaker speaker_2: Okay.

Speaker speaker_1: ... between the Ensure Plus and the Ensure Plus Enhanced is it looks like the Enhanced pays a little bit more towards the hospitalization benefits.

Speaker speaker_2: So I don't... So you don't offer preventative and hospital as anything combined, right, that I can pay for?

Speaker speaker_1: Yeah.

Speaker speaker_2: Okay.

Speaker speaker_1: We don't offer a plan that covers both ends, but you can do the Stay Healthy as well as, um, one of the Ensure Plus plans. You would just combine the cost of them together.

Speaker speaker_2: Oh, okay. All right. Okay, so that- that makes it a little bit better.

Speaker speaker_4: Physical therapy...

Speaker speaker_2: So- so how do I know... Like, chiropractic, physical therapy, um, acupuncture, how do I know th- you know, if those are covered or...

Speaker speaker_1: So, with that-

Speaker speaker_2: Where do I go to look at... Yeah, where do I look at that?

Speaker speaker_1: You'll have to... More than likely, you're going to have to contact the insurance carriers directly because we're just your benefits administrators.

Speaker speaker_2: Yeah.

Speaker speaker_1: So the information I have is what's on the benefits guide. Um, and from what I know, the- again, the Ensure Plus plans typically cover non-preventative. So it would be... If there is coverage, it would be under one of those plans, which is through, um, American Public Life and I can give you, um, some phone numbers to call. They should be able to specify if that's something that's covered or not.

Speaker speaker_2: Okay, right. So- so I would have to sign up for the Stay Healthy and then the Ensure Plus Enhanced, right?

Speaker speaker_1: If you're looking for preventative and non-preventative, yes, ma'am.

Speaker speaker_2: Right, right, right, right. And then you're going to give me a number for me to call to see exactly... I mean, what I- what I want to do is just make sure how our lifestyle is right now is going to be covered for the doctors and for the services that we go there for.

Speaker speaker_1: Okay, I mean, if you want to call American Public Life before enrolling, you can do that. Um, I have phone numbers for two different ladies at American Public Life that specifically handles questions for members that are not yet enrolled. So, um, they would be able to verify if the things that you're looking for are covered or not.

Speaker speaker_2: Okay, um, yeah, that- that's fine. Give me that number and then... And what if now... What about the doctors that... I've never heard of this insurance company. So

does a lot of doctors take this or is i- i- obviously this is a commercial plan, correct?

Speaker speaker_1: I'm not aware with what a commercial plan is or not. Um, I- what I do know is that these plans are within the MultiPlan network. So to find providers you can either go on to multiplan.com or you can call MultiPlan and they can help you find a provider in network.

Speaker speaker_2: Yeah, okay. Okay, okay, that's all I needed then. Thank you so much, I really appreciate your help.

Speaker speaker_4: You need your number back?

Speaker speaker_2: No, it's not necessary.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay, thank you. Thank you.