

Transcript: VICTORIA

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Uh, good evening, ma'am. How are you doing? Good. How are you? Good. Um, my name is Moses Romesha. I just called you because I already applied for the health benefits, but, uh, I still don't receive, uh, the card. That's why I called you. Okay. What's the name of the agency you work through? It's ATC ATC. ATC? Yes, ma'am. And the last four of your Social? 9218. And your first and last name? Moses. Moses Romesha. Do you mind verifying your address and date of birth? 169 Hampton Avenue, New York 91195. And your date of birth? 11/14/1979. Phone number 470-388-8862? 8862. Yes, ma'am. Email is firstandlastname@yahoo.com? Yes. Okay. Um, let's see. Yes. It looks like your coverage just became active this Monday, so you should be getting the ID cards here shortly. Okay. It typically takes about, uh, seven to 10 business days once the coverage becomes active to get those. Okay, okay. I see. So for the coverage, uh, so I only... I got vision, dental, and health insurance, right? You got dental- That's it. ... vision and the MEC Enhanced Medical Plan. Medical plan. Oh, okay. So, for all, I have to pay just 800... Uh, I have to pay the copayment only? Can you hear me? So, as far... Yes, I can hear you. Um, give me one second. Yeah, I just want to... I just want to, to make sure. Yeah. So, the way that the MEC Enhanced works is some of the benefits work with a copay. Other benefits, the insurance will pay us that dollar amount and you pay the remainder of the bill. The benefits that work with a copay, there's, uh, your primary care visits which is \$10, uh, copay per visit. For... You get limited, uh, four visits annually per person. Specialist care visits, there's a \$50 copay per visit and you get limited four visits annually as well for that. Thank you. Urgent care, uh, visits is a \$60 copay, uh, and you're limited to four visits annually per person for that. Okay. So it's not 100... It's not 100%? That's why... If I pay the copay, how much I'm going to pay and then the insurance... Example, if, uh, I want to urgent care, I want to do a physical. So it's, uh, \$200 so the, the, the insurance pay \$200, I just pay the copay or I pay... I pay... I pay an amount and then the insurance pay the rest? It's not 100%? So, for urgent care visits, you just pay the \$60 copay. And then that's it? Yes, sir. Okay. For the physical, the primary care, primary doctor. So, if you're going for preventative care, the plan that you have covers your preventative care at 100% as long as you stay within the MultiPlan network. So, like your yearly- It's not 100%. ... physicals, your vaccinations and preventive screenings would be 100% covered, but you do have to stay in network. Okay. Okay. Okay. So if I still have work, but... So example, when I get the, the ID card, I want to check, uh, I want to do a physical. So how much I'm gonna pay? Uh, I'm going to pay the... only the, uh, the copay? If you do a preventative physical, it is 100% covered. Okay. Gotcha. Okay. You do have to stay within the MultiPlan network, so you need to go onto either multiplan.com or you need to call MultiPlan and they can help you find a provider that accepts the coverage. Okay. Oh, I got you. Thank

you so much, ma'am. You're welcome. Do you need help with anything else? No, that's it. Thank you. Have a good day. You're welcome. You too. 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 on a Card. This is Victoria. How can I help you?

Speaker speaker_2: Uh, good evening, ma'am. How are you doing?

Speaker speaker_1: Good. How are you?

Speaker speaker_2: Good. Um, my name is Moses Romesha. I just called you because I already applied for the health benefits, but, uh, I still don't receive, uh, the card. That's why I called you.

Speaker speaker_1: Okay. What's the name of the agency you work through?

Speaker speaker_2: It's ATC ATC.

Speaker speaker_1: ATC?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 9218.

Speaker speaker_1: And your first and last name?

Speaker speaker_2: Moses. Moses Romesha.

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

Speaker speaker_2: 169 Hampton Avenue, New York 91195.

Speaker speaker_1: And your date of birth?

Speaker speaker_2: 11/14/1979.

Speaker speaker_1: Phone number 470-388-8862?

Speaker speaker_2: 8862. Yes, ma'am.

Speaker speaker_1: Email is firstandlastname@yahoo.com?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Um, let's see. Yes. It looks like your coverage just became active this Monday, so you should be getting the ID cards here shortly.

Speaker speaker_2: Okay.

Speaker speaker_1: It typically takes about, uh, seven to 10 business days once the coverage becomes active to get those.

Speaker speaker_2: Okay, okay. I see. So for the coverage, uh, so I only... I got vision, dental, and health insurance, right?

Speaker speaker_1: You got dental-

Speaker speaker_2: That's it.

Speaker speaker_1: ... vision and the MEC Enhanced Medical Plan.

Speaker speaker_2: Medical plan. Oh, okay. So, for all, I have to pay just 800... Uh, I have to pay the copayment only? Can you hear me?

Speaker speaker_1: So, as far... Yes, I can hear you. Um, give me one second.

Speaker speaker_2: Yeah, I just want to... I just want to, to make sure. Yeah.

Speaker speaker_1: So, the way that the MEC Enhanced works is some of the benefits work with a copay. Other benefits, the insurance will pay us that dollar amount and you pay the remainder of the bill. The benefits that work with a copay, there's, uh, your primary care visits which is \$10, uh, copay per visit. For... You get limited, uh, four visits annually per person. Specialist care visits, there's a \$50 copay per visit and you get limited four visits annually as well for that.

Speaker speaker_2: Thank you.

Speaker speaker_1: Urgent care, uh, visits is a \$60 copay, uh, and you're limited to four visits annually per person for that.

Speaker speaker_2: Okay. So it's not 100... It's not 100%? That's why... If I pay the copay, how much I'm going to pay and then the insurance... Example, if, uh, I want to urgent care, I want to do a physical. So it's, uh, \$200 so the, the, the insurance pay \$200, I just pay the copay or I pay... I pay... I pay an amount and then the insurance pay the rest? It's not 100%?

Speaker speaker_1: So, for urgent care visits, you just pay the \$60 copay.

Speaker speaker_2: And then that's it?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. For the physical, the primary care, primary doctor.

Speaker speaker_1: So, if you're going for preventative care, the plan that you have covers your preventative care at 100% as long as you stay within the MultiPlan network. So, like your yearly-

Speaker speaker_2: It's not 100%.

Speaker speaker_1: ... physicals, your vaccinations and preventive screenings would be 100% covered, but you do have to stay in network.

Speaker speaker_2: Okay. Okay. Okay. So if I still have work, but... So example, when I get the, the ID card, I want to check, uh, I want to do a physical. So how much I'm gonna pay? Uh, I'm going to pay the... only the, uh, the copay?

Speaker speaker_1: If you do a preventative physical, it is 100% covered.

Speaker speaker_2: Okay. Gotcha. Okay.

Speaker speaker_1: You do have to stay within the MultiPlan network, so you need to go onto either multiplan.com or you need to call MultiPlan and they can help you find a provider that accepts the coverage.

Speaker speaker_2: Okay. Oh, I got you. Thank you so much, ma'am.

Speaker speaker_1: You're welcome. Do you need help with anything else?

Speaker speaker_2: No, that's it. Thank you. Have a good day.

Speaker speaker_1: You're welcome. You too.

Speaker speaker_2: Bye-bye.