

Transcript: VICTORIA

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Full Transcript

Thank you for calling ... with us. Yes, hello? How can I help you? Hi, miss. My name is David Ramirez. How can I help you? Hello? Hello, can you hear me? Can you hear me? Yeah, I can hear you. Okay. Hello? So how can I help you? Hi, my name is David Ramirez. I'm with Partners Personnel. Okay. I was, uh, I'm c- I'm currently under, um, some type of health plan or insurance with your guys'. Um, I'm sure they told me to call this department. I'm not sure. Am I reaching the right person? Um, I can look up your file and see what you're enrolled into. Uh, what's the last four of your Social? 2065. And, I'm sorry, your first and last name again? Uh, Davey, D-A-V-E-Y. Uh, Ramirez. A, uh, R-A-M-I-R-E-Z. Okay. And do you mind verifying your address and date of birth? 2120 Rose Avenue in Ceres, California, 95307. And then date of birth, November 25th, 1997. And phone number is 408-630-5021? That's correct, miss. Okay. And then email is first initial, last name.ceresprojectss- Pardon me, ces, ces@gmail.com. Okay. Yeah, that's correct. Yeah, so I see you are enrolled into the MEC Enhanced Medical Plan, the dental and the vision it looks like for employee, um, employee plus child. Yeah, I was wondering, um, is there any, any other plans? Um, currently, right now, since I, I, I'm, I'm a, uh, I'm a single father. Um, I don't have... I, I have rights to my son but I'm the custodial parent. So, um, I really just need the basic plan just for anything that happens to him in case of emergency or anything like that because as of right now, uh, monthly I'm getting charged like \$500 and that's, that's kind of too much. And especially, you know, his mom already has their own insurance plan. So I was wondering, do you have anything that's, you know, lesser that still covers at least, you know, me or him, uh, with, uh, anything in regards to, you know, an emergency or anything like that? Okay. Okay, so we wouldn't be able to make any type of changes to the enrollment because this is actually a court order. Um, so we have to enroll you into what the court order requires you to be enrolled into. Huh. And there, there's... Because this, this plan is very expensive. I understand that, you know, there's nothing that you can control but currently I only get paid like \$16 an hour. So it's taking majority of my check and it's not really beneficial when, you know, I'm not really receiving barely anything for, for, you know, full, full week's work. Because I, I made the calculations and it's, it's pretty substantial. It's 540... about \$500, but at the same time, I don't have full custody of him and he's, he's... He only needs the, the, uh, the, the basic plan, I guess you would say. Yeah. So again, I mean- But there's nothing that you can do to- Yeah, not without a release form from the, uh, issuing agency. So we would need them to send us a release form and at that point we can either, you know, make changes or cancel, but we... with it being an active court order, we have to keep it the way that the court order requires it. Now, I'm not seeing that what you're being charged is \$500. What you pay weekly for this plan is \$85.99 a week. So monthly- Really? ... you're looking at \$343.96. Hold on. Let, let me, let me go ahead and access my, my paystubs real quick. Because, uh... I'm a just, let me just double

confirm because I want to make sure that, you know, everything's correct and all that. You see, it's nothing against you, miss. Yeah. So it says 71 for, for BIC MEC Heavy EE plus children, plus his dental which is another \$10. Eh. See, about 100. Okay. Okay. All right. No, that kind of makes sense. Okay. All right. All right. For sure. And that covers anything that happens to him if I need an emergency? If he needs, um, braces, if he needs glasses and everything? Okay. So a couple things. This is not major medical, so it is not gonna cover a large portion of medical bills. Um, there's a medical plan that you have. It is a combination of two different insurance carriers.... um, 90 Degree Benefits, and then also American Public Life. So, you do have preventative care, which is 100% covered as long as you stay in the network. Um... Okay. There is coverage for primary care visits, specialist care and urgent care. The way that these benefits work is there is a copay associated with them. So for primary care, uh, it's a \$10 copay per visit, specialist care is a \$50 copay per visit, urgent care is a \$60 copay. Um, you do have coverage for prescriptions as well, and then there's also coverage for, like, you know, emergency room visits if p-... you know, you guys were to be admitted to the hospital. Now, the way that the hospitalization benefits as well as the emergency room benefits, um, and, and a couple other ones, the way that these plans... these benefits work specifically is the insurance is going to pay us that dollar amount towards that benefit, and then you pay the remainder of the bill. So just to give you an example, for the emergency room, they're only going to cover \$250 of the emergency room visit, and then you pay the remainder. Hmm. Okay. But, but most, uh, you know... unless it's like a... we have a cr- a crazy accident that, you know, tr-... you know, it's a life-threatening emergency room visit instead of just, like, a regular clinic, um, or, like, let's say he has a high fever and I need to take him in, that's usually covered, right? Just say 90%. I don't know what you mean by that. Like, it, it, it doesn't matter wh- the reason for the emergency room visit. This is the coverage that you're going to get. They're only going to pay \$250 for the emergency room visit, and then you pay the remainder of the bill. So it is not full coverage, because this is not major medical. Okay. And then, question, uh, what about dental visits? Like, how much is he covered? How much does... you know, does it really apply like that? You know, kind of give me ge-... give me the gist of it because I'm, I'm learning about this right now. So the dental plan is very basic as well. It covers preventative dental work at 100%, um, and then basic dental work like fillings and extractions at 80% once you meet the \$50 deductible. The biggest thing to know about dental is that it's not going to cover any major dental work like crowns or, or orthodontists. Mm-hmm. Like if he needed braces or anything like that? Yeah, it is not going to cover that. Ah, okay. Okay, okay. I'm glad I called. That way at least I get the, the... you know, the major cusp of it, and, uh, yeah. Okay. Thank you very much a- and, a, again. You're welcome. Just to re- re- reiterate. Unless I get a written statement or, like, an email saying from Child Support that you guys could get a release or make changes to it, then you guys cannot make any changes to your account. Yes. So in order for us to make any type of changes or cancellations to the enrollment itself, we would need a release form sent by the issuing agency. Okay. Thank you very much, miss. You're welcome. You have a wonderful day. You too. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling ... with us.

Speaker speaker_1: Yes, hello?

Speaker speaker_0: How can I help you?

Speaker speaker_1: Hi, miss. My name is David Ramirez.

Speaker speaker_0: How can I help you?

Speaker speaker_1: Hello? Hello, can you hear me?

Speaker speaker_0: Can you hear me?

Speaker speaker_1: Yeah, I can hear you.

Speaker speaker_0: Okay.

Speaker speaker_1: Hello?

Speaker speaker_0: So how can I help you?

Speaker speaker_1: Hi, my name is David Ramirez. I'm with Partners Personnel.

Speaker speaker_0: Okay.

Speaker speaker_1: I was, uh, I'm c- I'm currently under, um, some type of health plan or insurance with your guys'. Um, I'm sure they told me to call this department. I'm not sure. Am I reaching the right person?

Speaker speaker_0: Um, I can look up your file and see what you're enrolled into. Uh, what's the last four of your Social?

Speaker speaker_1: 2065.

Speaker speaker_0: And, I'm sorry, your first and last name again?

Speaker speaker_1: Uh, Davey, D-A-V-E-Y. Uh, Ramirez. A, uh, R-A-M-I-R-E-Z.

Speaker speaker_0: Okay. And do you mind verifying your address and date of birth?

Speaker speaker_1: 2120 Rose Avenue in Ceres, California, 95307. And then date of birth, November 25th, 1997.

Speaker speaker_0: And phone number is 408-630-5021?

Speaker speaker_1: That's correct, miss.

Speaker speaker_0: Okay. And then email is first initial, last name.ceresprojectss-

Speaker speaker_1: Pardon me, ces, ces@gmail.com.

Speaker speaker_0: Okay.

Speaker speaker_1: Yeah, that's correct.

Speaker speaker_0: Yeah, so I see you are enrolled into the MEC Enhanced Medical Plan, the dental and the vision it looks like for employee, um, employee plus child.

Speaker speaker_1: Yeah, I was wondering, um, is there any, any other plans? Um, currently, right now, since I, I, I'm, I'm a, uh, I'm a single father. Um, I don't have... I, I have rights to my son but I'm the custodial parent. So, um, I really just need the basic plan just for anything that happens to him in case of emergency or anything like that because as of right now, uh, monthly I'm getting charged like \$500 and that's, that's kind of too much. And especially, you know, his mom already has their own insurance plan. So I was wondering, do you have anything that's, you know, lesser that still covers at least, you know, me or him, uh, with, uh, anything in regards to, you know, an emergency or anything like that?

Speaker speaker_0: Okay. Okay, so we wouldn't be able to make any type of changes to the enrollment because this is actually a court order. Um, so we have to enroll you into what the court order requires you to be enrolled into.

Speaker speaker_1: Huh. And there, there's... Because this, this plan is very expensive. I understand that, you know, there's nothing that you can control but currently I only get paid like \$16 an hour. So it's taking majority of my check and it's not really beneficial when, you know, I'm not really receiving barely anything for, for, you know, full, full week's work. Because I, I made the calculations and it's, it's pretty substantial. It's 540... about \$500, but at the same time, I don't have full custody of him and he's, he's... He only needs the, the, uh, the, the basic plan, I guess you would say.

Speaker speaker_0: Yeah. So again, I mean-

Speaker speaker_1: But there's nothing that you can do to-

Speaker speaker_0: Yeah, not without a release form from the, uh, issuing agency. So we would need them to send us a release form and at that point we can either, you know, make changes or cancel, but we... with it being an active court order, we have to keep it the way that the court order requires it. Now, I'm not seeing that what you're being charged is \$500. What you pay weekly for this plan is \$85.99 a week. So monthly-

Speaker speaker_1: Really?

Speaker speaker_0: ... you're looking at \$343.96.

Speaker speaker_1: Hold on. Let, let me, let me go ahead and access my, my paystubs real quick. Because, uh... I'm a just, let me just double confirm because I want to make sure that, you know, everything's correct and all that. You see, it's nothing against you, miss. Yeah. So it says 71 for, for BIC MEC Heavy EE plus children, plus his dental which is another \$10. Eh. See, about 100. Okay. Okay. All right. No, that kind of makes sense. Okay. All right. All right. For sure. And that covers anything that happens to him if I need an emergency? If he needs, um, braces, if he needs glasses and everything?

Speaker speaker_0: Okay. So a couple things. This is not major medical, so it is not gonna cover a large portion of medical bills. Um, there's a medical plan that you have. It is a combination of two different insurance carriers.... um, 90 Degree Benefits, and then also American Public Life. So, you do have preventative care, which is 100% covered as long as you stay in the network. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: There is coverage for primary care visits, specialist care and urgent care. The way that these benefits work is there is a copay associated with them. So for primary care, uh, it's a \$10 copay per visit, specialist care is a \$50 copay per visit, urgent care is a \$60 copay. Um, you do have coverage for prescriptions as well, and then there's also coverage for, like, you know, emergency room visits if p-... you know, you guys were to be admitted to the hospital. Now, the way that the hospitalization benefits as well as the emergency room benefits, um, and, and a couple other ones, the way that these plans... these benefits work specifically is the insurance is going to pay us that dollar amount towards that benefit, and then you pay the remainder of the bill. So just to give you an example, for the emergency room, they're only going to cover \$250 of the emergency room visit, and then you pay the remainder.

Speaker speaker_1: Hmm. Okay. But, but most, uh, you know... unless it's like a... we have a cr- a crazy accident that, you know, tr-... you know, it's a life-threatening emergency room visit instead of just, like, a regular clinic, um, or, like, let's say he has a high fever and I need to take him in, that's usually covered, right? Just say 90%.

Speaker speaker_0: I don't know what you mean by that. Like, it, it, it doesn't matter wh- the reason for the emergency room visit. This is the coverage that you're going to get. They're only going to pay \$250 for the emergency room visit, and then you pay the remainder of the bill. So it is not full coverage, because this is not major medical.

Speaker speaker_1: Okay. And then, question, uh, what about dental visits? Like, how much is he covered? How much does... you know, does it really apply like that? You know, kind of give me ge-... give me the gist of it because I'm, I'm learning about this right now.

Speaker speaker_0: So the dental plan is very basic as well. It covers preventative dental work at 100%, um, and then basic dental work like fillings and extractions at 80% once you meet the \$50 deductible. The biggest thing to know about dental is that it's not going to cover any major dental work like crowns or, or orthodontists.

Speaker speaker_1: Mm-hmm. Like if he needed braces or anything like that?

Speaker speaker_0: Yeah, it is not going to cover that.

Speaker speaker_1: Ah, okay. Okay, okay. I'm glad I called. That way at least I get the, the... you know, the major cusp of it, and, uh, yeah. Okay. Thank you very much a- and, a, again.

Speaker speaker_0: You're welcome.

Speaker speaker_1: Just to re- re- reiterate. Unless I get a written statement or, like, an email saying from Child Support that you guys could get a release or make changes to it, then you guys cannot make any changes to your account.

Speaker speaker_0: Yes. So in order for us to make any type of changes or cancellations to the enrollment itself, we would need a release form sent by the issuing agency.

Speaker speaker_1: Okay. Thank you very much, miss.

Speaker speaker_0: You're welcome. You have a wonderful day.

Speaker speaker_1: You too. Bye.