

Transcript: VICTORIA

Taylor-5767079825686528-6652230910787584

Full Transcript

Thank you for calling Benefits on the Card. This is Victoria. How can I help you? I'm calling to see how my insurance started. Okay. Uh, what's the name of the agency you work for? Uh, MAU. Okay. Let me pull up your file. And the last four of your Social? 3527. And your first and last name for me. Donald Robinson. All right. Uh, do you mind verifying your address and, excuse me, your date of birth? Date of birth is 2/15/80. My address, 4... 460 Paramount Avenue, Spartanburg, South Carolina 29301. Okay. Um, let's see. Phone number 864-494-1088? Uh, yes. And then email is duttduddr439@gmail.com? Yes. Okay. So, it looks like the enrollment just became active today, so you should be receiving your ID cards within the next seven to 10 business days. Um, you'll get one ID card mailed to you which is gonna be for your, uh, preventative services and then you'll get the hospital... Or, I'm sorry. Actually, you'll get two ID cards mailed to you. One for vision and then one for your preventative medical services, and then you're also gonna get one emailed to you which is for, like, the, uh, hospital indemnity, uh, services. Okay. So when is that gonna be emailed to me? I'm not sure specifically when it's emailed, because it's emailed to you from the insurance carrier, not us. So I would just stay on email for the next couple of days. Okay. So I have a doctor's appointment tomorrow, and if my insurance is active, I mean, what am I gonna show them? So, as far as that's concerned, it takes us at least 72 business hours to have access to the policy information on, on our end. So we typically don't get copies of the ID cards until late Thursday or Friday. Um, now you can have your provider's office to call us and verify that the coverage is active, but we wouldn't have any policy information to give to them. Um, so it might be something, if this is an appointment that you can't reschedule, it might be something that you have to pay out of pocket for, and then later submit a claim with the insurance carrier since it is active. Okay. So you don't have anything that you could email me? Showing that it is... No, sir. I'm looking now to see, to double check and see, but typically we don't even have access to that information until the Thursday or Friday of the coverage being active. But give me just a few seconds, I'll double check. Oh. Yeah. I don't see anything on my end just yet. Okay. So the insurance provider, do they have a phone number or something so they can give me proof? Um, I don't know that they would be, you know, to provide you with proof because your coverage just became active today. And like I said, it typically takes about seven to 10 business days to get the ID cards, and at least 72 business hours to generate them on our end. But I can give you the insurance information. So the medical, uh, plan that you have is a combination of two different insurance carriers. Uh, for your preventative services, it's gonna be with 90 Degree Benefits. You say 90 Degree Benefits? Yes, sir. Okay. Their phone number is 800-833-4296, option one. And you said that's for the work division? No, sir, this is for medical. And you said 90 Degree- Yes. Okay, so let me explain this again. Your medical plan is a combination of two different insurance carriers. Your preventative

services are with 90 Degree Benefits. That's the name of the company? Yes. That's the name of the insurance carrier for the preventative medical services. And again, their phone number is 800-833-4296. And on their prompt system, you wanna make sure to hit option one. Now, for your non-preventative medical, that is going to be through American Public Life. And what kind of insurance is it? Again, that's for your hospital indemnity benefits like your non-preventative services. If you get admitted to the hospital, if you have to go to the emergency room, if you have to go to a physician's office for an illness, preexisting condition, or you're just not feeling well, it's for your non-preventative services. And that's American what? American Public, P-U-B-L-I-C Life. Okay. Now, I know one six... since today is the first day of your coverage becoming active, if you call them tonight, more than likely, you're not going to show up in their systems because it takes, I would s- I, I believe it's like 24 to 48 hours after the coverage becomes active for you to show up in their systems. Okay. What's the number? Phone number is 800-256-8606. All right, thank you. You're welcome. Did you need help with anything else? Uh... Okay, on that, um, short-term disability. Mm-hmm. Does, does that go by percentage? You know, like, 50, 60, 70, 80%, 100%? Uh, it doesn't go by p-percentage to my knowledge. So basically how the short-term disability works, there is an elimination period of seven, seven days. Uh, you get the benefit amount for up to 90 days and the benefit amount 6.50 a month. Okay. Like percentage I'm saying is if I'm out on short-term disability, will I get 100% of my pay? No, sir. That- I just told you the pay you would get. It's 6.50 a month.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on the Card. This is Victoria. How can I help you?

Speaker speaker_1: I'm calling to see how my insurance started.

Speaker speaker_0: Okay. Uh, what's the name of the agency you work for?

Speaker speaker_1: Uh, MAU.

Speaker speaker_0: Okay. Let me pull up your file. And the last four of your Social?

Speaker speaker_1: 3527.

Speaker speaker_0: And your first and last name for me.

Speaker speaker_1: Donald Robinson.

Speaker speaker_0: All right. Uh, do you mind verifying your address and, excuse me, your date of birth?

Speaker speaker_1: Date of birth is 2/15/80. My address, 4... 460 Paramount Avenue, Spartanburg, South Carolina 29301.

Speaker speaker_0: Okay. Um, let's see. Phone number 864-494-1088?

Speaker speaker_1: Uh, yes.

Speaker speaker_0: And then email is duttduddr439@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So, it looks like the enrollment just became active today, so you should be receiving your ID cards within the next seven to 10 business days. Um, you'll get one ID card mailed to you which is gonna be for your, uh, preventative services and then you'll get the hospital... Or, I'm sorry. Actually, you'll get two ID cards mailed to you. One for vision and then one for your preventative medical services, and then you're also gonna get one emailed to you which is for, like, the, uh, hospital indemnity, uh, services.

Speaker speaker_1: Okay. So when is that gonna be emailed to me?

Speaker speaker_0: I'm not sure specifically when it's emailed, because it's emailed to you from the insurance carrier, not us. So I would just stay on email for the next couple of days.

Speaker speaker_1: Okay. So I have a doctor's appointment tomorrow, and if my insurance is active, I mean, what am I gonna show them?

Speaker speaker_0: So, as far as that's concerned, it takes us at least 72 business hours to have access to the policy information on, on our end. So we typically don't get copies of the ID cards until late Thursday or Friday. Um, now you can have your provider's office to call us and verify that the coverage is active, but we wouldn't have any policy information to give to them. Um, so it might be something, if this is an appointment that you can't reschedule, it might be something that you have to pay out of pocket for, and then later submit a claim with the insurance carrier since it is active.

Speaker speaker_1: Okay. So you don't have anything that you could email me? Showing that it is...

Speaker speaker_0: No, sir. I'm looking now to see, to double check and see, but typically we don't even have access to that information until the Thursday or Friday of the coverage being active. But give me just a few seconds, I'll double check.

Speaker speaker_1: Oh.

Speaker speaker_0: Yeah. I don't see anything on my end just yet.

Speaker speaker_1: Okay. So the insurance provider, do they have a phone number or something so they can give me proof?

Speaker speaker_0: Um, I don't know that they would be, you know, to provide you with proof because your coverage just became active today. And like I said, it typically takes about seven to 10 business days to get the ID cards, and at least 72 business hours to generate them on our end. But I can give you the insurance information. So the medical, uh, plan that you have is a combination of two different insurance carriers. Uh, for your preventative services, it's gonna be with 90 Degree Benefits.

Speaker speaker_1: You say 90 Degree Benefits?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay.

Speaker speaker_0: Their phone number is 800-833-4296, option one.

Speaker speaker_1: And you said that's for the work division?

Speaker speaker_0: No, sir, this is for medical.

Speaker speaker_1: And you said 90 Degree-

Speaker speaker_0: Yes. Okay, so let me explain this again. Your medical plan is a combination of two different insurance carriers. Your preventative services are with 90 Degree Benefits.

Speaker speaker_1: That's the name of the company?

Speaker speaker_0: Yes. That's the name of the insurance carrier for the preventative medical services. And again, their phone number is 800-833-4296. And on their prompt system, you wanna make sure to hit option one. Now, for your non-preventative medical, that is going to be through American Public Life.

Speaker speaker_2: And what kind of insurance is it?

Speaker speaker_0: Again, that's for your hospital indemnity benefits like your non-preventative services. If you get admitted to the hospital, if you have to go to the emergency room, if you have to go to a physician's office for an illness, preexisting condition, or you're just not feeling well, it's for your non-preventative services.

Speaker speaker_2: And that's American what?

Speaker speaker_0: American Public, P-U-B-L-I-C Life.

Speaker speaker_2: Okay.

Speaker speaker_0: Now, I know one six... since today is the first day of your coverage becoming active, if you call them tonight, more than likely, you're not going to show up in their systems because it takes, I would s- I, I believe it's like 24 to 48 hours after the coverage becomes active for you to show up in their systems.

Speaker speaker_2: Okay. What's the number?

Speaker speaker_0: Phone number is 800-256-8606.

Speaker speaker_2: All right, thank you.

Speaker speaker_0: You're welcome. Did you need help with anything else?

Speaker speaker_2: Uh... Okay, on that, um, short-term disability.

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: Does, does that go by percentage? You know, like, 50, 60, 70, 80%, 100%?

Speaker speaker_0: Uh, it doesn't go by p- percentage to my knowledge. So basically how the short-term disability works, there is an elimination period of seven, seven days. Uh, you get the benefit amount for up to 90 days and the benefit amount 6.50 a month.

Speaker speaker_2: Okay. Like percentage I'm saying is if I'm out on short-term disability, will I get 100% of my pay?

Speaker speaker_0: No, sir.

Speaker speaker_2: That-

Speaker speaker_0: I just told you the pay you would get. It's 6.50 a month.