

Transcript: VICTORIA

Taylor-5921298185502720-4660322597388288

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Yeah, my name is Brenda Thomas and I was calling about the insurance that I have with MAU. Is it... Is it like major medical or is it just regular types of insurance, so... 'Cause it says limited on my card. Yeah. Unfortunately what's being offered is not major medical. So, I mean, is there any way I can get major medical or I cannot do it? I mean, for what we offer with MAU none of the plans are major medical. Hm. So none of the plans they offer? Yeah, I mean- Or does it depend on the type of comp- So- Does it depend on the company that you're with or MAU is with? I don't know if they have other benefits administrators but the benefits that we administer for them, none of them are major medical. Okay. Because, I mean, a couple of years back I worked for MAU up in Spartanburg with BMW and they had Blue Cross Blue Shield, so that's why I was wondering. Yeah, we don't... We don't work with any major medical insurance companies. Mm-hmm. So y'all don't... So it's different... So every MAU is independently owned by different people or something? That, that I don't know, ma'am. We're just their benefits administrators. I don't know if they have other benefits administrators that might offer major medical, but as far as what we offer, like what we administer for them is not major medical. So you can reach out to an MAU and see if they have other benefits administrators. So I'm saying, so what is the... What do y'all... As far as this plan, what is it? When it says limited what does that mean? Okay, I don't even know what you're enrolled into. I'll need to pull up your file. What's the last four of your Social? 3117. Okay. And your first and last name? Brenda Thomas. Gotcha. Do you mind verifying your address and date of birth? 913 West Martin Time Road in Ruston, Jacksonville 59294 and date of birth is 10/10/... No, it says 7/10/68. Gotcha. Phone number 803-989-6410? Yes. And then email is brendas12354 at Gmail? Yes, ma'am. Okay. So you're enrolled into a couple different things. You have the Insure Plus Basics, um, which is a hospital indemnity plan. So it basically provides coverage if you were to be admitted to the hospital, um, the emergency room, or you have to go to a physician's office. There is also coverage for prescriptions under that plan. Now, because it's not major medical there's not a deductible or a copay associated with it. The way that it works is the insurance will pay a set dollar amount towards the benefit, um, and then you just pay the remainder of the bill. Um- So the other one, what type of... The other, um, plans y'all have, what are the... Are they more to them or is it just about the same? I know they had basic in, I think another one, a different one. Yes. There's about five different medical plans. Um, so you also have the Stay Healthy MEC, which covers your preventative healthcare 100%. So that's like your yearly physicals, vaccinations and preventative screenings, so you do have that as well. Mm-hmm. Now there is another issue. So the, so the basic... Oh, go ahead. Yeah. I was just going to go over all the medical plans with you and kind of describe- Okay. ... each one of them. So just keep in mind, like I said- Okay. ... you have the MEC and the Insure Plus Basics

which I just reviewed with you. The other plans- Mm-hmm. ... that are being offered is the Insure Plus Enhanced, which is essentially the same thing as the Insure Plus. It provides coverage for hospitalization, emergency room, uh, physicians offices, prescriptions. It just pays a little bit more towards hospitalization than what you currently have. Mm-hmm. Um, then we have the Stay Healthy MEC Enhanced which... This covers preventative care but it also covers some of the non-preventative care benefits. On some things that- What do you mean non-preventative? Non-preventative would be things like being admitted to the hospital, having to go to the doctor for an injury or an illness, um, you know, preexisting condition that would be non-preventative as well. Okay. 'Cause what it is, I was... I have my daughter on my insurance but she just got over cancer or whatever but she still has to go back to the doctor and stuff and... But they say they don't take this type of insurance. That's why I was wondering. Should I do another insurance plan so that way it'll cover her? 'Cause with it being... They say they don't take it because I guess it's short limited. Okay. I mean, I can't guarantee if there is another plan that would... That they would even accept, um-Because- Mm-hmm. ... the only other plan, the only other plans being offered, I mean, are pretty much gonna be the same thing. Mm-hmm. Oh, okay. 'Cause the one you just said is it, you said, it does like preventative like and non-preventative, that's what I'm saying, would that be the one I should have got since it's non-preventative and not... Well, I mean, essentially- ... that's why I'm confused. ... you already have that, 'cause you have two different medical plans. You have the preventative and the non-preventative one. So you have the- Mm-hmm. ... ME/C and the Ensure Plus Enhance. So essentially you have the same type of coverage that would come with the plan that I'm describing that already has both. Oh, okay. So, I'm wondering, do I have the right insurance card, 'cause I think it's... Mm-hmm. 'Cause it says Limited- No. ... on the plan. Yes, that ID card is- Hmm. ... for your Ensure Plus Basics. Now you should have another ID card for medical that says 90 Degree Benefits on it. Yeah, I just got that one. MetLife. So I just got... So this is the one she should be showing them instead of the other one. Basically. So the one for non- So I should let her show this. The one for non-preventative visits would have American Public Life as the insurance carrier, and it's gonna say Limited Benefit. That's the ID card that you use for your non-preventative services. For the preventative services, then you hand them the ID card that says 90 Degree Benefits on it. Oh, okay. Okay. 'Cause I got, I got the other one first before I got this one, and I just got this one today. Hmm. Oh, okay. So, I'll have to check with her when she get back 'cause she just went to the store, and I'll have to see. Okay, thank you. You're welcome. Do you need help with anything else? No, that's it. Okay. You have a wonderful day. You too. Bye-bye. Thank you. Bye-bye.

Conversation Format

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

Speaker speaker_1: Yeah, my name is Brenda Thomas and I was calling about the insurance that I have with MAU. Is it... Is it like major medical or is it just regular types of insurance, so... 'Cause it says limited on my card.

Speaker speaker_0: Yeah. Unfortunately what's being offered is not major medical.

Speaker speaker_1: So, I mean, is there any way I can get major medical or I cannot do it?

Speaker speaker_0: I mean, for what we offer with MAU none of the plans are major medical.

Speaker speaker_1: Hm. So none of the plans they offer?

Speaker speaker_0: Yeah, I mean-

Speaker speaker_1: Or does it depend on the type of comp-

Speaker speaker_0: So-

Speaker speaker_1: Does it depend on the company that you're with or MAU is with?

Speaker speaker_0: I don't know if they have other benefits administrators but the benefits that we administer for them, none of them are major medical.

Speaker speaker_1: Okay. Because, I mean, a couple of years back I worked for MAU up in Spartanburg with BMW and they had Blue Cross Blue Shield, so that's why I was wondering.

Speaker speaker_0: Yeah, we don't... We don't work with any major medical insurance companies.

Speaker speaker_1: Mm-hmm. So y'all don't... So it's different... So every MAU is independently owned by different people or something?

Speaker speaker_0: That, that I don't know, ma'am. We're just their benefits administrators. I don't know if they have other benefits administrators that might offer major medical, but as far as what we offer, like what we administer for them is not major medical. So you can reach out to an MAU and see if they have other benefits administrators.

Speaker speaker_1: So I'm saying, so what is the... What do y'all... As far as this plan, what is it? When it says limited what does that mean?

Speaker speaker_0: Okay, I don't even know what you're enrolled into. I'll need to pull up your file. What's the last four of your Social?

Speaker speaker_1: 3117.

Speaker speaker_0: Okay. And your first and last name?

Speaker speaker_1: Brenda Thomas.

Speaker speaker_0: Gotcha. Do you mind verifying your address and date of birth?

Speaker speaker_1: 913 West Martin Time Road in Ruston, Jacksonville 59294 and date of birth is 10/10/... No, it says 7/10/68.

Speaker speaker_0: Gotcha. Phone number 803-989-6410?

Speaker speaker_1: Yes.

Speaker speaker_0: And then email is brendas12354 at Gmail?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. So you're enrolled into a couple different things. You have the Insure Plus Basics, um, which is a hospital indemnity plan. So it basically provides coverage if you were to be admitted to the hospital, um, the emergency room, or you have to go to a physician's office. There is also coverage for prescriptions under that plan. Now, because it's not major medical there's not a deductible or a copay associated with it. The way that it works is the insurance will pay a set dollar amount towards the benefit, um, and then you just pay the remainder of the bill. Um-

Speaker speaker_1: So the other one, what type of... The other, um, plans y'all have, what are the... Are they more to them or is it just about the same? I know they had basic in, I think another one, a different one.

Speaker speaker_0: Yes. There's about five different medical plans. Um, so you also have the Stay Healthy MEC, which covers your preventative healthcare 100%. So that's like your yearly physicals, vaccinations and preventative screenings, so you do have that as well.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Now there is another issue.

Speaker speaker_1: So the, so the basic... Oh, go ahead.

Speaker speaker_0: Yeah. I was just going to go over all the medical plans with you and kind of describe-

Speaker speaker_1: Okay.

Speaker speaker_0: ... each one of them. So just keep in mind, like I said-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you have the MEC and the Insure Plus Basics which I just reviewed with you. The other plans-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... that are being offered is the Insure Plus Enhanced, which is essentially the same thing as the Insure Plus. It provides coverage for hospitalization, emergency room, uh, physicians offices, prescriptions. It just pays a little bit more towards hospitalization than what you currently have.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, then we have the Stay Healthy MEC Enhanced which... This covers preventative care but it also covers some of the non-preventative care benefits. On some things that-

Speaker speaker_1: What do you mean non-preventative?

Speaker speaker_0: Non-preventative would be things like being admitted to the hospital, having to go to the doctor for an injury or an illness, um, you know, preexisting condition that would be non-preventative as well.

Speaker speaker_1: Okay. 'Cause what it is, I was... I have my daughter on my insurance but she just got over cancer or whatever but she still has to go back to the doctor and stuff and... But they say they don't take this type of insurance. That's why I was wondering. Should I do another insurance plan so that way it'll cover her? 'Cause with it being... They say they don't take it because I guess it's short limited.

Speaker speaker_0: Okay. I mean, I can't guarantee if there is another plan that would... That they would even accept, um-Because-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... the only other plan, the only other plans being offered, I mean, are pretty much gonna be the same thing.

Speaker speaker_1: Mm-hmm. Oh, okay. 'Cause the one you just said is it, you said, it does like preventative like and non-preventative, that's what I'm saying, would that be the one I should have got since it's non-preventative and not...

Speaker speaker_0: Well, I mean, essentially-

Speaker speaker_1: ... that's why I'm confused.

Speaker speaker_0: ... you already have that, 'cause you have two different medical plans. You have the preventative and the non-preventative one. So you have the-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... ME/C and the Ensure Plus Enhance. So essentially you have the same type of coverage that would come with the plan that I'm describing that already has both.

Speaker speaker_1: Oh, okay. So, I'm wondering, do I have the right insurance card, 'cause I think it's...

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: 'Cause it says Limited-

Speaker speaker_0: No.

Speaker speaker_1: ... on the plan.

Speaker speaker_0: Yes, that ID card is-

Speaker speaker_1: Hmm.

Speaker speaker_0: ... for your Ensure Plus Basics. Now you should have another ID card for medical that says 90 Degree Benefits on it.

Speaker speaker_1: Yeah, I just got that one. MetLife. So I just got... So this is the one she should be showing them instead of the other one. Basically.

Speaker speaker_0: So the one for non-

Speaker speaker_1: So I should let her show this.

Speaker speaker_0: The one for non-preventative visits would have American Public Life as the insurance carrier, and it's gonna say Limited Benefit. That's the ID card that you use for your non-preventative services. For the preventative services, then you hand them the ID card that says 90 Degree Benefits on it.

Speaker speaker_1: Oh, okay. Okay. 'Cause I got, I got the other one first before I got this one, and I just got this one today. Hmm. Oh, okay. So, I'll have to check with her when she get back 'cause she just went to the store, and I'll have to see. Okay, thank you.

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

Speaker speaker_1: No, that's it.

Speaker speaker_0: Okay. You have a wonderful day.

Speaker speaker_1: You too. Bye-bye.

Speaker speaker_0: Thank you. Bye-bye.