

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hey, um, my name is Shaniqua Scott. I was calling because, um, my insurance benefit card, it's... to renew it, it's about to get ready to end, and I'm trying to renew. Um, not really but change it up because when I go to the doctor I can't really use it for nothing. What I... The, um, the benefits that I have now I can't use it for anything. Okay. What's the- Sorry. ... name of the agency you work for? Um, MAU. And the last four numbers of your social? 2925. And your first and last name? Shaniqua Scott. Okay. Uh, do you mind verifying your address and date of birth? My address just recently changed, but my old address is 2210 Grisville Court, Grovetown, Georgia 30813. My date of birth is December 8th, 1990. Okay. What does that address need to be? It needs to be 3630 Peach Orchard Road, Augusta, Georgia 30906, Apartment 921. Okay, so 3630 Peach Orchard Road, Apartment 921, and that's in Augusta? Yes. 30906? Yes. Okay. And then phone number 803-4-, uh, 463-1381? Yes. And then I have email is uniquelyd09@gmail.com. Yes. Okay. All righty, um, do you know what you're wanting to change, like what medical plans you're wanting to change to? Um, no, I just want my daughter to be, um, mostly covered by everything. Um, what, what do I have now? 'Cause when I took her to urgent care, they was like they can't use it because they don't cover such and such, all types of information. So do I have like the, the basic? So we don't necessarily have a basic plan. They all differ in their own way. Um, what you- Okay. ... currently have is the StayHealthy MEC, and this plan covers just preventative care. So like, um, yearly physicals, vaccinations and preventative screenings. Um, that would be covered at 100% as long as you stay in the network, which is MultiPlan. Um, but that's all that the StayHealthy is going to cover is your preventative services. Um, we do have a couple other medical plans to choose from. We have our Hospital Indemnity Plans, the EnsurePlus and the EnsurePlus Enhanced. Now neither one of these plans will cover preventative care like the StayHealthy does, but they do provide coverage if, um, you know, you were to be admitted to the hospital, if you have to go to the emergency room or physician's office visit. Um, there's virtual urgent care. There's even coverage for prescriptions. Um, now neither one of these plans... There's no co-pays or deductibles associated with the EnsurePlus or the EnsurePlus Enhanced. The way that it works is the insurance is going to pay us that dollar amount towards the benefits and then you would pay the remainder of the bill. Um, so just to kind of give you an example, uh, the insurance will pay \$50 of a physician's office visit, and then you pay the remainder. Um, the only difference between the EnsurePlus and the EnsurePlus Enhanced is the Enhanced pays a little bit more towards hospitalization benefits. Um, we also have another medical plan, uh, called the StayHealthy MEC Enhanced. So this medical plan works different as well. Um, the preventative care, like your yearly physicals, vaccinations and preventative screenings, that would be covered at 100%. You do have to stay in network. Um, it does have... The MEC

StayHealthy Enhanced does have coverage for primary care visits, specialist care visits and urgent care visits. Now these three different, uh, visits do work on co-pays. So for primary care visits, there's a \$10 co-pay per visit. Special care, it's a \$50 co-pay per visit. Urgent care is \$60 co-pay per visit. Um- Do you have anything with a cheaper co-pay? No, unfortunately not. Um, now I was also gonna- also gonna say about this plan is that you do get the hospitalization benefits as well. Um, you get the emergency room coverage, regular physician's office coverage as well. But, um, those are the different... The four different medical plans that we offer. Uh, what about dental and um, the eye So dental and vision, we only offer one plans, or, or one plan each for those. The de- the de- the dental, your preventative dental work is covered at 100%. Um, that's like your, you know, check-ups and cleanings. Basic dental work like fillings and extractions are covered at 80% once you meet the \$50 deductible. Uh, the biggest thing to know about dental is it's not gonna cover any major dental work like crowns or orthodontists. Um, the way that the vision works, there is a \$10 co-pay for your annual eye exam. There's a co-pay to get lenses and frames, which is \$25. And then the insurance will pay \$130 tow- towards the, uh, frames. Okay. And that's... You s- you're giving me the enhanced plan that one? So like I said, we only offer one plan for dental and vision, and they're completely separate. They have nothing to do with your medical. Okay, so what would the price would be for dental and vision, and what would the price be for medical? Because, um, we have to get our check-ups and we also... I have a daughter, so she gets sick throughout the year. Okay. So- So medical, that's gonna, that's gonna be harder for me to answer because I can tell you what you're currently enrolled into but there's multiple medical plans to choose from and they're all priced differently. So are you wanting to keep what you currently have or are you wanting to change that? I need to change it because I'm trying to take her to the doctor and I couldn't. I couldn't take her because they, um, I would have had to pay the full fee. But, um, I need to know... I know that one is for her check-up, this one right here is for her check-ups and her, like, immunizations, stuff like that, but I need one for when she gets sick, I can pull out, you know, and pay like the \$5 copay or whatever like that. I need one of those but I also need the one for her check-ups. Like, do you all have a joint one? The only plan that we have joint is the Stay Healthy MEC Enhanced, which I, I've already reviewed with you, but we don't have... This is the only plan that also only offers copays for certain things. Um, so again, the, the primary care visits is a \$10 copay, specialist care is a- Yes. ... \$50 copay and urgent care is \$60 copay. How much is that plan? Um, so the MEC Enhanced for employee plus children is \$41.95 a week. The dental for employee plus children is \$9.30... \$9.30. Vision for employee plus children is \$4.94 a week. Okay. Do you guys also do life insurance or is this only health? Yes. So you currently have term life, um, and the term life for employee plus children is \$2.54. Okay. What are the benefits of that, if you don't mind me asking? So in the event of your passing, uh, your beneficiary would get the benefit amount of \$20,000. Uh, children six months up to 26, in the event of their, uh, passing, you would get \$2,500. Children 14 days up to six months, you would get \$500. \$500? Yes. Children 14 days up to six months you get \$500. Okay. All right. Okay, um, I'll call in... I'm gonna call around about the health insurance and I'm gonna see before the 31st and see which is my best option. Okay. Do you also by chance need a copy of the benefits guide? 'Cause it'll go over like- Yeah, please. ... all these different plans. Okay. I will send that to your email so you have that and then did you need help with anything else? Um, no, that's fine. All righty. Well, you have a wonderful day. All right, thank you. You too.

Thank you. Bye-bye. Did you need me to disconnect the call? Oh, yeah, I'm trying to get into my phone with one hand here. Okay. No worries, I'll disconnect it. You have a wonderful day. All right, you too.

Conversation Format

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

Speaker speaker_1: Hey, um, my name is Shaniqua Scott. I was calling because, um, my insurance benefit card, it's... to renew it, it's about to get ready to end, and I'm trying to renew. Um, not really but change it up because when I go to the doctor I can't really use it for nothing. What I... The, um, the benefits that I have now I can't use it for anything.

Speaker speaker_0: Okay. What's the-

Speaker speaker_1: Sorry.

Speaker speaker_0: ... name of the agency you work for?

Speaker speaker_1: Um, MAU.

Speaker speaker_0: And the last four numbers of your social?

Speaker speaker_1: 2925.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Shaniqua Scott.

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

Speaker speaker_1: My address just recently changed, but my old address is 2210 Grisville Court, Grovetown, Georgia 30813. My date of birth is December 8th, 1990.

Speaker speaker_0: Okay. What does that address need to be?

Speaker speaker_1: It needs to be 3630 Peach Orchard Road, Augusta, Georgia 30906, Apartment 921.

Speaker speaker_0: Okay, so 3630 Peach Orchard Road, Apartment 921, and that's in Augusta?

Speaker speaker_1: Yes.

Speaker speaker_0: 30906?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And then phone number 803-4-, uh, 463-1381?

Speaker speaker_1: Yes.

Speaker speaker_0: And then I have email is uniquelyd09@gmail.com.

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. All righty, um, do you know what you're wanting to change, like what medical plans you're wanting to change to?

Speaker speaker_1: Um, no, I just want my daughter to be, um, mostly covered by everything. Um, what, what do I have now? 'Cause when I took her to urgent care, they was like they can't use it because they don't cover such and such, all types of information. So do I have like the, the basic?

Speaker speaker_0: So we don't necessarily have a basic plan. They all differ in their own way. Um, what you-

Speaker speaker_1: Okay.

Speaker speaker_0: ... currently have is the StayHealthy MEC, and this plan covers just preventative care. So like, um, yearly physicals, vaccinations and preventative screenings. Um, that would be covered at 100% as long as you stay in the network, which is MultiPlan. Um, but that's all that the StayHealthy is going to cover is your preventative services. Um, we do have a couple other medical plans to choose from. We have our Hospital Indemnity Plans, the EnsurePlus and the EnsurePlus Enhanced. Now neither one of these plans will cover preventative care like the StayHealthy does, but they do provide coverage if, um, you know, you were to be admitted to the hospital, if you have to go to the emergency room or physician's office visit. Um, there's virtual urgent care. There's even coverage for prescriptions. Um, now neither one of these plans... There's no co-pays or deductibles associated with the EnsurePlus or the EnsurePlus Enhanced. The way that it works is the insurance is going to pay us that dollar amount towards the benefits and then you would pay the remainder of the bill. Um, so just to kind of give you an example, uh, the insurance will pay \$50 of a physician's office visit, and then you pay the remainder. Um, the only difference between the EnsurePlus and the EnsurePlus Enhanced is the Enhanced pays a little bit more towards hospitalization benefits. Um, we also have another medical plan, uh, called the StayHealthy MEC Enhanced. So this medical plan works different as well. Um, the preventative care, like your yearly physicals, vaccinations and preventative screenings, that would be covered at 100%. You do have to stay in network. Um, it does have... The MEC StayHealthy Enhanced does have coverage for primary care visits, specialist care visits and urgent care visits. Now these three different, uh, visits do work on co-pays. So for primary care visits, there's a \$10 co-pay per visit. Special care, it's a \$50 co-pay per visit. Urgent care is \$60 co-pay per visit. Um-

Speaker speaker_1: Do you have anything with a cheaper co-pay?

Speaker speaker_0: No, unfortunately not. Um, now I was also gonna- also gonna say about this plan is that you do get the hospitalization benefits as well. Um, you get the emergency room coverage, regular physician's office coverage as well. But, um, those are the different... The four different medical plans that we offer.

Speaker speaker_1: Uh, what about dental and um, the eye

Speaker speaker_0: So dental and vision, we only offer one plans, or, or one plan each for those. The de- the de- the dental, your preventative dental work is covered at 100%. Um, that's like your, you know, check-ups and cleanings. Basic dental work like fillings and extractions are covered at 80% once you meet the \$50 deductible. Uh, the biggest thing to know about dental is it's not gonna cover any major dental work like crowns or orthodontists. Um, the way that the vision works, there is a \$10 co-pay for your annual eye exam. There's a co-pay to get lenses and frames, which is \$25. And then the insurance will pay \$130 towards the, uh, frames.

Speaker speaker_1: Okay. And that's... You s- you're giving me the enhanced plan that one?

Speaker speaker_0: So like I said, we only offer one plan for dental and vision, and they're completely separate. They have nothing to do with your medical.

Speaker speaker_1: Okay, so what would the price would be for dental and vision, and what would the price be for medical? Because, um, we have to get our check-ups and we also... I have a daughter, so she gets sick throughout the year.

Speaker speaker_0: Okay.

Speaker speaker_1: So-

Speaker speaker_0: So medical, that's gonna, that's gonna be harder for me to answer because I can tell you what you're currently enrolled into but there's multiple medical plans to choose from and they're all priced differently. So are you wanting to keep what you currently have or are you wanting to change that?

Speaker speaker_1: I need to change it because I'm trying to take her to the doctor and I couldn't. I couldn't take her because they, um, I would have had to pay the full fee. But, um, I need to know... I know that one is for her check-up, this one right here is for her check-ups and her, like, immunizations, stuff like that, but I need one for when she gets sick, I can pull out, you know, and pay like the \$5 copay or whatever like that. I need one of those but I also need the one for her check-ups. Like, do you all have a joint one?

Speaker speaker_0: The only plan that we have joint is the Stay Healthy MEC Enhanced, which I, I've already reviewed with you, but we don't have... This is the only plan that also only offers copays for certain things. Um, so again, the, the primary care visits is a \$10 copay, specialist care is a-

Speaker speaker_1: Yes.

Speaker speaker_0: ... \$50 copay and urgent care is \$60 copay.

Speaker speaker_1: How much is that plan?

Speaker speaker_0: Um, so the MEC Enhanced for employee plus children is \$41.95 a week. The dental for employee plus children is \$9.30... \$9.30. Vision for employee plus children is \$4.94 a week.

Speaker speaker_1: Okay. Do you guys also do life insurance or is this only health?

Speaker speaker_0: Yes. So you currently have term life, um, and the term life for employee plus children is \$2.54.

Speaker speaker_1: Okay. What are the benefits of that, if you don't mind me asking?

Speaker speaker_0: So in the event of your passing, uh, your beneficiary would get the benefit amount of \$20,000. Uh, children six months up to 26, in the event of their, uh, passing, you would get \$2,500. Children 14 days up to six months, you would get \$500.

Speaker speaker_1: \$500?

Speaker speaker_0: Yes. Children 14 days up to six months you get \$500.

Speaker speaker_1: Okay. All right. Okay, um, I'll call in... I'm gonna call around about the health insurance and I'm gonna see before the 31st and see which is my best option.

Speaker speaker_0: Okay. Do you also by chance need a copy of the benefits guide? 'Cause it'll go over like-

Speaker speaker_1: Yeah, please.

Speaker speaker_0: ... all these different plans. Okay. I will send that to your email so you have that and then did you need help with anything else?

Speaker speaker_1: Um, no, that's fine.

Speaker speaker_0: All righty. Well, you have a wonderful day.

Speaker speaker_1: All right, thank you. You too.

Speaker speaker_0: Thank you. Bye-bye. Did you need me to disconnect the call?

Speaker speaker_1: Oh, yeah, I'm trying to get into my phone with one hand here.

Speaker speaker_0: Okay. No worries, I'll disconnect it. You have a wonderful day.

Speaker speaker_1: All right, you too.