

Transcript: VICTORIA

Taylor-6048456751661056-6653792932020224

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefit Center Card. This is Victoria. How can I help you? Well, um, I was wondering... Hello? I have a- Hi, how can I help you? Well, um, I got a question. It's just that- Okay, so- So, is this the, uh, uh, student's health benefit or health benefits? This is for medical insurance if you happen to work here like a staffing or temp agency. Yeah, uh, I work at a temp agency - ... and I got that, uh, I got an email talking, uh, talking about, "Welcome to Benefits in the, uh, Benefits in the ... Yeah. ... product and one of the ... um, round-the-clock access to U.S. based licensed provider phone, video, call, and solutions. To get started please follow the link below to activate your account." So I was wondering, so how many, do how many rounds do I make, on my account? I'm sorry. There's a lot of background noise. I'm having a hard time understanding you. Are you there? Yes. Yeah, can you hear me right now? Yeah, so you're... what do you need help with? So, I was wondering, um, I got an email, email and so I was wondering how many rounds, how many rounds does does I make on my, on my, uh, benefits. So. How many rounds? Oh, what? Sir, this is for medical insurance. For the rounds, right. Yeah, medical insurance. Yeah. I was wondering, um, y'all, y'all take, y'all take money out of my paycheck, right? If you're enrolled into coverage, yes, that's how you would pay for the coverage. Yeah, uh, I'm in- I'm enrolled though, right? 'Cause I think I got enrolled automatically. I, I don't know. I'll have to pull up your file. What's the name of the agency you work for? Uh, uh, Search on Morris Road. Okay. What's the last four of your Social? 5071. And your first and last name? My first name Nuriddeen, last name Ibrahim. Okay. Do you mind verifying your address and date of birth? My address is 1326 Stormy Lane. And then what's the other, what's the other thing you asked me? Your date of birth. My date of birth. Uh, July 2nd, 2002. Or 07/03/2002. Okay. And for the address, the city is Columbus, state is Ohio, zip code is 43204. Yeah. Okay. Phone number 614-943-8157. Yep. And then email is ypc350@gmail.com. Yep. Okay. So it looks like you're enrolled into the MEC TelRx for employee only. So they take out- Yeah. ... \$15.16 weekly for that. Yeah, so, so, they've been, they've been doing that for the past couple weeks though, right? We've only received one deduction so far. It looks like on the 5th of December, last week. Wait, on December 5th, last week, you, you, you only took \$15 from me? Yes. Oh, I thought, oh, I thought, I thought they, uh, they had been doing that, like, for the past, uh, weeks. No, sir. That's the first deduction we received. Oh, okay. And, oh, that's why y'all sent me an email talk-, uh, talking about I can activate my account. I did get an email. That's why I got an active- Well, you don't have to activate it. Once, once the cov-, once the deduction is taken out of your check, the coverage starts- Yeah. ... the following Monday. So there's no need to activate it. It automatically becomes active. I got a call telling my- So you should be getting, um... I was just going to say, you should be getting an ID card in the mail. Um, it typically takes about seven to ten business

days to get that ID card. Okay, well, what can I do with that ID card? I can go to the hospital to use it? So that's what you would give your provider to prove that you have insurance. Now, the medical plan that you're enrolled into is just for your preventative healthcare. So it's not going to cover things like if you were to be admitted to the hospital. What it covers is, uh, preventative services. So like your yearly physicals, uh, vaccinations and preventative screenings. Oh, so I can only use it for like physical check-ups and stuff and, uh, and what, what the other two s- two sentences? Yeah, so again, the plan you're enrolled into is just for your preventative services. So that's things like yearly physicals, vaccinations- Yeah. ... and preventative screenings. Now it does come with, um, TeleHealth, like if you needed a virtual urgent care, it does come with that. And it also comes with a subscription- Yeah. ... to FreeRx which is, um- Yeah. FreeRx is like a prescription plan. So if it's one of the covered medications, it would be free. Oh, okay. So about the ID, so the ID, who should I send with my provider? Who s- who's my provider? Who should I give the ID to? That, that's the doctor, sir. Oh, so, oh, I just hand that, I just hand it to the doctor and stuff, and they should, and they should know what they'll be doing about it from there? Yes, it's proof of insurance and it also comes with informations on, information on who they would submit the claim to. So that's all you need to do is once you get that ID card, hand it to the doctor and, um, they should know what to do from there. Oh, oh, okay, thank you. That's... I was, I was asking questions about that. I was a little bit confused because I did, I did call you, I did call y'all like, think like three weeks ago, uh, about, we was talking about the enrollment stuff. And they said I'm already enrolled in your stuff. So I've been, uh, I've been thinking y'all have been taking, uh, paychecks, y'all have been taking money out of my paycheck and I just, that's why I called to see if, if I, if I like made, if I like have enough to use, you know, to go to the hospital and stuff? Yeah, so you, you pay for the coverage on a weekly basis, but that is just to pay for the service. It's not like, not when... it doesn't work like that money is going towards the service. That's just what you pay for it, if that makes sense. So, so I, so I pay for it and I, then af- so after, I pay for that, right? So that, that's, that's out the way right now. So now y'all, y'all can still be taking, uh, \$15.00, right? And if, if that, if that adds up to, how much it adds up to, I can, I can use it, right, whenever, uh... It, it doesn't work like that, sir. It... what you're paying for is the medical insurance. It doesn't add up. That's not... So you're paying for the medical plan and that's, that's what your paying for. Yeah. It's not like you put money aside to use. That's not what this is. You're paying for this medical insurance plan and it covers your preventative- Yeah, no, no, it's not money for me. No, no, I know, I get it. It's not money for me to use. I'm talking about money for them to use for the hospital. It's not like money I want to use. It's just I'm talking about like, uh, in general for the hospital and stuff. Yeah, but what- That's not... What I'm saying is that that is not how this works. Oh, okay. You don't have coverage for hospitalization. This medical plan is just for your preventative services. So it covers your preventative services at 100%. It also comes with the virtual urgent care and it comes with the FreeRx, um, subscription. But that's all that your plan is going to cover. Okay. So if you were to be admitted to the hospital, there is no coverage for that. Oh, okay. But like, but like let's say, uh, when I'm in like the hospital, I'm not like talking about like a big accident or anything. I'm just, I'm in like... I can go, I can use it for like a physical checkup, right? Is that, is that covering that out, for a physical check? So the only thing that this medical plan is going to cover is preventative services. That's it. If you go to the hospital, that's not preventative. There's no coverage for that. Oh, like, oh, okay. So basically you're saying I can't use it, I can't

use it to go to the hospital with like, if I need like a physical checkup, anything, like I can't use that. That's what you're saying, right? You wouldn't go to a hospital for a physical, sir. This is just for preventative services. So if you go to a doctor for a yearly physical, that is something that this will cover. Or if you go for a vaccination or a preventative screening, then it will. Oh, oh, okay, okay. But it's only going to cover preventative services. Okay, I get it. Okay, okay, my fault. So all you're saying, I can, I can, I can go to my, like my doctor that I'm assigned to, and he can, he can, uh, I can use that for like a, like a little bit of a physical check, right? As long as it's a preventative service, then it would be covered. Okay. You also need to make sure that your provider is in the MultiPlan network. If they're not in the MultiPlan network, then it would not be covered. It would not be covered. Oh, okay, I, I get that. But then one more thing. Mm-hmm. If, if I, if I wanted to, uh, if I didn't want to no more, like if I wanted to be un-un- unenrolled, I could tell y'all that or no? Yes, if you want to cancel the coverage you would, you would need to speak with us in order to cancel it. Um, I will just go ahead and let you know, cancellations are not immediate. It typically takes about one to two weeks for cancellations to be processed through your payroll department. Yeah. So there's a possibility you would see one to two more payroll deductions. Yeah. If you did, it would provide the coverage until the cancellation had been processed through payroll. Oh, okay. Okay, thank you. That's it. You're welcome. You have a wonderful day. Have a nice day. 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 Benefit Center Card. This is Victoria. How can I help you?

Speaker speaker_2: Well, um, I was wondering...

Speaker speaker_1: Hello?

Speaker speaker_2: I have a-

Speaker speaker_1: Hi, how can I help you?

Speaker speaker_2: Well, um, I got a question. It's just that-

Speaker speaker_1: Okay, so-

Speaker speaker_2: So, is this the, uh, uh, student's health benefit or health benefits?

Speaker speaker_1: This is for medical insurance if you happen to work here like a staffing or temp agency.

Speaker speaker_2: Yeah, uh, I work at a temp agency - ... and I got that, uh, I got an email talking, uh, talking about, "Welcome to Benefits in the, uh, Benefits in the ...

Speaker speaker_3: Yeah.

Speaker speaker_2: ... product and one of the ... um, round-the-clock access to U.S. based licensed provider phone, video, call, and solutions. To get started please follow the link below to activate your account." So I was wondering, so how many, do how many rounds do I make, on my account?

Speaker speaker_1: I'm sorry. There's a lot of background noise. I'm having a hard time understanding you. Are you there?

Speaker speaker_2: Yes. Yeah, can you hear me right now?

Speaker speaker_1: Yeah, so you're... what do you need help with?

Speaker speaker_2: So, I was wondering, um, I got an email, email and so I was wondering how many rounds, how many rounds does does I make on my, on my, uh, benefits. So.

Speaker speaker_1: How many rounds? Oh, what? Sir, this is for medical insurance.

Speaker speaker_2: For the rounds, right. Yeah, medical insurance. Yeah. I was wondering, um, y'all, y'all take, y'all take money out of my paycheck, right?

Speaker speaker_1: If you're enrolled into coverage, yes, that's how you would pay for the coverage.

Speaker speaker_2: Yeah, uh, I'm in- I'm enrolled though, right? 'Cause I think I got enrolled automatically.

Speaker speaker_1: I, I don't know. I'll have to pull up your file. What's the name of the agency you work for?

Speaker speaker_2: Uh, uh, Search on Morris Road.

Speaker speaker_1: Okay. What's the last four of your Social?

Speaker speaker_2: 5071.

Speaker speaker_1: And your first and last name?

Speaker speaker_2: My first name Nuriddeen, last name Ibrahim.

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

Speaker speaker_2: My address is 1326 Stormy Lane. And then what's the other, what's the other thing you asked me?

Speaker speaker_1: Your date of birth.

Speaker speaker_2: My date of birth. Uh, July 2nd, 2002. Or 07/03/2002.

Speaker speaker_1: Okay. And for the address, the city is Columbus, state is Ohio, zip code is 43204.

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. Phone number 614-943-8157.

Speaker speaker_2: Yep.

Speaker speaker_1: And then email is ypc350@gmail.com.

Speaker speaker_2: Yep.

Speaker speaker_1: Okay. So it looks like you're enrolled into the MEC TelRx for employee only. So they take out-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... \$15.16 weekly for that.

Speaker speaker_2: Yeah, so, so, they've been, they've been doing that for the past couple weeks though, right?

Speaker speaker_1: We've only received one deduction so far. It looks like on the 5th of December, last week.

Speaker speaker_2: Wait, on December 5th, last week, you, you, you only took \$15 from me?

Speaker speaker_1: Yes.

Speaker speaker_2: Oh, I thought, oh, I thought, I thought they, uh, they had been doing that, like, for the past, uh, weeks.

Speaker speaker_1: No, sir. That's the first deduction we received.

Speaker speaker_2: Oh, okay. And, oh, that's why y'all sent me an email talk-, uh, talking about I can activate my account. I did get an email. That's why I got an active-

Speaker speaker_1: Well, you don't have to activate it. Once, once the cov-, once the deduction is taken out of your check, the coverage starts-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... the following Monday. So there's no need to activate it. It automatically becomes active.

Speaker speaker_2: I got a call telling my-

Speaker speaker_1: So you should be getting, um... I was just going to say, you should be getting an ID card in the mail. Um, it typically takes about seven to ten business days to get that ID card.

Speaker speaker_2: Okay, well, what can I do with that ID card? I can go to the hospital to use it?

Speaker speaker_1: So that's what you would give your provider to prove that you have insurance. Now, the medical plan that you're enrolled into is just for your preventative healthcare. So it's not going to cover things like if you were to be admitted to the hospital. What it covers is, uh, preventative services. So like your yearly physicals, uh, vaccinations and preventative screenings.

Speaker speaker_2: Oh, so I can only use it for like physical check-ups and stuff and, uh, and wha- what, what the other two s- two sentences?

Speaker speaker_1: Yeah, so again, the plan you're enrolled into is just for your preventative services. So that's things like yearly physicals, vaccinations-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... and preventative screenings. Now it does come with, um, TeleHealth, like if you needed a virtual urgent care, it does come with that. And it also comes with a subscription-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... to FreeRx which is, um-

Speaker speaker_2: Yeah.

Speaker speaker_1: FreeRx is like a prescription plan. So if it's one of the covered medications, it would be free.

Speaker speaker_2: Oh, okay. So about the ID, so the ID, who should I send with my provider? Who s- who's my provider? Who should I give the ID to?

Speaker speaker_1: That, that's the doctor, sir.

Speaker speaker_2: Oh, so, oh, I just hand that, I just hand it to the doctor and stuff, and they should, and they should know what they'll be doing about it from there?

Speaker speaker_1: Yes, it's proof of insurance and it also comes with informations on, information on who they would submit the claim to. So that's all you need to do is once you get that ID card, hand it to the doctor and, um, they should know what to do from there.

Speaker speaker_2: Oh, oh, okay, thank you. That's... I was, I was asking questions about that. I was a little bit confused because I did, I did call you, I did call y'all like, think like three weeks ago, uh, about, we was talking about the enrollment stuff. And they said I'm already enrolled in your stuff. So I've been, uh, I've been thinking y'all have been taking, uh, paychecks, y'all have been taking money out of my paycheck and I just, that's why I called to see if, if I, if I like made, if I like have enough to use, you know, to go to the hospital and stuff?

Speaker speaker_1: Yeah, so you, you pay for the coverage on a weekly basis, but that is just to pay for the service. It's not like, not when... it doesn't work like that money is going towards the service. That's just what you pay for it, if that makes sense.

Speaker speaker_2: So, so I, so I pay for it and I, then af- so after, I pay for that, right? So that, that's, that's out the way right now. So now y'all, y'all can still be taking, uh, \$15.00, right? And if, if that, if that adds up to, how much it adds up to, I can, I can use it, right, whenever, uh...

Speaker speaker_1: It, it doesn't work like that, sir. It... what you're paying for is the medical insurance. It doesn't add up. That's not... So you're paying for the medical plan and that's,

that's what your paying for.

Speaker speaker_2: Yeah.

Speaker speaker_1: It's not like you put money aside to use. That's not what this is. You're paying for this medical insurance plan and it covers your preventative-

Speaker speaker_2: Yeah, no, no, it's not money for me. No, no, I know, I get it. It's not money for me to use. I'm talking about money for them to use for the hospital. It's not like money I want to use. It's just I'm talking about like, uh, in general for the hospital and stuff.

Speaker speaker_1: Yeah, but what-

Speaker speaker_2: That's not...

Speaker speaker_1: What I'm saying is that that is not how this works.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: You don't have coverage for hospitalization. This medical plan is just for your preventative services. So it covers your preventative services at 100%. It also comes with the virtual urgent care and it comes with the FreeRx, um, subscription. But that's all that your plan is going to cover.

Speaker speaker_2: Okay.

Speaker speaker_1: So if you were to be admitted to the hospital, there is no coverage for that.

Speaker speaker_2: Oh, okay. But like, but like let's say, uh, when I'm in like the hospital, I'm not like talking about like a big accident or anything. I'm just, I'm in like... I can go, I can use it for like a physical checkup, right? Is that, is that covering that out, for a physical check?

Speaker speaker_1: So the only thing that this medical plan is going to cover is preventative services. That's it. If you go to the hospital, that's not preventative. There's no coverage for that.

Speaker speaker_2: Oh, like, oh, okay. So basically you're saying I can't use it, I can't use it to go to the hospital with like, if I need like a physical checkup, anything, like I can't use that. That's what you're saying, right?

Speaker speaker_1: You wouldn't go to a hospital for a physical, sir. This is just for preventative services. So if you go to a doctor for a yearly physical, that is something that this will cover. Or if you go for a vaccination or a preventative screening, then it will.

Speaker speaker_2: Oh, oh, okay, okay.

Speaker speaker_1: But it's only going to cover preventative services.

Speaker speaker_2: Okay, I get it. Okay, okay, my fault. So all you're saying, I can, I can, I can go to my, like my doctor that I'm assigned to, and he can, he can, uh, I can use that for like a, like a little bit of a physical check, right?

Speaker speaker_1: As long as it's a preventative service, then it would be covered.

Speaker speaker_2: Okay.

Speaker speaker_1: You also need to make sure that your provider is in the MultiPlan network. If they're not in the MultiPlan network, then it would not be covered.

Speaker speaker_2: It would not be covered. Oh, okay, I, I get that. But then one more thing.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: If, if I, if I wanted to, uh, if I didn't want to no more, like if I wanted to be un- un- unenrolled, I could tell y'all that or no?

Speaker speaker_1: Yes, if you want to cancel the coverage you would, you would need to speak with us in order to cancel it. Um, I will just go ahead and let you know, cancellations are not immediate. It typically takes about one to two weeks for cancellations to be processed through your payroll department.

Speaker speaker_2: Yeah.

Speaker speaker_1: So there's a possibility you would see one to two more payroll deductions.

Speaker speaker_2: Yeah.

Speaker speaker_1: If you did, it would provide the coverage until the cancellation had been processed through payroll.

Speaker speaker_2: Oh, okay. Okay, thank you. That's it.

Speaker speaker_1: You're welcome. You have a wonderful day.

Speaker speaker_2: Have a nice day. You too.

Speaker speaker_1: Bye-bye.