

Transcript: VICTORIA

Taylor-6124366318845952-5890229129494528

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi. Thank you, Victoria. Um, I was wondering... I'm sorry to bother you. I, um... Okay, so this is my first really year or so, say six months, whatever, being with Benefits on a Card. I'm just curious, I've seen on my phone it's open enrollment and it ends the 31st. I, I thought I had full coverage, like where if I get sick, an emergency room. But they said all I have is, um, like wellness. You know what I'm saying? Just to go to the doctor if... To make sure I'm okay. That's all you guys offer? Okay. Let me pull up your file. What's the name of the agency you work for? Site Staffing, S-I-T-E. And the last four of your Social? 1327. Okay. Your first and last name? Yes, ma'am. Jean Marshall with two L's. All righty. Do you mind verifying your address and date of birth? Mm-hmm. October 18th, 1961. And the address should be 4302 North 14th Street. All right. And that's in Milwaukee, Wisconsin, 53209? Yes. Phone number is 414-346-4981? Uh, no, 414-346-4891. Okay, gotcha. And then, um, I have email is T-H-E-E OriginalHollywood@gmail.com? Yes, correct. Okay, give me one second. Okay, so you have two different medical plans. You have the MEC StayHealthy, um, which covers just your preventative healthcare, so that's like yearly physicals, vaccinations and preventative screenings. Mm-hmm. Um, it does cover that 100% as long as you stay in the network. Now you also have the VIP+ medical plan which covers more of like the non-preventative side of things. So like if you were to be admitted to the hospital, if you have to go to the emergency room, urgent care or physician's office. Mm-hmm. Now they do have two separate ID cards, so I don't know if you got both ID cards, but the one for your preventative care- Yeah. I think I did, but... I think so, I'm not sure. But can I ask you something? Okay, so, okay. Um, the one I understand about, 'cause I made a doctor's appointment 'cause I'm, uh, just wanna get a checkup. And thank you. But the other one, like, w- if I get sick, um, you know, like, 'cause I have the flu and I already went to the hospital, but I didn't go under y'all, you know? That's why I said that 'cause they never see my insurance on you. But, um, so because what... Okay, this is what I'm trying to say. The lady at the doctor's office, all she pulled up was my regular plan where it says that, um, preventative. And I said, "Oh, um, I think I got..." 'Cause I was super sick, I couldn't stop throwing up. And she was like, "Oh no, you just have preventative." How do I... I mean, do I... Like if I gotta go to the emergency, what, what happens? Like how does this insurance even work? Well, yeah, that's why I asked if you received two separate ID cards. Yeah. Because if you only present them the one for your preventative care, they're gonna assume you just have preventative care. The ID card for the non-preventative is completely different. So, um, they typically email that ID card to you. If you haven't received it, I can look up that ID card and send it to you. Um- Can you mail it? Yeah. I can put in a request to also have it mailed. With that being said, I know it typically takes about seven to 10 business days to get that in the mail. That's... Yeah. Like, that's fine. That'd be good 'cause...

Yeah, that'd be perfect 'cause that's what I was thinking. Yeah. But if you... I mean, they usually, they, they usually have to have your ID card, so I'm assuming that's where all the confusion came in because you only had the preventative medical ID card. Mm-hmm. Okay. But, um, let me go ahead and look those up really quick so I can email you copies, and then I can also put in a request to have a copy of that sent to your address. Okay. That'll be good. Few seconds and I'm gonna be right back. Okay. No problem. All righty. Thank you so much for holding. So I went ahead and sent all of your ID cards to your email address, the one for your- Oh. ... preventative med- non-preventative, non-preventative medical, and then also your- Oh. ... dental ID card. Um, and I also re- sent the request to have the non-preventative medical ID card sent to your address. Oh. Okay. Good, good. Thank you, 'cause that way I- you know, I'll be prepared. Thank you, sweetheart, so much. Sorry to bother you. No worries. So o- so now, since I'm enrolled, then I don't hear from y'all again 'til next, uh, year for open enrollment, right? Or I guess I don't. So, 'cause from what I understand, if you don't do nothing, it just stays the same. Yes, ma'am. Yeah. Okay, good. That's- So the open enrollment is just, um, really if you wanna make changes to the enrollment. Yeah. Um, typically if the policies that you're currently enrolled into are still being offered- Mm-hmm. ... you just, the coverage just rolls over. Oh, that's cool. I love it. Okay, thank you. And then how- Mm-hmm. ... about, how does that, how does that work? Like, if I go to the, uh, emergency room, how much do I pay? Um, so let's see. Let me pull it up. Okay. So you have VIP Plus. So for the VIP Plus, it looks like the insurance will pay \$100 a day with a max of two days for the emergency room. Mm-hmm. And then you just pay the, uh, the remainder. Okay. Mm-hmm. Okay, thank you. You're welcome. You have a wonderful day. Mm-hmm. Okay, bye-bye. 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: Hi. Thank you, Victoria. Um, I was wondering... I'm sorry to bother you. I, um... Okay, so this is my first really year or so, say six months, whatever, being with Benefits on a Card. I'm just curious, I've seen on my phone it's open enrollment and it ends the 31st. I, I thought I had full coverage, like where if I get sick, an emergency room. But they said all I have is, um, like wellness. You know what I'm saying? Just to go to the doctor if... To make sure I'm okay. That's all you guys offer?

Speaker speaker_0: Okay. Let me pull up your file. What's the name of the agency you work for?

Speaker speaker_1: Site Staffing, S-I-T-E.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 1327.

Speaker speaker_0: Okay. Your first and last name?

Speaker speaker_1: Yes, ma'am. Jean Marshall with two L's.

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

Speaker speaker_1: Mm-hmm. October 18th, 1961. And the address should be 4302 North 14th Street.

Speaker speaker_0: All right. And that's in Milwaukee, Wisconsin, 53209?

Speaker speaker_1: Yes.

Speaker speaker_0: Phone number is 414-346-4981?

Speaker speaker_1: Uh, no, 414-346-4891.

Speaker speaker_0: Okay, gotcha. And then, um, I have email is T-H-E-E OriginalHollywood@gmail.com?

Speaker speaker_1: Yes, correct.

Speaker speaker_0: Okay, give me one second. Okay, so you have two different medical plans. You have the MEC StayHealthy, um, which covers just your preventative healthcare, so that's like yearly physicals, vaccinations and preventative screenings.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, it does cover that 100% as long as you stay in the network. Now you also have the VIP+ medical plan which covers more of like the non-preventative side of things. So like if you were to be admitted to the hospital, if you have to go to the emergency room, urgent care or physician's office.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Now they do have two separate ID cards, so I don't know if you got both ID cards, but the one for your preventative care-

Speaker speaker_1: Yeah. I think I did, but... I think so, I'm not sure. But can I ask you something? Okay, so, okay. Um, the one I understand about, 'cause I made a doctor's appointment 'cause I'm, uh, just wanna get a checkup. And thank you. But the other one, like, w- if I get sick, um, you know, like, 'cause I have the flu and I already went to the hospital, but I didn't go under y'all, you know? That's why I said that 'cause they never see my insurance on you. But, um, so because what... Okay, this is what I'm trying to say. The lady at the doctor's office, all she pulled up was my regular plan where it says that, um, preventative. And I said, "Oh, um, I think I got..." 'Cause I was super sick, I couldn't stop throwing up. And she was like, "Oh no, you just have preventative." How do I... I mean, do I... Like if I gotta go to the emergency, what, what happens? Like how does this insurance even work?

Speaker speaker_0: Well, yeah, that's why I asked if you received two separate ID cards.

Speaker speaker_1: Yeah.

Speaker speaker_0: Because if you only present them the one for your preventative care, they're gonna assume you just have preventative care. The ID card for the non-preventative is completely different. So, um, they typically email that ID card to you. If you haven't received it, I can look up that ID card and send it to you. Um-

Speaker speaker_1: Can you mail it?

Speaker speaker_0: Yeah. I can put in a request to also have it mailed. With that being said, I know it typically takes about seven to 10 business days to get that in the mail.

Speaker speaker_1: That's... Yeah. Like, that's fine. That'd be good 'cause... Yeah, that'd be perfect 'cause that's what I was thinking.

Speaker speaker_0: Yeah. But if you... I mean, they usually, they, they usually have to have your ID card, so I'm assuming that's where all the confusion came in because you only had the preventative medical ID card.

Speaker speaker_1: Mm-hmm. Okay.

Speaker speaker_0: But, um, let me go ahead and look those up really quick so I can email you copies, and then I can also put in a request to have a copy of that sent to your address.

Speaker speaker_1: Okay. That'll be good.

Speaker speaker_0: Few seconds and I'm gonna be right back.

Speaker speaker_1: Okay. No problem.

Speaker speaker_0: All righty. Thank you so much for holding. So I went ahead and sent all of your ID cards to your email address, the one for your-

Speaker speaker_1: Oh.

Speaker speaker_0: ... preventative med- non-preventative, non-preventative medical, and then also your-

Speaker speaker_1: Oh.

Speaker speaker_0: ... dental ID card. Um, and I also re- sent the request to have the non-preventative medical ID card sent to your address.

Speaker speaker_1: Oh. Okay. Good, good. Thank you, 'cause that way I- you know, I'll be prepared. Thank you, sweetheart, so much. Sorry to bother you.

Speaker speaker_0: No worries.

Speaker speaker_1: So o- so now, since I'm enrolled, then I don't hear from y'all again 'til next, uh, year for open enrollment, right? Or I guess I don't. So, 'cause from what I understand, if you don't do nothing, it just stays the same.

Speaker speaker_0: Yes, ma'am. Yeah.

Speaker speaker_1: Okay, good. That's-

Speaker speaker_0: So the open enrollment is just, um, really if you wanna make changes to the enrollment.

Speaker speaker_1: Yeah.

Speaker speaker_0: Um, typically if the policies that you're currently enrolled into are still being offered-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... you just, the coverage just rolls over.

Speaker speaker_1: Oh, that's cool. I love it. Okay, thank you. And then how-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... about, how does that, how does that work? Like, if I go to the, uh, emergency room, how much do I pay?

Speaker speaker_0: Um, so let's see. Let me pull it up. Okay. So you have VIP Plus. So for the VIP Plus, it looks like the insurance will pay \$100 a day with a max of two days for the emergency room.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And then you just pay the, uh, the remainder.

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay, thank you.

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

Speaker speaker_1: Mm-hmm. Okay, bye-bye.

Speaker speaker_0: Bye-bye.