

## Transcript: VICTORIA

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### Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, Victoria. My name's Anthony McGuire. Uh, I signed up, I think it was a couple weeks back to access, uh, the insurance. I was just curious, uh, if you guys mailed out the insurance card yet? Um, okay. What is the... Let me... I'll have to pull up your file and see if it's even active. What's the last four of your Social? 3660. And do you mind verifying your address and date of birth? 4... 2413 Shelby in Mattoon, 61938. Birthday's 4/12 of '77. Okay. Phone number 217-218-4258? Yes, ma'am. And then email is tonymcguire574@gmail.com? Yes, ma'am. Okay, so it looks like your coverage just became active today. Okay, that's fine. So your ID cards are in the process of being made. Um, it does typically take about seven to ten business days to get those. Okay. That's fine. The dental and the vision are gonna be mailed. Okay. And then the medical is emailed to you. Okay. So what is emailed? The medical. The medical card? Yes, your medical ID card is gonna be emailed to you. Okay. Uh, 'cause like I said, uh, I was just curious 'cause, uh, my doctors just wanted a update insurance card. That's all. Okay. Yeah, so just keep an eye on your email for your medical ID card, and the dental and vision should be arriving to you in the mail. It- Okay. Typically it just takes about seven to ten business days to get those. And you guys email that one out when? For- I, well, it's not us that emails it to you, it's the insurance company, American Public Life. I don't know when they typically send that out, so I would just keep an eye on your email and allow- Okay. ... like, 24 to 48 business hours. Okay, that is, it's from today? For 24 to 48 hours from the day, right? A- again, I don't know when they send it out- Okay. ... because it's sent from American Public Life. I t- typically, anything like that would take about 24 to 48 business hours, I would assume. Okay. Okay. Uh- So just keep an eye on your email- Okay. ... and look for American Public Life. Okay. Would you be able to tell me what my insurance covers? If, like, even doctor visits or whatever the case may be? Uh, I can give you general information. So the, the plan that you have is a hospital indemnity plan. It provides coverage if you are admitted to the hospital. Um, it also provides coverage for, like, emergency room, uh, physician's office. We do have coverage for prescriptions as well. Okay. Um, so basically how this works is b- one of the things is that this is not major medical. Right. So there's no co-pays or deductibles for the most part. The only thing that has a co-pay with your medical plan is gonna be, like, the, the prescriptions. Okay. If it is a covered medication, the co-pay would be either 10, 20, or \$30 just depending on the medication. Okay. But all the other benefits, the way that it works is the insurance will pay us that dollar amount towards that benefit, and then you pay the remainder of the bill. Okay. All right, appreciate it very much. Hey, I got a... If you don't mind me asking, now, the, I, I think it's, like, 35 or whatever it is that I'm gonna paying for, the one I'm paying now, what would be the next one that, that... Is there, is there one, like, one higher than that, or...? Out of the Ensure Plus plans you have the h- the highest paying tier. You have the Ensure Plus

Enhanced. Okay, so I got the highest? Yes, out of the Ensure Plus plans, you have the highest tier. Oh, yeah. Okay. I appreciate it very much, ma'am. You're welcome. You have a wonderful day. You do the same. 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: Hi, Victoria. My name's Anthony McGuire. Uh, I signed up, I think it was a couple weeks back to access, uh, the insurance. I was just curious, uh, if you guys mailed out the insurance card yet?

Speaker speaker\_0: Um, okay. What is the... Let me... I'll have to pull up your file and see if it's even active. What's the last four of your Social?

Speaker speaker\_1: 3660.

Speaker speaker\_0: And do you mind verifying your address and date of birth?

Speaker speaker\_1: 4... 2413 Shelby in Mattoon, 61938. Birthday's 4/12 of '77.

Speaker speaker\_0: Okay. Phone number 217-218-4258?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: And then email is tonymcguire574@gmail.com?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay, so it looks like your coverage just became active today.

Speaker speaker\_1: Okay, that's fine.

Speaker speaker\_0: So your ID cards are in the process of being made. Um, it does typically take about seven to ten business days to get those.

Speaker speaker\_1: Okay. That's fine.

Speaker speaker\_0: The dental and the vision are gonna be mailed.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then the medical is emailed to you.

Speaker speaker\_1: Okay. So what is emailed?

Speaker speaker\_0: The medical.

Speaker speaker\_1: The medical card?

Speaker speaker\_0: Yes, your medical ID card is gonna be emailed to you.

Speaker speaker\_1: Okay. Uh, 'cause like I said, uh, I was just curious 'cause, uh, my doctors just wanted a update insurance card. That's all.

Speaker speaker\_0: Okay. Yeah, so just keep an eye on your email for your medical ID card, and the dental and vision should be arriving to you in the mail. It-

Speaker speaker\_1: Okay.

Speaker speaker\_0: Typically it just takes about seven to ten business days to get those.

Speaker speaker\_1: And you guys email that one out when? For-

Speaker speaker\_0: I, well, it's not us that emails it to you, it's the insurance company, American Public Life. I don't know when they typically send that out, so I would just keep an eye on your email and allow-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... like, 24 to 48 business hours.

Speaker speaker\_1: Okay, that is, it's from today? For 24 to 48 hours from the day, right?

Speaker speaker\_0: A- again, I don't know when they send it out-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... because it's sent from American Public Life. I t- typically, anything like that would take about 24 to 48 business hours, I would assume.

Speaker speaker\_1: Okay. Okay. Uh-

Speaker speaker\_0: So just keep an eye on your email-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... and look for American Public Life.

Speaker speaker\_1: Okay. Would you be able to tell me what my insurance covers? If, like, even doctor visits or whatever the case may be?

Speaker speaker\_0: Uh, I can give you general information. So the, the plan that you have is a hospital indemnity plan. It provides coverage if you are admitted to the hospital. Um, it also provides coverage for, like, emergency room, uh, physician's office. We do have coverage for prescriptions as well.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, so basically how this works is b- one of the things is that this is not major medical.

Speaker speaker\_1: Right.

Speaker speaker\_0: So there's no co-pays or deductibles for the most part. The only thing that has a co-pay with your medical plan is gonna be, like, the, the prescriptions.

Speaker speaker\_1: Okay.

Speaker speaker\_0: If it is a covered medication, the co-pay would be either 10, 20, or \$30 just depending on the medication.

Speaker speaker\_1: Okay.

Speaker speaker\_0: But all the other benefits, the way that it works is the insurance will pay us that dollar amount towards that benefit, and then you pay the remainder of the bill.

Speaker speaker\_1: Okay. All right, appreciate it very much. Hey, I got a... If you don't mind me asking, now, the, I, I think it's, like, 35 or whatever it is that I'm gonna paying for, the one I'm paying now, what would be the next one that, that... Is there, is there one, like, one higher than that, or...?

Speaker speaker\_0: Out of the Ensure Plus plans you have the h- the highest paying tier. You have the Ensure Plus Enhanced.

Speaker speaker\_1: Okay, so I got the highest?

Speaker speaker\_0: Yes, out of the Ensure Plus plans, you have the highest tier.

Speaker speaker\_1: Oh, yeah. Okay. I appreciate it very much, ma'am.

Speaker speaker\_0: You're welcome. You have a wonderful day.

Speaker speaker\_1: You do the same.

Speaker speaker\_0: Thank you. Bye-bye.