

Transcript: VICTORIA

Taylor-6416403820658688-5703713858994176

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, Victoria. This is Lauren. I am calling on behalf of my husband. He works for MAU, and we just need to, um, ask a few questions about his insurance. Okay. Is he nearby that I can speak with him? Yes. I'll hit Hello there. Hi. Um, what's the last four of your Social? 3785. And your first and last name? Lubomir Ahadi. Do you want me to spell it for you? Uh, I believe I have it here. Is it, um, L-Y- Lubomir ■s■d■t ■hædi. Yes. U-B-O-M-I-R. Okay. And then the last name is A-H-A-D-I? D-I. Yes, ma'am. Okay. Do you mind verifying your address and date of birth? Yeah. It's, uh, 505 Spring Meadow Road, Saint Xavier, South Carolina, 29680 is, uh, is the zip code. And, uh, what was the other question, sorry? Your date of birth. Date of birth? Uh, 8/31/1995. Phone number is, uh, 276-206-7959. 959, yes, ma'am. Okay. And then email. 852-000-1955. Uh, email's just gonna- Lub- ... be first and last name @gmail.com? Gmail.com, yes, ma'am. Okay. Um, and what are some of the questions you guys have? Oh, well, we basically have the, the \$14, uh, per month, um, plan. Is that correct, Lauren? Yes, and the next one up, I think, is \$28, is that correct? Mm-hmm, I think so. And our, uh, coverage is only for, um, what's that word? Like, uh, physicals and regular doctor's appointments. Checkups. Like checkups and stuff. Mm-hmm. So we were trying to figure out what the next plan up covers. Mm-hmm. Okay. So there's not... I mean, there's other plans to choose from. Um, but there wouldn't be necessarily a next plan up because they all cover different things. Um... Yeah. So, what you guys have is just for the preventative health care. Right. Um, then we have the Ensure Plus and the Ensure Plus Enhanced, which are just hospital indemnity plans, so they do not cover the preventative care, what, which is what you currently have, but they do provide coverage for, um, being admitted to the hospital, having to go to the emergency room, um- Mm-hmm. ... or a regular physician's office visit. Um, keep in mind, like I said, neither one, the Ensure Plus and the Ensure Plus Enhanced, neither one of these plans cover preventative care. Then we have, um- Mm-hmm. ... another plan called the Stay Healthy Enhanced- Uh-huh. ... which does cover preventative and non-preventative together. Okay. That's good. Can you, can you say what is the price of that one? Yeah. I think so. Do you, uh, the one that covers preventative and non-preventative? Yes, ma'am. Mm-hmm. Yeah. Okay. So that, for employee plus spouse- Mm-hmm. ... would be \$48.51 a week. Okay. So, um, so my question was he just had to go to the allergist because of a reaction caused by, uh, his work environment. Would they, if we switched to that plan now, would we get reimbursed for that appointment or would we still have to pay for that? Yeah, you wouldn't be reimbursed for it because if you guys do decide to make changes to the enrollment, it takes about one to two weeks for that to be processed through payroll, and then coverage would start the following Monday at the first payroll deduction. Okay. Um, if he had to go back to get allergy testing or anything, is that cov- that's

covered by that plan, right? So that s- is a little bit too specific for me to answer. We're just your administrators. Okay. Um, I know that there's coverage for primary care visits, specialist care visits, urgent care visits. Um, however, I, I don't have the specific breakdown for everything that would be covered, so that's something you guys would have to verify with the insurance company. Okay. Okay, well, I'm gonna put you on mute and we're gonna talk about it really quick, and then I'll give you an answer. Okay. Is that okay? Okay. Okay. Hello, Victoria? Yes. Hi. I think we're just gonna leave it where it is because he doesn't sound like... I mean, if we're going to have to pay for the first appointment and he only has a follow-up appointment, I feel like there's not much reason in changing it. Mm-hmm. So I think we're just going to leave it where it's at. Okay, that's fine. Um, I just want to let you guys know that it looks like today is actually the last day that he- you guys would be able to make any type of changes to the enrollment. Um, but if you're not wanting to make any type of changes, that's totally fine. Okay. Well, here's the situation. We don't... We're kind of torn because he had an allergic reaction to something at work, like in his work environment. So he's not even sure if he has to change jobs in the f- like soon in the future or if he's going to go to a different company within like the MAU program, you know, so we're really n- I'm not really sure. But the gentleman on the phone last night did tell us that tonight was our last opportunity. Okay. Can I keep my f10 student union? Gotcha. Is- is- is- I just want to make sure. Um, is it a year, like a year you can call and change it again? Is that how it works for six months or...? Yeah, so once, uh, an employee is outside of their personal open enrollment period, you can make changes or cancellations during the company's open enrollment period. Mm-hmm. Which is typically yearly. Um, it looks like- Okay. ... they have theirs... Hmm, looks like around the December timeframe. December, January timeframe of every year. Okay. Obviously, you wouldn't be able to change it for another year. If you did want to change it, you could change it now and then- But my question is, if I leave, do I still keep my- Only if it's in- within the MAU. Got you. You sure? Yeah. Okay. Okay. I think we're still going to leave it at 14. At the 14- Okay. To left it, yeah. Awesome. Thank you so much. You're welcome. You guys have a wonderful night. You too. You too. Thank you. Bye-bye. Bye. Thank you. 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 Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_2: Hi, Victoria. This is Lauren. I am calling on behalf of my husband. He works for MAU, and we just need to, um, ask a few questions about his insurance.

Speaker speaker_1: Okay. Is he nearby that I can speak with him?

Speaker speaker_2: Yes. I'll hit

Speaker speaker_1: Hello there.

Speaker speaker_2: Hi. Um, what's the last four of your Social?

Speaker speaker_1: 3785.

Speaker speaker_2: And your first and last name?

Speaker speaker_1: Lubomir Ahadi. Do you want me to spell it for you?

Speaker speaker_2: Uh, I believe I have it here. Is it, um, L-Y-

Speaker speaker_1: Lubomir ■s■d■t ■hædi. Yes. U-B-O-M-I-R.

Speaker speaker_2: Okay. And then the last name is A-H-A-D-I?

Speaker speaker_1: D-I. Yes, ma'am.

Speaker speaker_2: Okay. Do you mind verifying your address and date of birth?

Speaker speaker_1: Yeah. It's, uh, 505 Spring Meadow Road, Saint Xavier, South Carolina, 29680 is, uh, is the zip code. And, uh, what was the other question, sorry?

Speaker speaker_2: Your date of birth.

Speaker speaker_1: Date of birth? Uh, 8/31/1995.

Speaker speaker_2: Phone number is, uh, 276-206-7959.

Speaker speaker_1: 959, yes, ma'am.

Speaker speaker_2: Okay. And then email.

Speaker speaker_1: 852-000-1955.

Speaker speaker_2: Uh, email's just gonna-

Speaker speaker_1: Lub-

Speaker speaker_2: ... be first and last name @gmail.com?

Speaker speaker_1: Gmail.com, yes, ma'am.

Speaker speaker_2: Okay. Um, and what are some of the questions you guys have?

Speaker speaker_1: Oh, well, we basically have the, the \$14, uh, per month, um, plan. Is that correct, Lauren?

Speaker speaker_2: Yes, and the next one up, I think, is \$28, is that correct?

Speaker speaker_1: Mm-hmm, I think so.

Speaker speaker_2: And our, uh, coverage is only for, um, what's that word? Like, uh, physicals and regular doctor's appointments.

Speaker speaker_1: Checkups.

Speaker speaker_2: Like checkups and stuff.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So we were trying to figure out what the next plan up covers.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. So there's not... I mean, there's other plans to choose from. Um, but there wouldn't be necessarily a next plan up because they all cover different things. Um... Yeah.

Speaker speaker_1: So, what you guys have is just for the preventative health care.

Speaker speaker_2: Right.

Speaker speaker_1: Um, then we have the Ensure Plus and the Ensure Plus Enhanced, which are just hospital indemnity plans, so they do not cover the preventative care, what, which is what you currently have, but they do provide coverage for, um, being admitted to the hospital, having to go to the emergency room, um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... or a regular physician's office visit. Um, keep in mind, like I said, neither one, the Ensure Plus and the Ensure Plus Enhanced, neither one of these plans cover preventative care. Then we have, um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... another plan called the Stay Healthy Enhanced-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... which does cover preventative and non-preventative together.

Speaker speaker_2: Okay. That's good.

Speaker speaker_1: Can you, can you say what is the price of that one?

Speaker speaker_2: Yeah. I think so.

Speaker speaker_1: Do you, uh, the one that covers preventative and non-preventative?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. So that, for employee plus spouse-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... would be \$48.51 a week.

Speaker speaker_2: Okay. So, um, so my question was he just had to go to the allergist because of a reaction caused by, uh, his work environment. Would they, if we switched to that plan now, would we get reimbursed for that appointment or would we still have to pay for that?

Speaker speaker_1: Yeah, you wouldn't be reimbursed for it because if you guys do decide to make changes to the enrollment, it takes about one to two weeks for that to be processed through payroll, and then coverage would start the following Monday at the first payroll deduction.

Speaker speaker_2: Okay. Um, if he had to go back to get allergy testing or anything, is that cov- that's covered by that plan, right?

Speaker speaker_1: So that s- is a little bit too specific for me to answer. We're just your administrators.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, I know that there's coverage for primary care visits, specialist care visits, urgent care visits. Um, however, I, I don't have the specific breakdown for everything that would be covered, so that's something you guys would have to verify with the insurance company.

Speaker speaker_2: Okay. Okay, well, I'm gonna put you on mute and we're gonna talk about it really quick, and then I'll give you an answer.

Speaker speaker_1: Okay.

Speaker speaker_2: Is that okay?

Speaker speaker_1: Okay.

Speaker speaker_2: Okay. Hello, Victoria?

Speaker speaker_1: Yes.

Speaker speaker_2: Hi. I think we're just gonna leave it where it is because he doesn't sound like... I mean, if we're going to have to pay for the first appointment and he only has a follow-up appointment, I feel like there's not much reason in changing it.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So I think we're just going to leave it where it's at.

Speaker speaker_1: Okay, that's fine. Um, I just want to let you guys know that it looks like today is actually the last day that he- you guys would be able to make any type of changes to the enrollment. Um, but if you're not wanting to make any type of changes, that's totally fine.

Speaker speaker_2: Okay. Well, here's the situation. We don't... We're kind of torn because he had an allergic reaction to something at work, like in his work environment. So he's not even sure if he has to change jobs in the f- like soon in the future or if he's going to go to a different company within like the MAU program, you know, so we're really n- I'm not really sure. But the gentleman on the phone last night did tell us that tonight was our last opportunity.

Speaker speaker_1: Okay.

Speaker speaker_3: Can I keep my f10 student union?

Speaker speaker_1: Gotcha.

Speaker speaker_2: Is- is- is-

Speaker speaker_1: I just want to make sure.

Speaker speaker_2: Um, is it a year, like a year you can call and change it again? Is that how it works for six months or...?

Speaker speaker_1: Yeah, so once, uh, an employee is outside of their personal open enrollment period, you can make changes or cancellations during the company's open enrollment period.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Which is typically yearly. Um, it looks like-

Speaker speaker_2: Okay.

Speaker speaker_1: ... they have theirs... Hmm, looks like around the December timeframe. December, January timeframe of every year.

Speaker speaker_2: Okay. Obviously, you wouldn't be able to change it for another year. If you did want to change it, you could change it now and then-

Speaker speaker_3: But my question is, if I leave, do I still keep my-

Speaker speaker_2: Only if it's in- within the MAU.

Speaker speaker_3: Got you.

Speaker speaker_2: You sure?

Speaker speaker_3: Yeah.

Speaker speaker_2: Okay. Okay. I think we're still going to leave it at 14. At the 14-

Speaker speaker_1: Okay.

Speaker speaker_2: To left it, yeah. Awesome. Thank you so much.

Speaker speaker_1: You're welcome. You guys have a wonderful night.

Speaker speaker_2: You too.

Speaker speaker_3: You too. Thank you. Bye-bye.

Speaker speaker_2: Bye.

Speaker speaker_1: Thank you. Bye-bye.