

Transcript: Chris Sofield

(deactivated)-6750130067685376-5412686445625344

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Chris. How can I help you today? Hi, my name is Emmanuel Faleye. Uh, I'm calling from Louisville, Kentucky. I work with CareBuilders At Home, and, um, I just called to make inquiry concerning this, uh, health insurance enrollment, uh, through my employer, CareBuilders At Home. I don't know if you are familiar with that. Yes, sir, they're one of the companies that we partner with. They're currently in open enrollment- Mm-hmm. ... at this time. What questions did you have- Mm-hmm. ... regarding their insurance? Okay. So, uh, I'm supposed to pick an, uh, an insurance with, uh, my employer and then I was asked to fill a form, the enrollment form. But, uh, going through the documents, uh, the policy document, I ■d add, uh, I want to ask some questions, especially in the area of family coverage. I want to know the extent of the health insurance coverage for the family, uh, in terms of, uh, children, maybe the extent of, uh, the coverage for these children's health. What does it cover? I was trying to go through that in the document, but I think it's not really specified what extent, uh, the insurance cover for children. Uh, and also maybe for, uh, pregnancy and, and delivery. Okay. So as far as- Compare with the other government, uh, ■medication, Medicaid, or Medicare, uh, which has a kind of a, a extensive coverage. So that's what I want, trying to find out. Okay. So there is zero difference in the coverage between employee or children as far as what is covered. Your children will have the same coverage you have. Um, as far as... So what e- so to answer your question, it's whatever you would have coverage for, your children would also have coverage for. Um- Okay. ... as f- uh, to answer your second question, unfortunately, I wouldn't know anything more specific than what's in the benefits guide itself, as we are just... Because Benefits in a Card is just the enrollment administrator for the, for the, uh, for CareBuilders At Home. We are not the insurance company itself, and as such, we do not have access to that kind of information. Um, if you... Uh, the only people that you may be able to talk to, uh, they're... You can talk to... There are two representatives at the, at one of the medical carriers, American Public Life. Um, they handle the VIP+ and VIPPrime medical plans. Um, you can, you can give them a call and ask them your questions regarding anything spec- any, uh, coverage-specific questions, like specific procedures or, or conditions. They'd be able to ha- handle those kinds of questions much better than we can. Okay. So, uh, how do I get in touch with, uh, American, uh, as you mentioned, uh, American Insurance- Well, let me know when you're- Huh? Let me know when you're ready and I can give you the, uh, phone numbers to the two representatives that can answer your questions prior to you being enrolled in anything. Okay. Yeah. So you can give me, I'm ready. So the fir- the first representative you could speak to, her name is Delicia. That is D as in dog, D-E-L-I-C-I-A. Okay. Her direct line is 601-936-3290. Okay. And then the second representative you can speak with, her name is Sandra. That's S-A-N-D-R-A. Okay.

Her direct line is 601-936-3287. Okay. And when you call, um, either one of them, you will need to provide CareBuilders group number, which I have for you. Okay. That is 70069. Okay. So just give them a call, ask them your coverage-specific questions as far as any specific procedures or conditions that you may need coverage for. They'll, they should be able to answer those kinds of questions for you. Okay. Okay. So, um- Yeah. ... Benefits in a Card is just an agent between the insurance and the company, right? Correct. We're, we're just the enrollment administrator for CareBuilders. Okay. We, we enroll you into the insurance policies, but we are not the actual insurance carrier for those insurance policies. Oh, okay. Okay. Okay. But, uh, the questions I'm asking, the insurance carrier will be able to s- answer everything and they know y- um, h- help me to understand, uh, what the coverage is all about and then, um, then I can know what I'm enrolling in? Yes, sir. You can, uh, you can give them... You can give them a call and ask them any questions related to the coverage itself- Mm-hmm. ... from more specific than anything- Okay. ... the documentation you have has. Okay. Okay. Okay. I get that. Thank you so much for this. You're welcome. Thanks for calling and have a good day. Mm-hmm. Okay. Yeah. Bye. Bye now.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Card, this is Chris. How can I help you today?

Speaker speaker_2: Hi, my name is Emmanuel Faleye. Uh, I'm calling from Louisville, Kentucky. I work with CareBuilders At Home, and, um, I just called to make inquiry concerning this, uh, health insurance enrollment, uh, through my employer, CareBuilders At Home. I don't know if you are familiar with that.

Speaker speaker_1: Yes, sir, they're one of the companies that we partner with. They're currently in open enrollment-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... at this time. What questions did you have-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... regarding their insurance?

Speaker speaker_2: Okay. So, uh, I'm supposed to pick an, uh, an insurance with, uh, my employer and then I was asked to fill a form, the enrollment form. But, uh, going through the documents, uh, the policy document, I ■d add, uh, I want to ask some questions, especially in the area of family coverage. I want to know the extent of the health insurance coverage for the family, uh, in terms of, uh, children, maybe the extent of, uh, the coverage for these children's health. What does it cover? I was trying to go through that in the document, but I think it's not really specified what extent, uh, the insurance cover for children. Uh, and also maybe for, uh, pregnancy and, and delivery.

Speaker speaker_1: Okay. So as far as-

Speaker speaker_2: Compare with the other government, uh, ■medication, Medicaid, or Medicare, uh, which has a kind of a, a extensive coverage. So that's what I want, trying to find out.

Speaker speaker_1: Okay. So there is zero difference in the coverage between employee or children as far as what is covered. Your children will have the same coverage you have. Um, as far as... So what e- so to answer your question, it's whatever you would have coverage for, your children would also have coverage for. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... as f- uh, to answer your second question, unfortunately, I wouldn't know anything more specific than what's in the benefits guide itself, as we are just... Because Benefits in a Card is just the enrollment administrator for the, for the, uh, for CareBuilders At Home. We are not the insurance company itself, and as such, we do not have access to that kind of information. Um, if you... Uh, the only people that you may be able to talk to, uh, they're... You can talk to... There are two representatives at the, at one of the medical carriers, American Public Life. Um, they handle the VIP+ and VIPPrime medical plans. Um, you can, you can give them a call and ask them your questions regarding anything spec- any, uh, coverage-specific questions, like specific procedures or, or conditions. They'd be able to handle those kinds of questions much better than we can.

Speaker speaker_2: Okay. So, uh, how do I get in touch with, uh, American, uh, as you mentioned, uh, American Insurance-

Speaker speaker_1: Well, let me know when you're-

Speaker speaker_2: Huh?

Speaker speaker_1: Let me know when you're ready and I can give you the, uh, phone numbers to the two representatives that can answer your questions prior to you being enrolled in anything.

Speaker speaker_2: Okay. Yeah. So you can give me, I'm ready.

Speaker speaker_1: So the fir- the first representative you could speak to, her name is Delicia. That is D as in dog, D-E-L-I-C-I-A.

Speaker speaker_2: Okay.

Speaker speaker_1: Her direct line is 601-936-3290.

Speaker speaker_2: Okay.

Speaker speaker_1: And then the second representative you can speak with, her name is Sandra. That's S-A-N-D-R-A.

Speaker speaker_2: Okay.

Speaker speaker_1: Her direct line is 601-936-3287.

Speaker speaker_2: Okay.

Speaker speaker_1: And when you call, um, either one of them, you will need to provide CareBuilders group number, which I have for you.

Speaker speaker_2: Okay.

Speaker speaker_1: That is 70069.

Speaker speaker_2: Okay.

Speaker speaker_1: So just give them a call, ask them your coverage-specific questions as far as any specific procedures or conditions that you may need coverage for. They'll, they should be able to answer those kinds of questions for you.

Speaker speaker_2: Okay. Okay. So, um-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... Benefits in ti- in, uh, Benefits in a Card is just an agent between the insurance and the company, right?

Speaker speaker_1: Correct. We're, we're just the enrollment administrator for CareBuilders.

Speaker speaker_2: Okay.

Speaker speaker_1: We, we enroll you into the insurance policies, but we are not the actual insurance carrier for those insurance policies.

Speaker speaker_2: Oh, okay. Okay. Okay. But, uh, the questions I'm asking, the insurance carrier will be able to s- answer everything and they know y- um, h- help me to understand, uh, what the coverage is all about and then, um, then I can know what I'm enrolling in?

Speaker speaker_1: Yes, sir. You can, uh, you can give them... You can give them a call and ask them any questions related to the coverage itself-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... from more specific than anything-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the documentation you have has.

Speaker speaker_2: Okay. Okay. Okay. I get that. Thank you so much for this.

Speaker speaker_1: You're welcome. Thanks for calling and have a good day.

Speaker speaker_2: Mm-hmm. Okay. Yeah. Bye.

Speaker speaker_1: Bye now.