## Transcript: Estefania Acevedo-4652151715184640-5386543475507200

## **Full Transcript**

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hello. Um, I am inquiring, um, to figure out what my, um, employee ID and group number is for my benefits. Okay. Yeah, so you want your cards 'cause that's gonna have- Uh-huh. ... like, your policy number and all that information. So, uh, I guess I am a little confused. So I have a card that shows, like, my staffing agency and, like, my ID and group number with them. And then I have, like, a pharmacy one, a medical one, a vision one, providerig- um, vision. And it's all on one card. Okay. Um, let me just get in your files 'cause I wouldn't, I wouldn't be able to know wh- what that information... What staffing- Yeah. ... agency you work for? Uh, Creative Circle. Okay. And then what are the last four of your Social? 1428. And your first and last name? Taylor-Thomas. Okay. For security purposes, could you verify your address and date of birth? Yes. So 2322 Brenard Street, uh, Apartment 4104, Houston, Texas 77098. And my birthday is 07/09/1994. Thank you. All right. And then you said it was apartment, right? Yes. 4104? Correct. Okay. I have 310-704-5067 as your phone number. Mm-hmm. Then I have tse- well, T-E- S-E-P-H-O-MA-S12@gmail.com? Yes. Okay. Give me one second. Okay. And then, which card did you actually need? I don't know if you just want me to go ahead and send you all of your cards 'cause you have a medical plan, dental, vision, and then your preventative. Um, I mean, so my card has like, like, my pharmacy I have, like, all of my, like, Rx pin numbers. My medical doesn't give me any information and just tells me I have no copayments, none of that, so there was no out of pocket. Yeah. But- So if you want, I can just send you your cards 'cause what you're- Mm-hmm. ... asking for is gonna be on the cards that I'm gonna send you. Got it. Okay, they're all individual cards? Yes. Oh, okay. I'm not sure-Okay, yeah. ... what the ones you have are just, like, together. Um, but- Yeah. ... I'm gonna just- They all definitely- ... go ahead and send you the ones- Okay. ... um, that I have for you cause- Right. ... I'm not sure what that is. Um, can I put you- Okay. ... in a brief hold while I' send you that information? And then was that a digital- Mm-hmm. ... as well? Yes, yes. Is there a way also, um, uh 'cause I can call from email obviously, but a way to get physical cards too? Or is it only just digital? No, you should have gotten your physical ones whenever you became active. Let me see. Um, usually you get within the first two weeks. Oh. Um, you didn't get them? No, I just have this, um- Okay. ... I just have this member card. So typically, we can't request them, um, until every six months. But I can definitely, um, email them to you. Okay. No problem. Okay? And then I'll be right back. I'm gonna go ahead and get those ready. Okay, thank you. Okay. Thank you for your hold, ma'am. I went ahead and emailed you your cards. Um, do you mind verifying that you received it? You should be getting your, your Inurplus, which is your medical plan, dental, and then preventative and vision. Okay. And your preventive and vision card are gonna be together. Preventative's gonna say 90 Degrees, who's your carrier. Then your vision's just gonna say vision. Um, dental is gonna say

Carentan, and then the Inurplus one is gonna say APL, which is your medical plan. My A... So, Benefits in a Card- Mm-hmm. APL, I have two. So one of them is American Public Life Insurance Company, and then the other one is... Okay, medical benefits information. So, um... I guess, what is the difference in the APL one? Um... So AP, the APL one? Um, are you looking at the email that I sent you? Yes. Okay, so let me open it real quick. The one that says APL, that's your medical card. That's the card that you would take if you were to get sick or go to the hospital, um, urgent care, emergency room or surgeries. That one says American Public Life, okay? Okay. And then the one that says Carentan, that one is your dental card. Okay. The other is? And then the one, the one that says... Let me open another one, the PDF. The one that says 90 Degrees MetLife- Mm-hmm. ... MultiPlan, that's gonna be for your, um, preventative plan such as like a physical, um, vaccines, STD and cancer screenings. That would be for your preventative services and then your vision card is on there also. Okay. So the... So okay, so I guess I'll give you, to make sure I know that I'm using the right thing. So if I'm looking to do like therapy sessions, I would use the preventative 90 Degree benefit? So, uh, it's not gonna... Since we're just the administrators, I'm not 100% sure if that's considered a preventative service. So if you do have questions to see, 'cause that's... I believe it would be that one, but you would have to call the carrier to verify that they consider that a preventative service. So you would have to call 90 Degrees. But you would use the 90 Degrees. Oh. And then if they tell you that that's not covered, I would also call APL. APL? If you ever have questions if something is covered, who you actually reach out to is the carriers. And then they will notify you if that's something that they cover or not. Yeah. And then if they tell you that they do, from there you would, um, use whatever card. And if it, for the preventative it does require you to stay within the network, um, so you would have to call that MultiPlan number that's on the card. And then for your medical plan, which is the APL one, you're not required to stay with a network as long as the provider takes that insurance. As long as they take the, um... Mm-hmm. The plan. Oh, okay. Okay. Sounds good. Well, I'll call 90 Degrees Benefit Plan. I don't know why I couldn't- And, and I don't know if you want me to transfer you, 'cause I can transfer you as well. Um, yes. That would be great. Okay. All right. Well, I hope you have a great day and if you have any questions, we're open from 8:00 AM up until 8:00 PM Eastern Time, but I'm gonna go ahead and- Awesome. ... transfer you to them and then you're welcome to ask if that's something that they, um, consider preventative and that they would cover. And if they tell you so- Okay. ... then I would just call that MultiPlan number to find, uh, a network provider. Okay. Perfect. Okay? I will do that. And I'm gonna go ahead and transfer your call, okay? Okay. I hope you have a great day. Thank you so much. Thank you for your time. You too. Thank you. Goodbye.

## **Conversation Format**

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Hello. Um, I am inquiring, um, to figure out what my, um, employee ID and group number is for my benefits.

Speaker speaker\_0: Okay. Yeah, so you want your cards 'cause that's gonna have-

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: ... like, your policy number and all that information.

Speaker speaker\_1: So, uh, I guess I am a little confused. So I have a card that shows, like, my staffing agency and, like, my ID and group number with them. And then I have, like, a pharmacy one, a medical one, a vision one, providerig- um, vision. And it's all on one card.

Speaker speaker\_0: Okay. Um, let me just get in your files 'cause I wouldn't, I wouldn't be able to know wh- what that information... What staffing-

Speaker speaker 1: Yeah.

Speaker speaker\_0: ... agency you work for?

Speaker speaker\_1: Uh, Creative Circle.

Speaker speaker\_0: Okay. And then what are the last four of your Social?

Speaker speaker\_1: 1428.

Speaker speaker\_0: And your first and last name?

Speaker speaker 1: Taylor-Thomas.

Speaker speaker\_0: Okay. For security purposes, could you verify your address and date of birth?

Speaker speaker\_1: Yes. So 2322 Brenard Street, uh, Apartment 4104, Houston, Texas 77098. And my birthday is 07/09/1994.

Speaker speaker\_0: Thank you. All right. And then you said it was apartment, right?

Speaker speaker\_1: Yes.

Speaker speaker 0: 4104?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay. I have 310-704-5067 as your phone number.

Speaker speaker 1: Mm-hmm.

Speaker speaker\_0: Then I have tse- well, T-E- S-E-P-H-O-MA-S12@gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Give me one second. Okay. And then, which card did you actually need? I don't know if you just want me to go ahead and send you all of your cards 'cause you have a medical plan, dental, vision, and then your preventative.

Speaker speaker\_1: Um, I mean, so my card has like, like, my pharmacy I have, like, all of my, like, Rx pin numbers. My medical doesn't give me any information and just tells me I have no copayments, none of that, so there was no out of pocket.

Speaker speaker\_0: Yeah.

Speaker speaker 1: But-

Speaker speaker\_0: So if you want, I can just send you your cards 'cause what you're-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... asking for is gonna be on the cards that I'm gonna send you.

Speaker speaker\_1: Got it. Okay, they're all individual cards?

Speaker speaker\_0: Yes.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: I'm not sure-

Speaker speaker\_1: Okay, yeah.

Speaker speaker\_0: ... what the ones you have are just, like, together. Um, but-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... I'm gonna just-

Speaker speaker\_1: They all definitely-

Speaker speaker\_0: ... go ahead and send you the ones-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... um, that I have for you 'cause-

Speaker speaker\_1: Right.

Speaker speaker\_0: ... I'm not sure what that is. Um, can I put you-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... in a brief hold while I send you that information? And then was that a digital-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... as well?

Speaker speaker\_1: Yes, yes. Is there a way also, um, uh 'cause I can call from email obviously, but a way to get physical cards too? Or is it only just digital?

Speaker speaker\_0: No, you should have gotten your physical ones whenever you became active. Let me see. Um, usually you get within the first two weeks.

Speaker speaker 1: Oh.

Speaker speaker\_0: Um, you didn't get them?

Speaker speaker\_1: No, I just have this, um-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... I just have this member card.

Speaker speaker\_0: So typically, we can't request them, um, until every six months. But I can definitely, um, email them to you.

Speaker speaker\_1: Okay. No problem.

Speaker speaker\_0: Okay? And then I'll be right back. I'm gonna go ahead and get those ready.

Speaker speaker\_1: Okay, thank you.

Speaker speaker\_0: Okay. Thank you for your hold, ma'am. I went ahead and emailed you your cards. Um, do you mind verifying that you received it? You should be getting your, your Inurplus, which is your medical plan, dental, and then preventative and vision.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And your preventive and vision card are gonna be together. Preventative's gonna say 90 Degrees, who's your carrier. Then your vision's just gonna say vision. Um, dental is gonna say Carentan, and then the Inurplus one is gonna say APL, which is your medical plan.

Speaker speaker\_1: My A... So, Benefits in a Card-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: APL, I have two. So one of them is American Public Life Insurance Company, and then the other one is... Okay, medical benefits information. So, um... I guess, what is the difference in the APL one? Um...

Speaker speaker\_0: So AP, the APL one? Um, are you looking at the email that I sent you?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay, so let me open it real quick. The one that says APL, that's your medical card. That's the card that you would take if you were to get sick or go to the hospital, um, urgent care, emergency room or surgeries. That one says American Public Life, okay?

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then the one that says Carentan, that one is your dental card.

Speaker speaker 1: Okay. The other is?

Speaker speaker\_0: And then the one, the one that says... Let me open another one, the PDF. The one that says 90 Degrees MetLife-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... MultiPlan, that's gonna be for your, um, preventative plan such as like a physical, um, vaccines, STD and cancer screenings. That would be for your preventative services and then your vision card is on there also.

Speaker speaker\_1: Okay. So the... So okay, so I guess I'll give you, to make sure I know that I'm using the right thing. So if I'm looking to do like therapy sessions, I would use the preventative 90 Degree benefit?

Speaker speaker\_0: So, uh, it's not gonna... Since we're just the administrators, I'm not 100% sure if that's considered a preventative service. So if you do have questions to see, 'cause that's... I believe it would be that one, but you would have to call the carrier to verify that they consider that a preventative service. So you would have to call 90 Degrees. But you would use the 90 Degrees.

Speaker speaker 1: Oh.

Speaker speaker\_0: And then if they tell you that that's not covered, I would also call APL.

Speaker speaker\_1: APL?

Speaker speaker\_0: If you ever have questions if something is covered, who you actually reach out to is the carriers. And then they will notify you if that's something that they cover or not.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: And then if they tell you that they do, from there you would, um, use whatever card. And if it, for the preventative it does require you to stay within the network, um, so you would have to call that MultiPlan number that's on the card. And then for your medical plan, which is the APL one, you're not required to stay with a network as long as the provider takes that insurance.

Speaker speaker 1: As long as they take the, um...

Speaker speaker\_0: Mm-hmm. The plan.

Speaker speaker\_1: Oh, okay. Okay. Sounds good. Well, I'll call 90 Degrees Benefit Plan. I don't know why I couldn't-

Speaker speaker\_0: And, and I don't know if you want me to transfer you, 'cause I can transfer you as well.

Speaker speaker\_1: Um, yes. That would be great.

Speaker speaker\_0: Okay. All right. Well, I hope you have a great day and if you have any questions, we're open from 8:00 AM up until 8:00 PM Eastern Time, but I'm gonna go ahead and-

Speaker speaker\_1: Awesome.

Speaker speaker\_0: ... transfer you to them and then you're welcome to ask if that's something that they, um, consider preventative and that they would cover. And if they tell you

so-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... then I would just call that MultiPlan number to find, uh, a network provider.

Speaker speaker\_1: Okay. Perfect.

Speaker speaker\_0: Okay?

Speaker speaker\_2: I will do that.

Speaker speaker\_0: And I'm gonna go ahead and transfer your call, okay?

Speaker speaker\_2: Okay.

Speaker speaker\_0: I hope you have a great day.

Speaker speaker\_2: Thank you so much.

Speaker speaker\_0: Thank you for your time.

Speaker speaker\_2: You too. Thank you. Goodbye.