

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Yes, ma'am. I was on, I have, um, insurance for my vision and my dental. Mm-hmm. And I was wondering when will I receive my card? Okay, I can check. Um, what staffing agency do you work for? MAU. And then what are the last four of your Social? 1730. For security purposes, can you verify the address that I have as well as the date of birth? 154 Everlane Drive, Farmerville, South Carolina 29302, PIN 165. Is 864-978-5937 your phone number? Yes, ma'am. That's correct. I have robinsonrobin555@gmail.com. Is that correct? That's correct. Okay. So you actually just became active this week. Um, so you- Okay. ... should be getting your card either Thursday or Friday. Um, I know- Okay. ... your vision card is ready now, but your dental won't be ready probably till Wednesday for me to send it to you, uh, via email. So if you want, I can leave myself a note and then I'll be checking to see if it's available tomorrow, at least your policy number. Okay. And if it is, I'll give it to you. And then once I have it ready, your, like card via email, I'll- Okay. ... send it to you as well. But that won't... I feel like the card won't be ready till like Wednesday, if I'm honest. Okay. But I can follow up and if you want, I'm happy to meet with you- Now, will they mail me a vision card? Yes. Yes, ma'am. Uh, for my vision? Okay. Mm-hmm. Okay. So you're gonna get a dental and a vision card, but that one won't probably be getting to you till the end of the week. Okay. Later if that's okay with you. And this is from Benefits in a Card? Correct. Okay, let me ask you a couple more questions. For the dental, um, do how many cleanings do we get for, for free? Or do we have to pay? Uh, give me one second. Let me open the guide up real quick. Mm-hmm. So for dental, um, a preventative visit is covered at 100%. That's a basic visit, is like a cleansing of the teeth. That's covered at 80%. Okay. Basic restorative, meaning if they find like a cavity, you gotta fill it, something basic like that, it's covered at 80% as well. X-rays- Mm-hmm. ... are covered at 80%. And then for your dental plan, you have a annual maximum of \$500. And with the dental- What that mean? Um, that you have like a budget of \$500. For a year? Yes, ma'am. Okay. I b- Um. N- Okay, go ahead. Sorry. Um, I believe, if I'm not mistaken, it starts over once it's company open enrollment again. Mm-hmm. Okay. Will, so will I have to reapply or how does that work? No. So if you wanna add new plans, you would have to call within company open enrollment to add those plans. But typically- Okay. ... they roll over. Yeah, well..... So if you have, mm-hmm, so if you have dental and vision and it's company open enrollment for the next year, you'll still have dental and vision. But if you, let's say you wanna add like term life, behavior health and all of those other plans, you would have to call and actually notify us so that we can do it. Okay. What about, um, flex spending, do you guys do that? I'm sorry. Can you say that again? Flex spending. So you don't... No, I believe not. Is it like regarding dental? No, it's not. It's like, it's like a card that they send. Like you could use that, um, like when I go to the dentist, it's be money, it's like money put on the card.

Oh, no. Yeah. Okay, okay. So okay. All right. . Let me ask you about the big... I'm so sorry. I was gonna tell you that for dental, um, that plan, you do have to give a one-time deductible. So let's say you have the employee plan. Let me check. Yeah, you have the employee plan. So since you have the employee plan, you would have to give a one-time deductible of \$50. But you only need to provide that once. Okay. So, so I go to the dentist whenever I get my card and I'll have to pay \$50 up front? Yes, ma'am. If that what you're saying. Okay. And that's just one time. Okay. All right. And what about for vision? What kind, what's my benefits for that? For, for vision there's copays. So the copay for an eye exam, you would have to pay just \$10. Copay for lenses and frames is \$25. And then you have a frame allowance of \$130. Oh, okay. So that, okay. I got you. Mm-hmm. Okay. So I'll just wait on my card so they can look all of that up when I, when I get ready to go 'cause I know I'm gonna have to re- do my vision. Okay. I just said. Did you want me to go ahead and- Mm. ... send you your vision one? I can go ahead and provide the vision card though. That one's ready, but the dental one isn't ready. Yeah. If you, you gonna send that through my email. Yes, ma'am. Oh, yeah. That'll be good. That'll be great. Um, can I put you in a brief hold while I send you that just so that I'm sure that you did receive it? Yeah. Sure. No problem. Okay. And then did you have any other questions? No, ma'am. That was all- Okay. ... I had. Okay. I'll be right back. I'm gonna get your card ready. Okay. Thank you so much. Okay. Um, so I went ahead and emailed that to you. Do you mind double checking that you did get it? It should come from an email that says info@benefitsinacard.com. Okay, hold on. I haven't received it yet. And then if you- Oh yeah, I just got it. I just got it. And then I also listed the numbers of, um, the providers. The number that you- Okay. ... need to call to find providers. Okay. And I was also gonna tell you that if you do ever want to add any different plans or cancel any of those two that you have, um, you would have to do it within company open enrollment, and I just checked to see when that is. For them, it's in the month of December, okay? Okay. Um, check 2020. Um, so all that I have to do, so I'm with MetLife. Yes. So you would- Okay. Mm-hmm. You just have to call them. I got you. Okay. All right, sweetheart. Well, thank you so much. You're welcome. And then I'll be looking throughout the week to see if your general card is ready. Once it's ready- Okay. ... I'll do the same thing and email it to you, and then I'll give you a call or leave a voice message if you don't answer- Okay. ... letting you know that I sent it. Or you can text me 'cause I don't never check my... I can tell you now, my voicemail's full. So- Oh, so I don't have a, I don't have a way to text you but I'll also send you- Okay. ... an email. Okay. That would be great. I check that periodically. All right. Well, I hope you have a great day. All right. Thank you, sweetheart. You've been so kind. I really appreciate you. Thank you. Bye-bye. Bye.

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: Yes, ma'am. I was on, I have, um, insurance for my vision and my dental.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And I was wondering when will I receive my card?

Speaker speaker_0: Okay, I can check. Um, what staffing agency do you work for?

Speaker speaker_1: MAU.

Speaker speaker_0: And then what are the last four of your Social?

Speaker speaker_1: 1730.

Speaker speaker_0: For security purposes, can you verify the address that I have as well as the date of birth?

Speaker speaker_1: 154 Everlane Drive, Farmerville, South Carolina 29302, PIN 165.

Speaker speaker_0: Is 864-978-5937 your phone number?

Speaker speaker_1: Yes, ma'am. That's correct.

Speaker speaker_0: I have robinsonrobin555@gmail.com. Is that correct?

Speaker speaker_1: That's correct.

Speaker speaker_0: Okay. So you actually just became active this week. Um, so you-

Speaker speaker_1: Okay.

Speaker speaker_0: ... should be getting your card either Thursday or Friday. Um, I know-

Speaker speaker_1: Okay.

Speaker speaker_0: ... your vision card is ready now, but your dental won't be ready probably till Wednesday for me to send it to you, uh, via email. So if you want, I can leave myself a note and then I'll be checking to see if it's available tomorrow, at least your policy number.

Speaker speaker_1: Okay.

Speaker speaker_0: And if it is, I'll give it to you. And then once I have it ready, your, like card via email, I'll-

Speaker speaker_1: Okay.

Speaker speaker_0: ... send it to you as well. But that won't... I feel like the card won't be ready till like Wednesday, if I'm honest.

Speaker speaker_1: Okay.

Speaker speaker_0: But I can follow up and if you want, I'm happy to meet with you-

Speaker speaker_1: Now, will they mail me a vision card?

Speaker speaker_0: Yes. Yes, ma'am.

Speaker speaker_1: Uh, for my vision? Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay.

Speaker speaker_0: So you're gonna get a dental and a vision card, but that one won't probably be getting to you till the end of the week.

Speaker speaker_1: Okay.

Speaker speaker_0: Later if that's okay with you.

Speaker speaker_1: And this is from Benefits in a Card?

Speaker speaker_0: Correct.

Speaker speaker_1: Okay, let me ask you a couple more questions. For the dental, um, do how many cleanings do we get for, for free? Or do we have to pay?

Speaker speaker_0: Uh, give me one second. Let me open the guide up real quick.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So for dental, um, a preventative visit is covered at 100%. That's a basic visit, is like a cleansing of the teeth. That's covered at 80%.

Speaker speaker_1: Okay.

Speaker speaker_0: Basic restorative, meaning if they find like a cavity, you gotta fill it, something basic like that, it's covered at 80% as well. X-rays-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... are covered at 80%. And then for your dental plan, you have a annual maximum of \$500. And with the dental-

Speaker speaker_1: What that mean?

Speaker speaker_0: Um, that you have like a budget of \$500.

Speaker speaker_1: For a year?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay.

Speaker speaker_0: I b-

Speaker speaker_1: Um.

Speaker speaker_0: N-

Speaker speaker_1: Okay, go ahead. Sorry.

Speaker speaker_0: Um, I believe, if I'm not mistaken, it starts over once it's company open enrollment again.

Speaker speaker_1: Mm-hmm. Okay. Will, so will I have to reapply or how does that work?

Speaker speaker_0: No. So if you wanna add new plans, you would have to call within company open enrollment to add those plans. But typically-

Speaker speaker_1: Okay.

Speaker speaker_0: ... they roll over.

Speaker speaker_1: Yeah, well.....

Speaker speaker_0: So if you have, mm-hmm, so if you have dental and vision and it's company open enrollment for the next year, you'll still have dental and vision. But if you, let's say you wanna add like term life, behavior health and all of those other plans, you would have to call and actually notify us so that we can do it.

Speaker speaker_1: Okay. What about, um, flex spending, do you guys do that?

Speaker speaker_0: I'm sorry. Can you say that again?

Speaker speaker_1: Flex spending. So you don't...

Speaker speaker_0: No, I believe not. Is it like regarding dental?

Speaker speaker_1: No, it's not. It's like, it's like a card that they send. Like you could use that, um, like when I go to the dentist, it's be money, it's like money put on the card.

Speaker speaker_0: Oh, no. Yeah.

Speaker speaker_1: Okay, okay. So okay. All right.

Speaker speaker_0: .

Speaker speaker_1: Let me ask you about the big... I'm so sorry.

Speaker speaker_0: I was gonna tell you that for dental, um, that plan, you do have to give a one-time deductible. So let's say you have the employee plan. Let me check. Yeah, you have the employee plan. So since you have the employee plan, you would have to give a one-time deductible of \$50. But you only need to provide that once.

Speaker speaker_1: Okay. So, so I go to the dentist whenever I get my card and I'll have to pay \$50 up front?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: If that what you're saying. Okay.

Speaker speaker_0: And that's just one time.

Speaker speaker_1: Okay. All right. And what about for vision? What kind, what's my benefits for that?

Speaker speaker_0: For, for vision there's copays. So the copay for an eye exam, you would have to pay just \$10. Copay for lenses and frames is \$25. And then you have a frame allowance of \$130.

Speaker speaker_1: Oh, okay. So that, okay. I got you.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. So I'll just wait on my card so they can look all of that up when I, when I get ready to go 'cause I know I'm gonna have to re- do my vision.

Speaker speaker_0: Okay.

Speaker speaker_1: I just said.

Speaker speaker_0: Did you want me to go ahead and-

Speaker speaker_1: Mm.

Speaker speaker_0: ... send you your vision one? I can go ahead and provide the vision card though. That one's ready, but the dental one isn't ready.

Speaker speaker_1: Yeah. If you, you gonna send that through my email.

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Oh, yeah. That'll be good. That'll be great.

Speaker speaker_0: Um, can I put you in a brief hold while I send you that just so that I'm sure that you did receive it?

Speaker speaker_1: Yeah. Sure. No problem.

Speaker speaker_0: Okay. And then did you have any other questions?

Speaker speaker_1: No, ma'am. That was all-

Speaker speaker_0: Okay.

Speaker speaker_1: ... I had.

Speaker speaker_0: Okay. I'll be right back. I'm gonna get your card ready.

Speaker speaker_1: Okay. Thank you so much.

Speaker speaker_0: Okay. Um, so I went ahead and emailed that to you. Do you mind double checking that you did get it? It should come from an email that says info@benefitsinacard.com.

Speaker speaker_2: Okay, hold on. I haven't received it yet.

Speaker speaker_0: And then if you-

Speaker speaker_2: Oh yeah, I just got it. I just got it.

Speaker speaker_0: And then I also listed the numbers of, um, the providers. The number that you-

Speaker speaker_2: Okay.

Speaker speaker_0: ... need to call to find providers.

Speaker speaker_2: Okay.

Speaker speaker_0: And I was also gonna tell you that if you do ever want to add any different plans or cancel any of those two that you have, um, you would have to do it within company open enrollment, and I just checked to see when that is. For them, it's in the month of December, okay?

Speaker speaker_2: Okay. Um, check 2020. Um, so all that I have to do, so I'm with MetLife.

Speaker speaker_0: Yes. So you would-

Speaker speaker_2: Okay.

Speaker speaker_0: Mm-hmm. You just have to call them.

Speaker speaker_2: I got you. Okay. All right, sweetheart. Well, thank you so much.

Speaker speaker_0: You're welcome. And then I'll be looking throughout the week to see if your general card is ready. Once it's ready-

Speaker speaker_2: Okay.

Speaker speaker_0: ... I'll do the same thing and email it to you, and then I'll give you a call or leave a voice message if you don't answer-

Speaker speaker_2: Okay.

Speaker speaker_0: ... letting you know that I sent it.

Speaker speaker_2: Or you can text me 'cause I don't never check my... I can tell you now, my voicemail's full. So-

Speaker speaker_0: Oh, so I don't have a, I don't have a way to text you but I'll also send you-

Speaker speaker_2: Okay.

Speaker speaker_0: ... an email.

Speaker speaker_2: Okay. That would be great. I check that periodically.

Speaker speaker_0: All right. Well, I hope you have a great day.

Speaker speaker_2: All right. Thank you, sweetheart. You've been so kind. I really appreciate you.

Speaker speaker_0: Thank you.

Speaker speaker_2: Bye-bye.

Speaker speaker_0: Bye.