

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? Hi. I was calling because I got, I got benefits through my, my company, but they're rolling over to Benefits in a Card. So I had a quick question. If my benefits, that plan that I got before, is it gonna roll over to, uh, Benefits in a Card, or do I, do I gotta make any changes? Um, I have to actually open your file, 'cause we do administrate different agencies around the nation. Okay. I'm sorry. Gotta check to see. What staffing agency are you with? See, I don't got no, um... Well, I'm working with, uh, Superior Skilled Trades. I, I don't got my information- ... in my, my card or anything on there. Okay, so yeah, that's the name of the agency. And then what is the last four of your Social? 6650. Is it Torres? Yes. For security purposes, can you verify your address and date of birth? Yes. It's 4075 Ramsey Street, Corpus Christi, Texas. And then, uh, what else you need to verify? Your birthday. 4/21. I have 361-904-9459 as your phone number. And then I don't have a email. Do you want me to add one? Uh, I do get, I do get a f-new phone number, and I would like to add my email as well. Is it the one that you're calling from, the 285-4598? Yes. And then what's- Correct. ... a good email address? Torresmike170@yahoo. Okay. So it looks like this week is your last... I mean, sorry, your first week with active coverage. You're enrolled into the VIP Classic, which is your medical plan. That covers, like, doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. But it doesn't cover preventative, which will be, like, a physical, some vaccines, some STD/cancer screening. That's not covered. So it's only a hospital indemnity plan. Um, and then you have the ME Fee, which is the preventative plan that does cover physicals, vaccines, STD/cancer screenings. So it looks like you have the two medical plans. Um- That, uh, I do. ... being a weekly deduction of \$38.67. And you just became active this week. Okay. So you should be getting your cards probably by Friday. This Friday or next Friday? Um, I was gonna let you know that for the VIP Classic card, they normally don't mail it out. So if you do want a physical one, I do have to request it. So that's a plan that covers, like, doctor visits if sick. Okay. I hadn't asked for dental and vision. Is it on there, or no? No. So well, you only have the two medical plans. Um, they do offer dental and vision. If you do want to add it, your last day to do so is, let's see, it's May the 30th. That's your last day to add any new plans, or to make any changes. Okay. And how would I do that? You can do it over the phone with me. Did you want to know what it covers, though, before you enroll? Yeah. They only offer one of each, uh, so... Okay. Um, for this one, a preventative visit is covered at 100% for the dental plan. Something basic, like a cleansing of the teeth, that's covered at 80%. Basic restoratives, like if they had a fill in a cavity, that's covered at 80%. X-rays are covered at 80%, and your maximum annual is \$750 with dental. With dental, you do have to pay a one time deductible of \$50 if you select the employee plan. Then for vision, that one has its copays. A copay for an eye exam is \$10. Copay for lenses and frames is... No. Copay for lenses and frames, yeah, is

\$25, and then your frame allowance is \$130. Your employee plan for vision is \$2.42 weekly from your paycheck. And for your annuals, \$5.40. How much was, uh, vision again? Vision for employee is \$2.42 weekly. Okay. Yeah, I would like to do the vision and, and dental. Okay. And then did you just want to do those two with the- Yeah, just... Yes, ma'am. Okay. So that's a new weekly deduction of \$46.49. Um, do you allow me to make these changes? Yes. Okay. Please allow one or two weeks for these new plans to go into effect, 'cause it does take seven to 10 days for any changes to process. Okay. So there is a possibility that you still may experience one or two deductions of \$46.49 for just the medical plans. Okay. But once you see that new deduction of \$46.49, that's when, the following Monday, your dental and vision goes into effect with the other plans. Okay. So it could take one or two weeks for dental and vision to kick in. Okay. Quick question, though. Did you have any other questions? I actually do. I had a doctor's appointment today, and I didn't know, uh, it was already in effect, that... Do I use my old card, or, or how would I go about that? f1- Well, you- How do I use my new one? Well, you're already active with us starting this week. Did you say that it was for today? Yeah, it's for today. Uh, I was using my old- Yeah, because you would use- ... uh, benefits. Oh, that might not work. You, they might tell you that you don't have coverage here. So, I don't know how the other one works. Mm-hmm. I wouldn't be able to talk on their behalf. Okay. But I know with us you're already active, so I would show them this card- Okay. ... instead of, of it, 'cause I- I- Well- I don't know if you're still covered with them, but I know with us you are. Okay. Sorry. And if they have not covered with, with them, what do I, uh, what do I show them on my... 'Cause I don't got no card, I don't got no, uh, proof. I can go ahead... I can go ahead and see if your card is ready. So let me put you in a brief hold. If it is, I'll just go ahead and email it to you. Okay. Okay? I'll be right back. That's fine. Okay. So, it looks like your card isn't ready yet, so I'm gonna have to send an email to the main office requesting your policy number. Um, once they get that information to me, I should be giving you a call back. Um, there is a possibility though that it may take like 24 hours for them to reach back out to me. It could be possible that they could contact me back today, but I do have to give you that disclaimer just in case. Okay. That's why I do have to send that email out to the main office. Okay. Um, if I have any issues up here, um, I can get back to the, I guess, the doctor's office with the information for it, I can just tell 'em. Because I got proof on my end that it's getting rolled over to y'all, so I could just let them know if I am not covered and just wait. Okay, um. Okay. That's fine. But like I said, I do have to send that email out because- Okay. ... like I said, you do have active coverage, but- Mm-hmm. I still don't have access to your card, so I'm gonna send if they can send me that information so that I can give it to you. Okay. And would I get a physical card as well in the mail? I have to request that. So, if you want me to go ahead and request it, I have to put in a request for it, 'cause they normally don't email... Sorry, they normally don't mail the VIP Classic out. That's something I have to request. So if you do get a card this week, it's only going to be your preventative because I'm gonna just now request your physical VIP Classic. Okay. So I'm going to be emailing them and hopefully they reach back out today so I can provide that information to you. Okay. Sounds good. All right. Well, I hope you have a great day. You too.

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: Hi. I was calling because I got, I got benefits through my, my company, but they're rolling over to Benefits in a Card. So I had a quick question. If my benefits, that plan that I got before, is it gonna roll over to, uh, Benefits in a Card, or do I, do I gotta make any changes?

Speaker speaker_0: Um, I have to actually open your file, 'cause we do administrate different agencies around the nation.

Speaker speaker_1: Okay.

Speaker speaker_0: I'm sorry. Gotta check to see. What staffing agency are you with?

Speaker speaker_1: See, I don't got no, um... Well, I'm working with, uh, Superior Skilled Trades. I, I don't got my information- ... in my, my card or anything on there.

Speaker speaker_0: Okay, so yeah, that's the name of the agency. And then what is the last four of your Social?

Speaker speaker_1: 6650.

Speaker speaker_0: Is it Torres?

Speaker speaker_1: Yes.

Speaker speaker_0: For security purposes, can you verify your address and date of birth?

Speaker speaker_1: Yes. It's 4075 Ramsey Street, Corpus Christi, Texas. And then, uh, what else you need to verify?

Speaker speaker_0: Your birthday.

Speaker speaker_1: 4/21.

Speaker speaker_0: I have 361-904-9459 as your phone number. And then I don't have a email. Do you want me to add one?

Speaker speaker_1: Uh, I do get, I do get a f- new phone number, and I would like to add my email as well.

Speaker speaker_0: Is it the one that you're calling from, the 285-4598?

Speaker speaker_1: Yes.

Speaker speaker_0: And then what's-

Speaker speaker_1: Correct.

Speaker speaker_0: ... a good email address?

Speaker speaker_1: Torresmike170@yahoo.

Speaker speaker_0: Okay. So it looks like this week is your last... I mean, sorry, your first week with active coverage. You're enrolled into the VIP Classic, which is your medical plan. That covers, like, doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. But it doesn't cover preventative, which will be, like, a physical, some vaccines, some STD/cancer screening. That's not covered. So it's only a hospital indemnity plan. Um, and then you have the ME Fee, which is the preventative plan that does cover physicals, vaccines, STD/cancer screenings. So it looks like you have the two medical plans. Um-

Speaker speaker_1: That, uh, I do.

Speaker speaker_0: ... being a weekly deduction of \$38.67. And you just became active this week.

Speaker speaker_1: Okay.

Speaker speaker_0: So you should be getting your cards probably by Friday. This Friday or next Friday? Um, I was gonna let you know that for the VIP Classic card, they normally don't mail it out. So if you do want a physical one, I do have to request it. So that's a plan that covers, like, doctor visits if sick.

Speaker speaker_1: Okay. I hadn't asked for dental and vision. Is it on there, or no?

Speaker speaker_0: No. So well, you only have the two medical plans. Um, they do offer dental and vision. If you do want to add it, your last day to do so is, let's see, it's May the 30th. That's your last day to add any new plans, or to make any changes.

Speaker speaker_1: Okay. And how would I do that?

Speaker speaker_0: You can do it over the phone with me. Did you want to know what it covers, though, before you enroll?

Speaker speaker_1: Yeah.

Speaker speaker_0: They only offer one of each, uh, so...

Speaker speaker_1: Okay.

Speaker speaker_0: Um, for this one, a preventative visit is covered at 100% for the dental plan. Something basic, like a cleansing of the teeth, that's covered at 80%. Basic restoratives, like if they had a fill in a cavity, that's covered at 80%. X-rays are covered at 80%, and your maximum annual is \$750 with dental. With dental, you do have to pay a one time deductible of \$50 if you select the employee plan. Then for vision, that one has its copays. A copay for an eye exam is \$10. Copay for lenses and frames is... No. Copay for lenses and frames, yeah, is \$25, and then your frame allowance is \$130. Your employee plan for vision is \$2.42 weekly from your paycheck. And for your annuals, \$5.40.

Speaker speaker_1: How much was, uh, vision again?

Speaker speaker_0: Vision for employee is \$2.42 weekly.

Speaker speaker_1: Okay. Yeah, I would like to do the vision and, and dental.

Speaker speaker_0: Okay. And then did you just want to do those two with the-

Speaker speaker_1: Yeah, just... Yes, ma'am.

Speaker speaker_0: Okay. So that's a new weekly deduction of \$46.49. Um, do you allow me to make these changes?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Please allow one or two weeks for these new plans to go into effect, 'cause it does take seven to 10 days for any changes to process.

Speaker speaker_1: Okay.

Speaker speaker_0: So there is a possibility that you still may experience one or two deductions of \$46.49 for just the medical plans.

Speaker speaker_1: Okay.

Speaker speaker_0: But once you see that new deduction of \$46.49, that's when, the following Monday, your dental and vision goes into effect with the other plans.

Speaker speaker_1: Okay.

Speaker speaker_0: So it could take one or two weeks for dental and vision to kick in.

Speaker speaker_1: Okay. Quick question, though.

Speaker speaker_0: Did you have any other questions?

Speaker speaker_1: I actually do. I had a doctor's appointment today, and I didn't know, uh, it was already in effect, that... Do I use my old card, or, or how would I go about that? f1-

Speaker speaker_0: Well, you-

Speaker speaker_1: How do I use my new one?

Speaker speaker_0: Well, you're already active with us starting this week. Did you say that it was for today?

Speaker speaker_1: Yeah, it's for today. Uh, I was using my old-

Speaker speaker_0: Yeah, because you would use-

Speaker speaker_1: ... uh, benefits.

Speaker speaker_0: Oh, that might not work. You, they might tell you that you don't have coverage here. So, I don't know how the other one works.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: I wouldn't be able to talk on their behalf.

Speaker speaker_1: Okay.

Speaker speaker_0: But I know with us you're already active, so I would show them this card-

Speaker speaker_1: Okay.

Speaker speaker_0: ... instead of, of it, 'cause I- I-

Speaker speaker_1: Well-

Speaker speaker_0: I don't know if you're still covered with them, but I know with us you are.

Speaker speaker_1: Okay.

Speaker speaker_0: Sorry.

Speaker speaker_1: And if they have not covered with, with them, what do I, uh, what do I show them on my... 'Cause I don't got no card, I don't got no, uh, proof.

Speaker speaker_0: I can go ahead... I can go ahead and see if your card is ready. So let me put you in a brief hold. If it is, I'll just go ahead and email it to you.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay? I'll be right back.

Speaker speaker_1: That's fine.

Speaker speaker_0: Okay. So, it looks like your card isn't ready yet, so I'm gonna have to send an email to the main office requesting your policy number. Um, once they get that information to me, I should be giving you a call back. Um, there is a possibility though that it may take like 24 hours for them to reach back out to me. It could be possible that they could contact me back today, but I do have to give you that disclaimer just in case.

Speaker speaker_1: Okay.

Speaker speaker_0: That's why I do have to send that email out to the main office.

Speaker speaker_1: Okay. Um, if I have any issues up here, um, I can get back to the, I guess, the doctor's office with the information for it, I can just tell 'em. Because I got proof on my end that it's getting rolled over to y'all, so I could just let them know if I am not covered and just wait.

Speaker speaker_0: Okay, um. Okay. That's fine. But like I said, I do have to send that email out because-

Speaker speaker_1: Okay.

Speaker speaker_0: ... like I said, you do have active coverage, but-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: I still don't have access to your card, so I'm gonna send if they can send me that information so that I can give it to you.

Speaker speaker_1: Okay. And would I get a physical card as well in the mail?

Speaker speaker_0: I have to request that. So, if you want me to go ahead and request it, I have to put in a request for it, 'cause they normally don't email... Sorry, they normally don't mail the VIP Classic out. That's something I have to request. So if you do get a card this week, it's only going to be your preventative because I'm gonna just now request your physical VIP Classic.

Speaker speaker_1: Okay.

Speaker speaker_0: So I'm going to be emailing them and hopefully they reach back out today so I can provide that information to you.

Speaker speaker_1: Okay. Sounds good.

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

Speaker speaker_1: You too.