

## **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, Stephanie. I'm just calling because I, I was recently, uh, referred for an u- uh, ultrasound and they contacted me saying that the, um, authorization was denied. Mm-hmm. And they said, they said that I had to reach out to you guys to get it sorted out or see what was going on. Okay. Um, most likely, you would have to reach out to the carrier, but I can c- connect you to them since we're just the healthcare administrators. We only provide information regarding what the, um, plans offer. Yep. Any specific questions that I don't see on the guide, I do have to connect you to the carrier, and they would be able to tell you why it w- was not covered- Yep. ... or if it's something that they cover. Who's the carrier then? 'Cause I just called- So- ... the customer service number on my card- and- ... and they s- they- Um- ... said I needed you guys. Yeah, so since we administer different agencies, different agencies offer different healthcare benefits. Depending on the plan that you have has to be with who the carrier is. So, I do need to get in your file because it's not the same carrier for every selected plan. It just depends on the one that you have, but I do have to see which one you have. Uh, what staffing agency do you work for? Uh, Global Health Group. Okay, give me one second. Okay. So, I don't have a Global Health Group. Do y- do you mean Global Empire? Uh, it could be. I'm not s- they... I've heard it be called Noor Staffing, N-O-O-R. Okay, Noor. Okay. Boy, um, okay. And then what are the last four of your Social? Uh, 3-3-5-6. For security purposes, Jordan, can you please verify your address and the date of birth? Yeah. 1913 Greenlawn Ave, Kalamazoo, Michigan, 49006 and 2-6-97. 231-388-2983 is your phone number? Yes. Okay. And then, is it, is it, uh, you have a question about a particular service, or or is that occurred already? Um, it's, uh, it's an upcoming appointment. I have it next week. Okay. And- Thank you. ... they called me i- saying that the authorization was denied and I had to call you guys. Okay. Yeah, so that's something that you would have to, um, reach out. You have the VIP Classic, so that, that plan is only a hospital indemnity plan, meaning it's only gonna cover flat fees for, like, doctor visits and stay, hospitalization if injured, urgent care, emergency room, and even some surgeries. It does not cover preventative services, which are considered like a physical, your annual check-ups, STD camps. It's not... It doesn't cover any preventative services. So, I do have to- I think I asked for the- ... connect you to American Public Life. Uh, this is so confusing. I, I don't know what I'm supposed to do then. I, I was told I have full coverage for everything. Um, well, your VIP Classic, it's only a limited benefit plan that covers only your hospital indemnity. It doesn't cover preventative services. So, for that reason, I do have to connect you to the actual carrier of that plan, which is APL or American Public Life, in other words. And then you... Something you would have to ask them is, is that service, that future service that you're gonna have, is something that falls within, like, your coverage. Because I can't really tell you is that something that they're gonna cover or not, since it

doesn't tell me specifically in the guide. And since we're just the healthcare administrators, I can't give you that information that I don't know, so I do have to connect you to the actual carrier. And they would actually notify you if that something covered or not. Um, the only thing about this is since it's a future service, um, I can't let you know if you're gonna have future coverage since it's, like, weekly deductions from your paycheck that keep, keeps the plans active. And so, that I wouldn't be able to tell you, but I can definitely let you know that who can answer that question is that something that's gonna be covered or not is the carrier. They're gonna let you know for sure is that something that falls under their coverage. Okay. And then, um, I can provide you the phone number as well just in case as... when I transfer you, just in case your call drops. Um, but I can give you their phone number as well before I transfer all over to them. Yeah, that would be great. Okay. Um, their name is American Public Life. That's your carrier for your dental, short-term disability, and your VIP Classic plan. Their phone number is 800-256-8606. Again, 800-256-8606. And they could answer that question if that service is gonna be covered or why it wasn't, or if it will. Okay. Okay? I'm about to transfer your call, though. I hope you have a great day. Okay. Thank you. 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, Stephanie. I'm just calling because I, I was recently, uh, referred for an u- uh, ultrasound and they contacted me saying that the, um, authorization was denied.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And they said, they said that I had to reach out to you guys to get it sorted out or see what was going on.

Speaker speaker\_0: Okay. Um, most likely, you would have to reach out to the carrier, but I can c- connect you to them since we're just the healthcare administrators. We only provide information regarding what the, um, plans offer.

Speaker speaker\_1: Yep.

Speaker speaker\_0: Any specific questions that I don't see on the guide, I do have to connect you to the carrier, and they would be able to tell you why it w- was not covered-

Speaker speaker\_1: Yep.

Speaker speaker\_0: ... or if it's something that they cover.

Speaker speaker\_1: Who's the carrier then? 'Cause I just called-

Speaker speaker\_0: So-

Speaker speaker\_1: ... the customer service number on my card-

Speaker speaker\_0: and-

Speaker speaker\_1: ... and they s- they-

Speaker speaker\_0: Um-

Speaker speaker\_1: ... said I needed you guys.

Speaker speaker\_0: Yeah, so since we administer different agencies, different agencies offer different healthcare benefits. Depending on the plan that you have has to be with who the carrier is. So, I do need to get in your file because it's not the same carrier for every selected plan. It just depends on the one that you have, but I do have to see which one you have. Uh, what staffing agency do you work for?

Speaker speaker\_1: Uh, Global Health Group.

Speaker speaker\_0: Okay, give me one second.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So, I don't have a Global Health Group. Do y- do you mean Global Empire?

Speaker speaker\_1: Uh, it could be. I'm not s- they... I've heard it be called Noor Staffing, N-O-O-R.

Speaker speaker\_0: Okay, Noor. Okay. Boy, um, okay. And then what are the last four of your Social?

Speaker speaker\_1: Uh, 3-3-5-6.

Speaker speaker\_0: For security purposes, Jordan, can you please verify your address and the date of birth?

Speaker speaker\_1: Yeah. 1913 Greenlawn Ave, Kalamazoo, Michigan, 49006 and 2-6-97.

Speaker speaker\_0: 231-388-2983 is your phone number?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. And then, is it, is it, uh, you have a question about a particular service, or or is that occurred already?

Speaker speaker\_1: Um, it's, uh, it's an upcoming appointment. I have it next week.

Speaker speaker\_0: Okay.

Speaker speaker\_1: And-

Speaker speaker\_0: Thank you.

Speaker speaker\_1: ... they called me i- saying that the authorization was denied and I had to call you guys.

Speaker speaker\_0: Okay. Yeah, so that's something that you would have to, um, reach out. You have the VIP Classic, so that, that plan is only a hospital indemnity plan, meaning it's only

gonna cover flat fees for, like, doctor visits and stay, hospitalization if injured, urgent care, emergency room, and even some surgeries. It does not cover preventative services, which are considered like a physical, your annual check-ups, STD camps. It's not... It doesn't cover any preventative services. So, I do have to-

Speaker speaker\_1: I think I asked for the-

Speaker speaker\_0: ... connect you to American Public Life.

Speaker speaker\_1: Uh, this is so confusing. I, I don't know what I'm supposed to do then. I, I was told I have full coverage for everything.

Speaker speaker\_0: Um, well, your VIP Classic, it's only a limited benefit plan that covers only your hospital indemnity. It doesn't cover preventative services. So, for that reason, I do have to connect you to the actual carrier of that plan, which is APL or American Public Life, in other words. And then you... Something you would have to ask them is, is that service, that future service that you're gonna have, is something that falls within, like, your coverage. Because I can't really tell you is that something that they're gonna cover or not, since it doesn't tell me specifically in the guide. And since we're just the healthcare administrators, I can't give you that information that I don't know, so I do have to connect you to the actual carrier. And they would actually notify you is that something covered or not. Um, the only thing about this is since it's a future service, um, I can't let you know if you're gonna have future coverage since it's, like, weekly deductions from your paycheck that keep, keeps the plans active. And so, that I wouldn't be able to tell you, but I can definitely let you know that who can answer that question is that something that's gonna be covered or not is the carrier. They're gonna let you know for sure is that something that falls under their coverage.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then, um, I can provide you the phone number as well just in case as... when I transfer you, just in case your call drops. Um, but I can give you their phone number as well before I transfer all over to them.

Speaker speaker\_1: Yeah, that would be great.

Speaker speaker\_0: Okay. Um, their name is American Public Life. That's your carrier for your dental, short-term disability, and your VIP Classic plan. Their phone number is 800-256-8606. Again, 800-256-8606. And they could answer that question if that service is gonna be covered or why it wasn't, or if it will.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay? I'm about to transfer your call, though. I hope you have a great day.

Speaker speaker\_1: Okay. Thank you. You, too.