

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in a... My name is Francesca. How can I assist you today? Hi. I'm calling because, uh, I was trying to access my account so I could do a virtual healthcare, uh, appointment because I've lost my ID card. And, uh, it says that my account's been disabled. Let me just take a look at the status of your benefits. What staffing company do you work with? I work for MAU Workforce Solutions. What is the last three of your social and last name? 8014 Shaw. Could you please verify your mailing address and your date of birth to make sure I have the right account in front of me? Yeah, it's 2279 North Hobbs Creek Drive, Layton, Utah 84040. And what else did you need? Sorry. Your date of birth. That's September 4th of 2004. All right, I have the city down as North Ogden. Is that okay? Is that correct? Where? Yes, I have the city on your address down as North Ogden, O-G-D-E-N. Oh, North Ogden? Yeah. I'm actually out of Layton. <|sigh>. And then I have it- I mean, I got- ... down as 84404. Yeah, that, that's the right zip code, but... Okay. I mean, I've gotten my... I got my insurance card from you guys but I just lost it. Okay, I understand. So let me just leave it like that just in case then. And then, I have the best phone number to reach you at 986-230-9941. Yep. And lastly, your email is down as your first and last name 897@Gmail.com. Yes. What website were you going into? Uh, the virtual care Benefits in a Card.com. Virtual Care.Benefits in a Card.com? Yeah, that's the one that I was just barely trying, that told me that it was deactivated. Okay. So I'm gonna send a ticket out into IT to look into it, 'cause you're showing active on my side. Usually the major reason why that error message will pop up will be maybe we didn't receive payment. But I do see here that you're active four week, this week, so we did receive it. I'll have them look into it. It might take 24 to 48 hours for them to look into it, okay? Well, I- I- I need it within then, because I need to get a doctor's note. I understand, and I do apologize for this inconvenience, Mr. Shaw. I just don't have a way to expedite this. I will inform them that it is important. So there isn't a way for me to expedite this. I can't guarantee that I will get back to you within one or two hours, unfortunately. I'm sorry. All right. Uh, are you able to give me my, uh, insurance card number, my policy number? That way I can maybe go and get... Go to Instacare? Go where, I'm sorry? To Instacare. You selected a medical preventative care plan, sir. That doesn't cover urgent care or emergency room. It's only gonna cover your preventative services. All right, then can we update it? I know I'm in open enrollment. We can, but our coverage won't be affected immediately. It will take one to two weeks for them to update it. All right. <crosstalk, but go ahead. Do you still want me to send you- I'll do that. And I, I, I just n-... I, I, I need the access to the service that I'm paying for then. If you, if you can set something up for a virtual care appointment, that'd be greatly appreciated. I just can't get into the website. I, I just need a doctor's note. I can transfer you to the virtual care team, but I'm unable to set up anything on my end. All right, that'd be appreciated. I just need something, because my work will fire me if I have too many points.

And that's why I have medical insurance. So you want me to transfer you now, or would you like me to change the plan with you prior to that? Or will you be calling back to change it later on, before the 31st? Well, I need folks taken care of. I need to access, be able to access it online, and I need to also be able to get the doctor's note. So if you can transfer me, that'd be great. But I don't have any access- Yes, sir, I can most definitely transfer you. I just want to know- But even then, I need to have access, I need access online to get the doctor's note. I completely understand that, Mr. Shaw. As of right now, the way that I can assist you is the following. I have already submitted the IT ticket. It will take 24 to 48 business hours for them to get back at me. I can most certainly- Okay. ... transfer you to the virtual care team. I just want to make sure with you if you want me to process your coverage change now, or if you would prefer to call later once you get the virtual care situation handled? Well, I need to take care of it anyway 'cause there's only two more days open and I'd like to add dental, so. So, I'm guessing you want to do that now? With that being said, the only medical plan that they're currently offering is going to be the Insure Plus Plan, which will cover that emergency room and urgent care services. There is Insure Plus Basic, which is \$17.39 per paycheck, and Insure Plus Enhanced, which will be \$24.69 per paycheck. Both of those plans do not have any network restriction. And the other plan is the MEC Enhanced, this one will cover both preventative and hospital indemnity, but it does have a network requirement and it will be \$23.13 per paycheck. All right. Uh, I think we should go with the... You said the Plus Enhanced was \$24.69, right? Yes, sir. The Enhanced is \$24.69. All right. Let's go ahead and go for that. Would you like me to go over the benefits, uh, I mean the services that that plan will cover? Uh, I'm, I'm here looking at it on the piece of paper, yeah. I get that. So I can at least check that out. Okay. And then you're able to keep your current preventative plan along with that hospital indemnity. Did you want to keep them both, or would you like me to remove the current plan you're on? You would still have that virtual care service with either of those plans. So what's the benefit in keeping the one that I have currently as well as having the other one? That you'll have preventative services covered, 'cause the Insure Plus Plan doesn't cover any preventative services. Yeah, let's... How much is that a month? Or the- So these are weekly- Oh, I'm sorry. No, that's okay. Um, for weekly deductions it will be \$38.34. If we were to look at example of a month with a four week, it'll be \$152- No, I, I- ... with 90- I was just wondering the weekly because that's wha- what comes out. Sorry. Okay. Weekly, it will be \$38.34. Is that with dental added? No, dental is not added. If we were to add dental, it'll be \$41.85. We are actually able to take one of your plans out of there, um, which will be the group accident 'cause with the plan you're currently gonna be enrolling into, that Insure Plus Enhanced, it already adds a group accident package. So if we take that out, with the two medical, the dental and the vision, you'll be looking at \$39.81 per paycheck. All right. Then, uh- Mm-hmm. ... could I also add behavioral health? Of course. Behavioral will be \$1.50, so that will bring you up to \$51. I mean, sorry, \$41. Sorry. \$41.31 per paycheck. All right, that works. All right. Would you like me to go ahead and submit that one? Sure. Do you authorize MAU Staffing to make the new deductions of \$41.31 per paycheck? Yes. All right, so it should take about one to two weeks for them to make the new deductions. And once you see the coverage change from the \$13.65, that is your current policy, to the \$41.31 that will be when the policy becomes effective. And then following Monday of that deduction, coverage will be active. And Friday of that week will be when the carriers will send out that dental plan benefit card. For the medical, they only send a digital copy to the email we have on file, but if you

want a physical card to be sent to you once you're active, give us a call and we can put in that mail request for you to have a physical card. All right. All right. So I've submitted that IT ticket. We went ahead and upgraded your coverage. Would you like me to go ahead and get you transferred over to virtual urgent care now? Yes. All right. Bear with me one moment.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a... My name is Francesca. How can I assist you today?

Speaker speaker_1: Hi. I'm calling because, uh, I was trying to access my account so I could do a virtual healthcare, uh, appointment because I've lost my ID card. And, uh, it says that my account's been disabled.

Speaker speaker_0: Let me just take a look at the status of your benefits. What staffing company do you work with?

Speaker speaker_1: I work for MAU Workforce Solutions.

Speaker speaker_0: What is the last three of your social and last name?

Speaker speaker_1: 8014 Shaw.

Speaker speaker_0: Could you please verify your mailing address and your date of birth to make sure I have the right account in front of me?

Speaker speaker_1: Yeah, it's 2279 North Hobbs Creek Drive, Layton, Utah 84040. And what else did you need? Sorry.

Speaker speaker_0: Your date of birth.

Speaker speaker_1: That's September 4th of 2004.

Speaker speaker_0: All right, I have the city down as North Ogden. Is that okay? Is that correct?

Speaker speaker_1: Where?

Speaker speaker_0: Yes, I have the city on your address down as North Ogden, O-G-D-E-N.

Speaker speaker_1: Oh, North Ogden?

Speaker speaker_0: Yeah.

Speaker speaker_1: I'm actually out of Layton. <|sigh>.

Speaker speaker_0: And then I have it-

Speaker speaker_1: I mean, I got-

Speaker speaker_0: ... down as 84404.

Speaker speaker_1: Yeah, that, that's the right zip code, but...

Speaker speaker_0: Okay.

Speaker speaker_1: I mean, I've gotten my... I got my insurance card from you guys but I just lost it.

Speaker speaker_0: Okay, I understand. So let me just leave it like that just in case then. And then, I have the best phone number to reach you at 986-230-9941.

Speaker speaker_1: Yep.

Speaker speaker_0: And lastly, your email is down as your first and last name 897@Gmail.com.

Speaker speaker_1: Yes.

Speaker speaker_0: What website were you going into?

Speaker speaker_1: Uh, the virtual care Benefits in a Card.com.

Speaker speaker_0: Virtual Care.Benefits in a Card.com?

Speaker speaker_1: Yeah, that's the one that I was just barely trying, that told me that it was deactivated.

Speaker speaker_0: Okay. So I'm gonna send a ticket out into IT to look into it, 'cause you're showing active on my side. Usually the major reason why that error message will pop up will be maybe we didn't receive payment. But I do see here that you're active four week, this week, so we did receive it. I'll have them look into it. It might take 24 to 48 hours for them to look into it, okay?

Speaker speaker_1: Well, I- I- I need it within then, because I need to get a doctor's note.

Speaker speaker_0: I understand, and I do apologize for this inconvenience, Mr. Shaw. I just don't have a way to expedite this. I will inform them that it is important. So there isn't a way for me to expedite this. I can't guarantee that I will get back to you within one or two hours, unfortunately. I'm sorry.

Speaker speaker_1: All right. Uh, are you able to give me my, uh, insurance card number, my policy number? That way I can maybe go and get... Go to Instacare?

Speaker speaker_0: Go where, I'm sorry?

Speaker speaker_1: To Instacare.

Speaker speaker_0: You selected a medical preventative care plan, sir. That doesn't cover urgent care or emergency room. It's only gonna cover your preventative services.

Speaker speaker_1: All right, then can we update it? I know I'm in open enrollment.

Speaker speaker_0: We can, but our coverage won't be affected immediately. It will take one to two weeks for them to update it.

Speaker speaker_1: All right. <crosstalk, but go ahead.

Speaker speaker_0: Do you still want me to send you-

Speaker speaker_1: I'll do that. And I, I, I just n-... I, I, I need the access to the service that I'm paying for then. If you, if you can set something up for a virtual care appointment, that'd be greatly appreciated. I just can't get into the website. I, I just need a doctor's note.

Speaker speaker_0: I can transfer you to the virtual care team, but I'm unable to set up anything on my end.

Speaker speaker_1: All right, that'd be appreciated. I just need something, because my work will fire me if I have too many points. And that's why I have medical insurance.

Speaker speaker_0: So you want me to transfer you now, or would you like me to change the plan with you prior to that? Or will you be calling back to change it later on, before the 31st?

Speaker speaker_1: Well, I need folks taken care of. I need to access, be able to access it online, and I need to also be able to get the doctor's note. So if you can transfer me, that'd be great. But I don't have any access-

Speaker speaker_0: Yes, sir, I can most definitely transfer you. I just want to know-

Speaker speaker_1: But even then, I need to have access, I need access online to get the doctor's note.

Speaker speaker_0: I completely understand that, Mr. Shaw. As of right now, the way that I can assist you is the following. I have already submitted the IT ticket. It will take 24 to 48 business hours for them to get back at me. I can most certainly-

Speaker speaker_1: Okay.

Speaker speaker_0: ... transfer you to the virtual care team. I just want to make sure with you if you want me to process your coverage change now, or if you would prefer to call later once you get the virtual care situation handled?

Speaker speaker_1: Well, I need to take care of it anyway 'cause there's only two more days open and I'd like to add dental, so.

Speaker speaker_0: So, I'm guessing you want to do that now? With that being said, the only medical plan that they're currently offering is going to be the Insure Plus Plan, which will cover that emergency room and urgent care services. There is Insure Plus Basic, which is \$17.39 per paycheck, and Insure Plus Enhanced, which will be \$24.69 per paycheck. Both of those plans do not have any network restriction. And the other plan is the MEC Enhanced, this one will cover both preventative and hospital indemnity, but it does have a network requirement and it will be \$23.13 per paycheck.

Speaker speaker_1: All right. Uh, I think we should go with the... You said the Plus Enhanced was \$24.69, right?

Speaker speaker_0: Yes, sir. The Enhanced is \$24.69.

Speaker speaker_1: All right. Let's go ahead and go for that.

Speaker speaker_0: Would you like me to go over the benefits, uh, I mean the services that that plan will cover?

Speaker speaker_1: Uh, I'm, I'm here looking at it on the piece of paper, yeah.

Speaker speaker_0: I get that.

Speaker speaker_1: So I can at least check that out.

Speaker speaker_0: Okay. And then you're able to keep your current preventative plan along with that hospital indemnity. Did you want to keep them both, or would you like me to remove the current plan you're on? You would still have that virtual care service with either of those plans.

Speaker speaker_1: So what's the benefit in keeping the one that I have currently as well as having the other one?

Speaker speaker_0: That you'll have preventative services covered, 'cause the Insure Plus Plan doesn't cover any preventative services.

Speaker speaker_1: Yeah, let's... How much is that a month? Or the-

Speaker speaker_0: So these are weekly-

Speaker speaker_1: Oh, I'm sorry.

Speaker speaker_0: No, that's okay. Um, for weekly deductions it will be \$38.34. If we were to look at example of a month with a four week, it'll be \$152-

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Speaker speaker_0: ... with 90-

Speaker speaker_1: I was just wondering the weekly because that's wha- what comes out. Sorry.

Speaker speaker_0: Okay. Weekly, it will be \$38.34.

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Speaker speaker_1: All right. Then, uh-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... could I also add behavioral health?

Speaker speaker_0: Of course. Behavioral will be \$1.50, so that will bring you up to \$51. I mean, sorry, \$41. Sorry. \$41.31 per paycheck.

Speaker speaker_1: All right, that works.

Speaker speaker_0: All right. Would you like me to go ahead and submit that one?

Speaker speaker_1: Sure.

Speaker speaker_0: Do you authorize MAU Staffing to make the new deductions of \$41.31 per paycheck?

Speaker speaker_1: Yes.

Speaker speaker_0: All right, so it should take about one to two weeks for them to make the new deductions. And once you see the coverage change from the \$13.65, that is your current policy, to the \$41.31 that will be when the policy becomes effective. And then following Monday of that deduction, coverage will be active. And Friday of that week will be when the carriers will send out that dental plan benefit card. For the medical, they only send a digital copy to the email we have on file, but if you want a physical card to be sent to you once you're active, give us a call and we can put in that mail request for you to have a physical card.

Speaker speaker_1: All right.

Speaker speaker_0: All right. So I've submitted that IT ticket. We went ahead and upgraded your coverage. Would you like me to go ahead and get you transferred over to virtual urgent care now?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. Bear with me one moment.