

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in No Time. My name is Francesca. How can I assist you today? I wanted to know, um, the insurance plans that my job has. What staffing company do you work with? Um, I work for BGSS. And what is the last four of your Social? Yes, 3485. And your last name, please? Smith. Would you please verify your mailing address and date of birth to make sure I have the right account in front of me? You said to write a mail and an address? The mailing address and date of birth, yes, ma'am, to verify the account. Okay. It's 125 East 105th Street, Cleveland, Ohio 44110. Date of birth, 11/06/1986. We have a different address on file ma'am, maybe an old address? Um, is it 111 Thornhill? Yes, ma'am. Um, I wanted to change that, um, to my address, which is 125 East 156th Street. Is it possible that they will send my insurance card to the address that I give you? Um, yes, ma'am. So, if we were to enroll you into coverage by the time that the information gets updated into the system, the benefit card should be going out to the new address. But I am able to use my insurance card if I don't have it, like if I have a picture of it, or do they need... Would I need, like, a physical copy when I go to the, um, dentist? That all depends on the dental offices. Some of them don't accept digital copies, but it should be fine. Okay. All right. And then to update your address, can you please say it one more time so that I can make sure I have it right? I have that as 125 East 105th Street. Okay. That was loud. Can you say that again? Yes, ma'am. 125 East 105th Street, Cleveland, Ohio 44110. 56. East- Yes. ... East 156th. Yeah. Okay. And then the zip code is 44110? Mm-hmm. Okay. I have the best contact number. Same as the one that you're calling me on, 216-418-9687. For what? For the best contact number for you. The one I'm calling you on? Yes, ma'am. That's the one that I just read out. I was just verifying that is the best number to reach you at. Oh, yeah. Of course. Sorry. It's okay. And lastly, I have your email down as smiththeresa1986@gmail.com? Yes. All right. So the current benefits that your staffing company offers are what they call PPO Limited Plan. That list is medical plans, 3RX Membership, which is a prescription membership, virtual primary care, dental, short-term disability, term life, which is their life insurance, vision, critical illness, group accident, behavior health, which is virtual therapy only, and ID Expert, which is an identity theft protection. Um, as far as the cost for your policy will go, it all depends on which plans, as well as whether or not you're adding any dependents to your policy, will depend as much as- I cover myself. ... how much it'll come out. Uh, yes, ma'am? I cover myself pretty much. And then all of these plans are separate. You tell me which ones you're interested and I can give you more detail information about them. Okay, I have a question. If I have an insurance already covering the surgery on the 11th, will signing up for this insurance affect that? That will be something you'll have to speak with the carrier for that insurance, to make sure they don't have any issue with you having coverage with another carrier. Um, and the only other thing that I feel like might affect it is making sure that if you're enrolling into this insurance to have anything covered for

that surgery, that is not considered a preexisting issue by any of the two medical carriers that the plans offered. And how long do I have to sign up with this insurance? 'Cause I know they told me I got 30 days. So your personal period started last Friday, so you have all the way to February 23rd to enroll into coverage. Okay. I'm gonna do it on, uh, uh, the exact day of the surgery. Um, I have another question, because I wore, um, grills in my mouth. I'm not sure if you know what grills is. I wore 'em in my mouth and they made my two front teeth loose, and they said that I might have to get permanents. I don't know what, what plan would cover permanent teeth. I wanna go with the best plan that you have that will, you know, cover that. So they only offer one dental plan, and I do not believe... Mm-hmm. ... that would be covered under it. Um, based on the information that we have is that the plan covers preventative services at 100%, basic services, basic restorers, and radiographs, but I'm not sure if that specific type of service will fall under any of those four categories. You'll have to speak with the carrier to see if those services would be covered under that dental plan they offered. Are you able to connect me with one? Yes, ma'am, I can- Would you like to talk? Mm-mm. I can connect you with the dental carrier. Okay. They also do have two special lines that you can reach out to when you're thinking of enrolling. Mm-hmm. You would like them come up both of those numbers, or if you preferred, I can send it to your email along with a copy of the benefit guide, just in case. Yes. That's perfect. Okay. Bear with me one moment. And thank you so much for your help. Of course. It is my pleasure. So what I'm gonna do is place you in a quick hold so that I can go ahead and put in those two numbers as well as which plan from that benefit guide those two numbers can answer questions about, okay? Okay. All right. Bear with me one moment. I'll be right back. It should take less than two to three minutes. Okay. Thank you. Mm-hmm. All right. Thank you so much for holding, Mrs... So I went ahead and emailed you the phone numbers as well as that benefit guide. And then on that benefit guide there's also gonna be a page where you're give, able to see everything that American Public Life, which is what I'm going to transfer you to, are the carrier for it. Can you say that again? I could barely hear you. I have my volume all the way down. Yes, ma'am. I was just letting you know I sent you that email with the information for those two special questions line. Mm-hmm. And as well as the list of plans that American Public Life, which is the company, the carrier that I'm gonna transfer you to, which plans they offered is on your email. And there is also a page from the benefit guide that will also give you a detail in regards to all the plans they offer as well. Okay. Thank you. Of course. And then, would you like me to go ahead and get you transferred over to American Public Life now so you can ask them about the dental plan? Yes, please. That'll help a lot. Okay. And then w- Of course. And then whenever you're ready, just give us a call and we'll be happy to process that enrollment or even if you still have questions about the plans prior to enrolling, you can also call us and we'll be happy to, um, give you those answers. And if we cannot provide them, we'll go ahead and direct you to the correct party. Okay? Okay. Am I able to do a survey? Because you- Your customer service is very, is obbes- obsessed on the site. It's really good. I like your customer service. Um, I don't know if it's a- Thank you so much. I don't know if it's like a survey at the end of this call, but I'll do it if it is. No, ma'am. We currently don't have any. Just your wishes are fine with me. Okay. Well, you're doing a great job. Just so you know. Thank you, ma'am. I appreciate it. Okay. You- Let me go ahead and get you over to American Public Life. Okay. Have a great day. You too. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in No Time. My name is Francesca. How can I assist you today?

Speaker speaker_1: I wanted to know, um, the insurance plans that my job has.

Speaker speaker_0: What staffing company do you work with?

Speaker speaker_1: Um, I work for BGSS.

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

Speaker speaker_1: Yes, 3485.

Speaker speaker_0: And your last name, please?

Speaker speaker_1: Smith.

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

Speaker speaker_1: You said to write a mail and an address?

Speaker speaker_0: The mailing address and date of birth, yes, ma'am, to verify the account.

Speaker speaker_1: Okay. It's 125 East 105th Street, Cleveland, Ohio 44110. Date of birth, 11/06/1986.

Speaker speaker_0: We have a different address on file ma'am, maybe an old address?

Speaker speaker_1: Um, is it 111 Thornhill?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Um, I wanted to change that, um, to my address, which is 125 East 156th Street. Is it possible that they will send my insurance card to the address that I give you?

Speaker speaker_0: Um, yes, ma'am. So, if we were to enroll you into coverage by the time that the information gets updated into the system, the benefit card should be going out to the new address.

Speaker speaker_1: But I am able to use my insurance card if I don't have it, like if I have a picture of it, or do they need... Would I need, like, a physical copy when I go to the, um, dentist?

Speaker speaker_0: That all depends on the dental offices. Some of them don't accept digital copies, but it should be fine.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. And then to update your address, can you please say it one more time so that I can make sure I have it right? I have that as 125 East 105th Street.

Speaker speaker_1: Okay. That was loud. Can you say that again?

Speaker speaker_0: Yes, ma'am. 125 East 105th Street, Cleveland, Ohio 44110.

Speaker speaker_1: 56. East-

Speaker speaker_0: Yes.

Speaker speaker_1: ... East 156th. Yeah.

Speaker speaker_0: Okay. And then the zip code is 44110?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Okay. I have the best contact number. Same as the one that you're calling me on, 216-418-9687.

Speaker speaker_1: For what?

Speaker speaker_0: For the best contact number for you.

Speaker speaker_1: The one I'm calling you on?

Speaker speaker_0: Yes, ma'am. That's the one that I just read out. I was just verifying that is the best number to reach you at.

Speaker speaker_1: Oh, yeah. Of course. Sorry.

Speaker speaker_0: It's okay. And lastly, I have your email down as smiththeresa1986@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. So the current benefits that your staffing company offers are what they call PPO Limited Plan. That list is medical plans, 3RX Membership, which is a prescription membership, virtual primary care, dental, short-term disability, term life, which is their life insurance, vision, critical illness, group accident, behavior health, which is virtual therapy only, and ID Expert, which is an identity theft protection. Um, as far as the cost for your policy will go, it all depends on which plans, as well as whether or not you're adding any dependents to your policy, will depend as much as-

Speaker speaker_1: I cover myself.

Speaker speaker_0: ... how much it'll come out. Uh, yes, ma'am?

Speaker speaker_1: I cover myself pretty much.

Speaker speaker_0: And then all of these plans are separate. You tell me which ones you're interested and I can give you more detail information about them.

Speaker speaker_1: Okay, I have a question. If I have an insurance already covering the surgery on the 11th, will signing up for this insurance affect that?

Speaker speaker_0: That will be something you'll have to speak with the carrier for that insurance, to make sure they don't have any issue with you having coverage with another carrier. Um, and the only other thing that I feel like might affect it is making sure that if you're enrolling into this insurance to have anything covered for that surgery, that is not considered a preexisting issue by any of the two medical carriers that the plans offered.

Speaker speaker_1: And how long do I have to sign up with this insurance? 'Cause I know they told me I got 30 days.

Speaker speaker_0: So your personal period started last Friday, so you have all the way to February 23rd to enroll into coverage.

Speaker speaker_1: Okay. I'm gonna do it on, uh, uh, the exact day of the surgery. Um, I have another question, because I wore, um, grills in my mouth. I'm not sure if you know what grills is. I wore 'em in my mouth and they made my two front teeth loose, and they said that I might have to get permanents. I don't know what, what plan would cover permanent teeth. I wanna go with the best plan that you have that will, you know, cover that.

Speaker speaker_0: So they only offer one dental plan, and I do not believe...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... that would be covered under it. Um, based on the information that we have is that the plan covers preventative services at 100%, basic services, basic restorers, and radiographs, but I'm not sure if that specific type of service will fall under any of those four categories. You'll have to speak with the carrier to see if those services would be covered under that dental plan they offered.

Speaker speaker_1: Are you able to connect me with one?

Speaker speaker_0: Yes, ma'am, I can-

Speaker speaker_1: Would you like to talk?

Speaker speaker_0: Mm-mm. I can connect you with the dental carrier.

Speaker speaker_1: Okay.

Speaker speaker_0: They also do have two special lines that you can reach out to when you're thinking of enrolling.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: You would like them come up both of those numbers, or if you preferred, I can send it to your email along with a copy of the benefit guide, just in case.

Speaker speaker_1: Yes. That's perfect.

Speaker speaker_0: Okay. Bear with me one moment.

Speaker speaker_1: And thank you so much for your help.

Speaker speaker_0: Of course. It is my pleasure. So what I'm gonna do is place you in a quick hold so that I can go ahead and put in those two numbers as well as which plan from that benefit guide those two numbers can answer questions about, okay?

Speaker speaker_1: Okay.

Speaker speaker_0: All right. Bear with me one moment. I'll be right back. It should take less than two to three minutes.

Speaker speaker_1: Okay.

Speaker speaker_0: Thank you.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: All right. Thank you so much for holding, Mrs... So I went ahead and emailed you the phone numbers as well as that benefit guide. And then on that benefit guide there's also gonna be a page where you're give, able to see everything that American Public Life, which is what I'm going to transfer you to, are the carrier for it.

Speaker speaker_1: Can you say that again? I could barely hear you. I have my volume all the way down.

Speaker speaker_0: Yes, ma'am. I was just letting you know I sent you that email with the information for those two special questions line.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And as well as the list of plans that American Public Life, which is the company, the carrier that I'm gonna transfer you to, which plans they offered is on your email. And there is also a page from the benefit guide that will also give you a detail in regards to all the plans they offer as well.

Speaker speaker_1: Okay. Thank you.

Speaker speaker_0: Of course. And then, would you like me to go ahead and get you transferred over to American Public Life now so you can ask them about the dental plan?

Speaker speaker_1: Yes, please. That'll help a lot.

Speaker speaker_0: Okay. And then w- Of course. And then whenever you're ready, just give us a call and we'll be happy to process that enrollment or even if you still have questions about the plans prior to enrolling, you can also call us and we'll be happy to, um, give you those answers. And if we cannot provide them, we'll go ahead and direct you to the correct party. Okay?

Speaker speaker_1: Okay. Am I able to do a survey? Because you- Your customer service is very, is obbes- obsessed on the site. It's really good. I like your customer service. Um, I don't know if it's a-

Speaker speaker_0: Thank you so much.

Speaker speaker_1: I don't know if it's like a survey at the end of this call, but I'll do it if it is.

Speaker speaker_0: No, ma'am. We currently don't have any. Just your wishes are fine with me.

Speaker speaker_1: Okay. Well, you're doing a great job. Just so you know.

Speaker speaker_0: Thank you, ma'am. I appreciate it.

Speaker speaker_1: Okay. You-

Speaker speaker_0: Let me go ahead and get you over to American Public Life.

Speaker speaker_1: Okay.

Speaker speaker_0: Have a great day.

Speaker speaker_1: You too.

Speaker speaker_0: Bye-bye.

Speaker speaker_1: Bye-bye.