

## **Transcript: Francesca**

**Baez-5236521868148736-5770147714252800**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for c-... It's no problem. My name is Francesca. How can I assist you today? Hi, Francesca. This is Marisol Fernandez. Um, I'm calling because I activated my benefit card, but, um, uh, it's under my daughter's name. It says Salma Uribe-Fernandez. I believe you're calling the wrong place, ma'am. We're the insurance administrators for the health benefits of Orella Staffing Company. The benefit cards for the insurance do need to be activated. Okay, it says if you had any questions to call this number. Are you not 1-800-497-4856? Yes, ma'am, but what benefit card are you calling for? Um, from my job with BGSS. For health insurance, correct? You could learn a man how to- Uh, give me one second. Ah. I apologize. Okay, I apologize. Uh, so am I calling the right number for Benefits in a Card? If you could like say how you're doing. Yeah. For health insurance, correct, ma'am? 'Cause health benefit cards don't get activated, ma'am. Okay, I just called the Benefit in a Card and I had an email. Thank you. I had an email. Thank you, you too. I had an email to, um, activate my card or activate the benefits. I think you might be confusing it with one of the plans you selected. Uh. What are the last four of your social? Uh, 6039. Please verify your mailing address and your date of birth. Okay, do you guys have the 5611, uh, South 32nd Street? Yes, ma'am. Okay, yeah, that's mine. Apartment 216. Okay, and what is your date of birth? 08251979. Your best phone number to reach is on 4698949090? Yes. And we have your email down as marisol58.mu@gmail.com? Yes. By any chance are you sure that email didn't say free R X on it? Um, no, it just says, it says, "Benefit in a Card." It says, "Dear Salma Uribe-Fernandez," and that's my daughter's. So I don't know, do you guys have the benefits under her name? No, ma'am, this benefit's actually the employment company. Everything is registered under your name. Okay. Okay, I'll go ahead and call the, my, my company. They're gonna advise you to speak with us, 'cause anything that has to do with the health insurance, they guide you to the administrator. Could you please- Okay. ... finish reading out the message to me to try to figure out what it was in regard to? Uh, yeah, it was just, "Your ac- your activation has been successful." That's all that says in it? I'm sorry? Yes, ma'am, that's the only thing that that email says is just that? No, it says more but I'm driving and I can't read the whole statement. It just says, um, "You now, you now have access to manage your personal health records." Okay. I will suggest calling in on whenever you have time that we can actually go over that email. Mm-hmm. 'Cause to be quite honest with you, without me getting the full information from top to bottom of the email, I wouldn't be able to advise you what that email is in regards to. Oh, no. Okay, give me one second. Let me just pull aside. Give me one second. Okay. Um, because it has been, and let me just pull over really quick. Uh, I'm not gonna pull over there. Uh, 'cause obviously someone's gonna come behind me. Okay. All right. So, um. Oh, great. Um, let me see. "Your activation has been successful. You now have access to manage your personal health

records, add your dependents, consult with a physician, and so much more. To get the most out of your experience with benefits in a card, we recommend you log into your member house." Like that, that's all. And then, it continues of what to do. I'm sure you've sent these emails before to other people. So that email is in regards to the primary care benefit that you selected. Benefits in a- Okay, so that's- ... Card is a carrier for that virtual plan. Mm-hmm. So what, that was what in regards to. However, just keep in mind though that is different from the BAP Classic and the NEC Stay Healthy Plan you selected since that virtual plan, even though it's primary, it is only virtual. Oh, okay. Am I going to receive like a card and a, um- Not for that plan. Okay, 'cause they're taking off like medical, dental, vision from my pay stub. Yes, ma'am, but we're discussing a virtual plan at the moment. Virtual plans don't have a physical benefit card. Now, for your dental and your vision and the medical VIP Classic and the preventative Stay Healthy, there will be a benefit card for those. But due to the fact that- Oh, okay. ... the one that we're specifically speaking about that email, it wouldn't have a benefit card since it's a virtual plan only. Now from your benefits- Oh. ... the only one that's not going to be shipped out physically to your home this week is the VIP Classic- Uh-huh. ... because American Public Life only delivers a digital copy when you become active unless you request for a physical one. Okay. May, may I see everything that's necessary for me to show my doctor that I have insurance? So that would just be the benefit cards. I'll have to request them 'cause you just became active today. Today was the day when the money was sent over to the carriers. So that was when they started putting your information into their system, creating your policy number, procreating your benefit cards. All of that stuff is getting done today. So the day that you- Oh, okay. ... become active, it is very hard for us to get it. So I have to request it. It- Okay. ... take 48... Go ahead. Oh, I'm sorry. Uh, go ahead. I'm sorry. No, I was just going to say that it's going to take 24 to 48 hours for them to get back with me with that information. Okay. Oh, that, that's perfect. It's okay. Um, as, as soon as we can get that, as... Because I have an, an appointment tomorrow at 2:00 PM, um, so that way I can give them at least some type of information. If they're willing to accept it, you can have them give us a call so that we can verify you over the phone. But unfortunately- Oh, okay. ... since we have to reach out to the carrier, I can't guarantee that we'll be able to get that information tomorrow. I will advise them- Okay. ... that you have an appointment. Um, but I do apologize for that inconvenience of us not being able to 100% promise to have that information for you tomorrow. Oh, okay. And would this be the phone number to call you at when I'm at the doctor's? Yes, ma'am. I appreciate you. Thank you so much for your patience. Um, I'm sorry I couldn't say anything better, but yeah, I just, it keeps on saying Thelma Uribe, so I don't know if it's under her name or... But you say it's under mine, so it's okay. Yeah, the only thing I'm unsure of is that benefit card that you said you received. I haven't received a card yet. It just says, "Benefits in a Card," in the email, "because your people deserve the best." That's what it says. So, so just so we're on the same page, when you said that you activated your benefit card and that it had the name of your daughter in it, did you only mention that because Benefits in a Card is the name of our company? Or did you actually get a digital or physical card that you activated? No, that's just the name that's in the emails. But now I got another one that says Maya Uribe, which is my other daughter. So I'm just wondering, I think I'm probably getting the, my kids that I put on my insurance, if I have to activate them. No, ma'am. More than likely that's just advising you of who you put down as a dependent into your policy. All of your benefit cards are going to read out your name and employee plus child. The kids

don't get a separate benefit card since these are PPO-limited plans. They're not major medical insurance. Oh, okay. I see. Okay. I appreciate you. Thank you so much. Of course. And then when you called in, um, tomorrow, in the event that I still haven't heard back from the front office about a policy number, just advise them that you're calling in to verify coverage with your provider. Okay. Okay. Great. Was there any other questions that we can assist you with today? Oh, no, that's it. I truly appreciate you. Thank you. You're welcome. I hope you have a wonderful rest of your day. Thank you for calling Benefit in a Card today. Thank you. Bye-bye. Goodbye. All right.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for c-...

Speaker speaker\_2: It's no problem. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Hi, Francesca. This is Marisol Fernandez. Um, I'm calling because I activated my benefit card, but, um, uh, it's under my daughter's name. It says Salma Uribe-Fernandez.

Speaker speaker\_2: I believe you're calling the wrong place, ma'am. We're the insurance administrators for the health benefits of Orella Staffing Company. The benefit cards for the insurance do need to be activated.

Speaker speaker\_1: Okay, it says if you had any questions to call this number. Are you not 1-800-497-4856?

Speaker speaker\_2: Yes, ma'am, but what benefit card are you calling for?

Speaker speaker\_1: Um, from my job with BGSS.

Speaker speaker\_2: For health insurance, correct?

Speaker speaker\_3: You could learn a man how to-

Speaker speaker\_1: Uh, give me one second.

Speaker speaker\_3: Ah.

Speaker speaker\_1: I apologize. Okay, I apologize. Uh, so am I calling the right number for Benefits in a Card?

Speaker speaker\_3: If you could like say how you're doing. Yeah.

Speaker speaker\_2: For health insurance, correct, ma'am? 'Cause health benefit cards don't get activated, ma'am.

Speaker speaker\_1: Okay, I just called the Benefit in a Card and I had an email. Thank you. I had an email. Thank you, you too. I had an email to, um, activate my card or activate the

benefits.

Speaker speaker\_2: I think you might be confusing it with one of the plans you selected.

Speaker speaker\_1: Uh.

Speaker speaker\_2: What are the last four of your social?

Speaker speaker\_1: Uh, 6039.

Speaker speaker\_2: Please verify your mailing address and your date of birth.

Speaker speaker\_1: Okay, do you guys have the 5611, uh, South 32nd Street?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: Okay, yeah, that's mine. Apartment 216.

Speaker speaker\_2: Okay, and what is your date of birth?

Speaker speaker\_1: 08251979.

Speaker speaker\_2: Your best phone number to reach is on 4698949090?

Speaker speaker\_1: Yes.

Speaker speaker\_2: And we have your email down as marisol58.mu@gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_2: By any chance are you sure that email didn't say free R X on it?

Speaker speaker\_1: Um, no, it just says, it says, "Benefit in a Card." It says, "Dear Salma Uribe-Fernandez," and that's my daughter's. So I don't know, do you guys have the benefits under her name?

Speaker speaker\_2: No, ma'am, this benefit's actually the employment company. Everything is registered under your name.

Speaker speaker\_1: Okay. Okay, I'll go ahead and call the, my, my company.

Speaker speaker\_2: They're gonna advise you to speak with us, 'cause anything that has to do with the health insurance, they guide you to the administrator. Could you please-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... finish reading out the message to me to try to figure out what it was in regard to?

Speaker speaker\_1: Uh, yeah, it was just, "Your ac- your activation has been successful."

Speaker speaker\_2: That's all that says in it?

Speaker speaker\_1: I'm sorry?

Speaker speaker\_2: Yes, ma'am, that's the only thing that that email says is just that?

Speaker speaker\_1: No, it says more but I'm driving and I can't read the whole statement. It just says, um, "You now, you now have access to manage your personal health records."

Speaker speaker\_2: Okay. I will suggest calling in on whenever you have time that we can actually go over that email.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: 'Cause to be quite honest with you, without me getting the full information from top to bottom of the email, I wouldn't be able to advise you what that email is in regards to.

Speaker speaker\_1: Oh, no. Okay, give me one second. Let me just pull aside. Give me one second.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, because it has been, and let me just pull over really quick. Uh, I'm not gonna pull over there. Uh, 'cause obviously someone's gonna come behind me. Okay. All right. So, um. Oh, great. Um, let me see. "Your activation has been successful. You now have access to manage your personal health records, add your dependents, consult with a physician, and so much more. To get the most out of your experience with benefits in a card, we recommend you log into your member house." Like that, that's all. And then, it continues of what to do. I'm sure you've sent these emails before to other people.

Speaker speaker\_2: So that email is in regards to the primary care benefit that you selected. Benefits in a-

Speaker speaker\_1: Okay, so that's-

Speaker speaker\_2: ... Card is a carrier for that virtual plan.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: So what, that was what in regards to. However, just keep in mind though that is different from the BAP Classic and the NEC Stay Healthy Plan you selected since that virtual plan, even though it's primary, it is only virtual.

Speaker speaker\_1: Oh, okay. Am I going to receive like a card and a, um-

Speaker speaker\_2: Not for that plan.

Speaker speaker\_1: Okay, 'cause they're taking off like medical, dental, vision from my pay stub.

Speaker speaker\_2: Yes, ma'am, but we're discussing a virtual plan at the moment. Virtual plans don't have a physical benefit card. Now, for your dental and your vision and the medical VIP Classic and the preventative Stay Healthy, there will be a benefit card for those. But due to the fact that-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_2: ... the one that we're specifically speaking about that email, it wouldn't have a benefit card since it's a virtual plan only. Now from your benefits-

Speaker speaker\_1: Oh.

Speaker speaker\_2: ... the only one that's not going to be shipped out physically to your home this week is the VIP Classic-

Speaker speaker\_1: Uh-huh.

Speaker speaker\_2: ... because American Public Life only delivers a digital copy when you become active unless you request for a physical one.

Speaker speaker\_1: Okay. May, may I see everything that's necessary for me to show my doctor that I have insurance?

Speaker speaker\_2: So that would just be the benefit cards. I'll have to request them 'cause you just became active today. Today was the day when the money was sent over to the carriers. So that was when they started putting your information into their system, creating your policy number, procreating your benefit cards. All of that stuff is getting done today. So the day that you-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_2: ... become active, it is very hard for us to get it. So I have to request it. It-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... take 48... Go ahead.

Speaker speaker\_1: Oh, I'm sorry. Uh, go ahead. I'm sorry.

Speaker speaker\_2: No, I was just going to say that it's going to take 24 to 48 hours for them to get back with me with that information.

Speaker speaker\_1: Okay. Oh, that, that's perfect. It's okay. Um, as, as soon as we can get that, as... Because I have an, an appointment tomorrow at 2:00 PM, um, so that way I can give them at least some type of information.

Speaker speaker\_2: If they're willing to accept it, you can have them give us a call so that we can verify you over the phone. But unfortunately-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_2: ... since we have to reach out to the carrier, I can't guarantee that we'll be able to get that information tomorrow. I will advise them-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... that you have an appointment. Um, but I do apologize for that inconvenience of us not being able to 100% promise to have that information for you tomorrow.

Speaker speaker\_1: Oh, okay. And would this be the phone number to call you at when I'm at the doctor's?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: I appreciate you. Thank you so much for your patience. Um, I'm sorry I couldn't say anything better, but yeah, I just, it keeps on saying Thelma Uribe, so I don't know if it's under her name or... But you say it's under mine, so it's okay.

Speaker speaker\_2: Yeah, the only thing I'm unsure of is that benefit card that you said you received.

Speaker speaker\_1: I haven't received a card yet. It just says, "Benefits in a Card," in the email, "because your people deserve the best." That's what it says.

Speaker speaker\_2: So, so just so we're on the same page, when you said that you activated your benefit card and that it had the name of your daughter in it, did you only mention that because Benefits in a Card is the name of our company? Or did you actually get a digital or physical card that you activated?

Speaker speaker\_1: No, that's just the name that's in the emails. But now I got another one that says Maya Uribe, which is my other daughter. So I'm just wondering, I think I'm probably getting the, my kids that I put on my insurance, if I have to activate them.

Speaker speaker\_2: No, ma'am. More than likely that's just advising you of who you put down as a dependent into your policy. All of your benefit cards are going to read out your name and employee plus child. The kids don't get a separate benefit card since these are PPO-limited plans. They're not major medical insurance.

Speaker speaker\_1: Oh, okay. I see. Okay. I appreciate you. Thank you so much.

Speaker speaker\_2: Of course. And then when you called in, um, tomorrow, in the event that I still haven't heard back from the front office about a policy number, just advise them that you're calling in to verify coverage with your provider.

Speaker speaker\_1: Okay. Okay.

Speaker speaker\_2: Great. Was there any other questions that we can assist you with today?

Speaker speaker\_1: Oh, no, that's it. I truly appreciate you. Thank you.

Speaker speaker\_2: You're welcome. I hope you have a wonderful rest of your day. Thank you for calling Benefit in a Card today.

Speaker speaker\_1: Thank you. Bye-bye.

Speaker speaker\_2: Goodbye.

Speaker speaker\_4: All right.