

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Yes, uh, Francesca, my name is Phillip Phan. I'm a BG staffing employee, and, um, I d- I just had a question about my insurance. I wanted to know when could I, um, use, uh, like the vision and dental benefits? I'll have to take a look and see if you're currently active. What are the last four of the social? 7026. Okay. Please verify your mailing address and date of birth to make sure I have the right account in front of me. 9101 Olmsted Drive. This is Charlotte, North Carolina. 28262 is the ZIP code. And, uh, my date of birth was January 22nd, 1965. And is there a unit or apartment number? Oh, yeah, apartment number one. 910101. All right. I have bedroom number to reach you, 631-885-6461, with the email of phan1965 at gmail.com? That's correct. Okay. So you actually became active this Monday the 14th. Correct. Let me see if the digital copies of your benefit cards are available to us 'cause they're usually get sent out Friday of your activation day, so that will either be today or next Monday that they send them out. And they might take a little while to get to you, quite honestly. Okay. So let me see if I can get- So I want to- ... your digital copies. Yes, ma'am. And, um, i- is it possible you could send me, uh, a list of participating, um, providers like a participating dentists and eye doctors in my ZIP code if I was... you know, you have my ZIP code, can you send me... or is there somewhere I could search to find participating doctors? So the network providers will be the ones that will have a specific information you're looking for. I'll add their phone number and website to the email I'm sending you with both benefit cards. Thank you. Of course, now- 'Cause I do need to pick up an... If, if I can get a new pair of glasses, and I got a tooth that might need to be pulled. So if I can kind of get that done, you know, before it gets too late, you know? Of course, I do have to say I do not believe your PPO dental plan covers tooth being pulled. You might want to double check that with the carrier American Public Life. Okay. I, I mean, I, I, I didn't... Like, when I spoke to someone at the insurance- Mm-hmm. ... I thought they mentioned that I could get, like, uh, extractions, but, you know, I'll, I'll find out. Would, would I qualify for a pair of eyeglasses? So we're just the administrator. We don't own or manage any of the insurance. Those specific questions can only be answered by your specific carriers. The information that I have... I'm waiting for it to load, sorry. Um, the information that I have as far as those two specific plans, this tells me that, for your eye exam, it's going to be a \$10 co-pay. For lenses and frames it will be a \$25 co-pay. You do not have to pay anything for contact lens fittings. And yearly they will cover \$130 for the frame allowance. Yes, ma'am. And then for the dental, it says that preventative services are covered with no deductible at 100%. Basic services, basic resource services and radiographs will be covered at 80%. And then the annual service maximum that it will pay will be \$500 with a \$50 deductible. Yes, ma'am. Uh, but does, does it say anything about, uh, extra, like... I know it's pre- pre- preventative care. Basically, it's just to get your teeth cleaned. There's nothing else that they really do. But I was

wondering, would they do extractions or, like, I'll call, I'll call, like, if you could send me the email that you used- Mm-hmm. ... you know, look, I'll, I'll call and ask them, but that, that's like a basic service to pull a tooth. Yeah, 'cause the benefit guide, the only thing as far as specific services that says that it will pay, um, it says that it will pay the retune, I mean routine, sorry, oral examination, and the professional cleaning. But it will cover or provide you a discount on most dental procedures such as that, major work like dentures, root canal, and crowns. But it does not mention anything regarding tooth extractions. Okay, I understand. So for those, I will specifically call them to double check. I'm gonna go ahead and put the carrier's information on that email as well. Thank you. Of course. Let's see. And then the other thing I want to mention is your vision plan specifically, the carrier for it, they also offer major medical insurance and PPO Limited. The one that you have currently is a PPO Limited plan. There's gonna be a phone number and instructions on that email for your providers to verify your benefits. Make sure that they follow this procedure 'cause if they end up going into the major medical department, more than likely you're not gonna show up on that system and they will tell your provider that you don't have current benefits, and it's just that they're calling their own department to d- verify. Okay. So, so which, which department are you saying they need to call? There's a specific phone number on that email. They need to call that specific phone number. Okay. And then- Okay. ... ask that provider number. They need to put the specific phone number that will be on that email for them. Okay, thank you. Of course. So if I click...Sorry. It's taking a little bit longer to edit the email. All right. Now, the vision is going to be a little bit tricky just due to the fact that the phone number that you call to locate the providers in the area is going to be the same phone number that you're going to call customer service with. Okay. All right. I sent it to you from info@benefitsinacard and it's going to be titled ID Card. If you'd like I can stay on the phone to make sure you receive it. I did not receive it yet. Okay, I've got it now. There we go. The- the- And then you should have- Then I s- ... two attachments on it. Yeah, the benefit and a dental card. Uh, the vision and a dental card, I see it at the bottom, the PDFs. Yes, sir. And then I don't know for the de- the vision, I believe they do, but for the dental they have a website that you can access your specific plan on. It's gonna be when you open the PDF file. It will show you the specific website where you can go to make a portal with your carrier. Yes, ma'am. All right. So you are all set. So, um... Hmm? Yeah. I, I just wanna... Actually, really quick. I see the 800- Mm-hmm. ... number for the dental plan and the vision plan, so if I call that 800 number I could find out the participating doctors, like the in-network doctors? Yes, sir. Or is that the number that... Or is that the number that th- the provider has to call to make sure I have coverage? 'Cause there's two numbers on each. So for your vision, there's gonna be the same phone number that you will call for questions, that you will call to locate a provider- I see that, yeah. ... and that your provider will call to verify the benefit. The only number that will be different is the one that they will use when they access them for their provider phone number. Okay. And then for the vision... I mean, sorry. For the dental, um, the phone number for customer service and the phone number for the providers you're gonna see that it's different 'cause American- Yes. ... Public Life, for dental, runs off Carrington, for the network provider. Yes. Oh, so, so which one do I call? The customer service one or the, the dental providers? I guess the providers. Yeah. I see it. If you wanna make sure- Okay, thank you. I'll figure it out. ... that the- Yeah. Of course. I was gonna say if you wanna figure out if something is covered, it will be that very first phone number ending in 8606. Right. Yeah. And then when you're looking for a dentist in

your area, it will be the one ending in 0523. Yes, ma'am. Thank you. And I see that. I appreciate that. Of course. If you run into any issues, feel free to give us a callback. If we are unable to answer, we can always guide you to the right place. Okay. I will do that. Thank you. I'll try those numbers now or once we finish our call I'll try those numbers. Of course. Do you actually want me to get you transferred over to the dental carrier? Yes, if you can. I appreciate it. Of course. Give me one moment. I hope you have a wonderful rest of your day. You too. Thank you. My pleasure.

Conversation Format

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

Speaker speaker_1: Yes, uh, Francesca, my name is Phillip Phan. I'm a BG staffing employee, and, um, I d- I just had a question about my insurance. I wanted to know when could I, um, use, uh, like the vision and dental benefits?

Speaker speaker_0: I'll have to take a look and see if you're currently active. What are the last four of the social?

Speaker speaker_1: 7026.

Speaker speaker_0: Okay. Please verify your mailing address and date of birth to make sure I have the right account in front of me.

Speaker speaker_1: 9101 Olmsted Drive. This is Charlotte, North Carolina. 28262 is the ZIP code. And, uh, my date of birth was January 22nd, 1965.

Speaker speaker_0: And is there a unit or apartment number?

Speaker speaker_1: Oh, yeah, apartment number one. 910101.

Speaker speaker_0: All right. I have bedroom number to reach you, 631-885-6461, with the email of phan1965 at gmail.com?

Speaker speaker_1: That's correct.

Speaker speaker_0: Okay. So you actually became active this Monday the 14th.

Speaker speaker_1: Correct.

Speaker speaker_0: Let me see if the digital copies of your benefit cards are available to us 'cause they're usually get sent out Friday of your activation day, so that will either be today or next Monday that they send them out. And they might take a l- little while to get to you, quite honestly.

Speaker speaker_1: Okay.

Speaker speaker_0: So let me see if I can get-

Speaker speaker_1: So I want to-

Speaker speaker_0: ... you digital copies.

Speaker speaker_1: Yes, ma'am. And, um, i- is it possible you could send me, uh, a list of participating, um, providers like a participating dentists and eye doctors in my ZIP code if I was... you know, you have my ZIP code, can you send me... or is there somewhere I could search to find participating doctors?

Speaker speaker_0: So the network providers will be the ones that will have a specific information you're looking for. I'll add their phone number and website to the email I'm sending you with both benefit cards.

Speaker speaker_1: Thank you.

Speaker speaker_0: Of course, now-

Speaker speaker_1: 'Cause I do need to pick up an... If, if I can get a new pair of glasses, and I got a tooth that might need to be pulled. So if I can kind of get that done, you know, before it gets too late, you know?

Speaker speaker_0: Of course, I do have to say I do not believe your PPO dental plan covers tooth being pulled. You might want to double check that with the carrier American Public Life.

Speaker speaker_1: Okay. I, I mean, I, I, I didn't... Like, when I spoke to someone at the insurance-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... I thought they mentioned that I could get, like, uh, extractions, but, you know, I'll, I'll find out. Would, would I qualify for a pair of eyeglasses?

Speaker speaker_0: So we're just the administrator. We don't own or manage any of the insurance. Those specific questions can only be answered by your specific carriers. The information that I have... I'm waiting for it to load, sorry. Um, the information that I have as far as those two specific plans, this tells me that, for your eye exam, it's going to be a \$10 co-pay. For lenses and frames it will be a \$25 co-pay. You do not have to pay anything for contact lens fittings. And yearly they will cover \$130 for the frame allowance.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And then for the dental, it says that preventative services are covered with no deductible at 100%. Basic services, basic resource services and radiographs will be covered at 80%. And then the annual service maximum that it will pay will be \$500 with a \$50 deductible.

Speaker speaker_1: Yes, ma'am. Uh, but does, does it say anything about, uh, extra, like... I know it's pre- pre- preventative care. Basically, it's just to get your teeth cleaned. There's nothing else that they really do. But I was wondering, would they do extractions or, like, I'll call, I'll call, like, if you could send me the email that you used-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... you know, look, I'll, I'll call and ask them, but that, that's like a basic service to pull a tooth.

Speaker speaker_0: Yeah, 'cause the benefit guide, the only thing as far as specific services that says that it will pay, um, it says that it will pay the retune, I mean routine, sorry, oral examination, and the professional cleaning. But it will cover or provide you a discount on most dental procedures such as that, major work like dentures, root canal, and crowns. But it does not mention anything regarding tooth extractions.

Speaker speaker_1: Okay, I understand.

Speaker speaker_0: So for those, I will specifically call them to double check. I'm gonna go ahead and put the carrier's information on that email as well.

Speaker speaker_1: Thank you.

Speaker speaker_0: Of course. Let's see. And then the other thing I want to mention is your vision plan specifically, the carrier for it, they also offer major medical insurance and PPO Limited. The one that you have currently is a PPO Limited plan. There's gonna be a phone number and instructions on that email for your providers to verify your benefits. Make sure that they follow this procedure 'cause if they end up going into the major medical department, more than likely you're not gonna show up on that system and they will tell your provider that you don't have current benefits, and it's just that they're calling their own department to d-verify.

Speaker speaker_1: Okay. So, so which, which department are you saying they need to call?

Speaker speaker_0: There's a specific phone number on that email. They need to call that specific phone number.

Speaker speaker_1: Okay.

Speaker speaker_0: And then-

Speaker speaker_1: Okay.

Speaker speaker_0: ... ask that provider number. They need to put the specific phone number that will be on that email for them.

Speaker speaker_1: Okay, thank you.

Speaker speaker_0: Of course. So if I click...Sorry. It's taking a little bit longer to edit the email. All right. Now, the vision is going to be a little bit tricky just due to the fact that the phone number that you call to locate the providers in the area is going to be the same phone number that you're going to call customer service with.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. I sent it to you from info@benefitsinacard and it's going to be titled ID Card. If you'd like I can stay on the phone to make sure you receive it.

Speaker speaker_1: I did not receive it yet. Okay, I've got it now.

Speaker speaker_0: There we go.

Speaker speaker_1: The- the-

Speaker speaker_0: And then you should have-

Speaker speaker_1: Then I s-

Speaker speaker_0: ... two attachments on it.

Speaker speaker_1: Yeah, the benefit and a dental card. Uh, the vision and a dental card, I see it at the bottom, the PDFs.

Speaker speaker_0: Yes, sir. And then I don't know for the de- the vision, I believe they do, but for the dental they have a website that you can access your specific plan on. It's gonna be when you open the PDF file. It will show you the specific website where you can go to make a portal with your carrier.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: All right. So you are all set.

Speaker speaker_1: So, um...

Speaker speaker_0: Hmm?

Speaker speaker_1: Yeah. I, I just wanna... Actually, really quick. I see the 800-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... number for the dental plan and the vision plan, so if I call that 800 number I could find out the participating doctors, like the in-network doctors?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Or is that the number that... Or is that the number that th- the provider has to call to make sure I have coverage? 'Cause there's two numbers on each.

Speaker speaker_0: So for your vision, there's gonna be the same phone number that you will call for questions, that you will call to locate a provider-

Speaker speaker_1: I see that, yeah.

Speaker speaker_0: ... and that your provider will call to verify the benefit. The only number that will be different is the one that they will use when they access them for their provider phone number.

Speaker speaker_1: Okay.

Speaker speaker_0: And then for the vision... I mean, sorry. For the dental, um, the phone number for customer service and the phone number for the providers you're gonna see that it's different 'cause American-

Speaker speaker_1: Yes.

Speaker speaker_0: ... Public Life, for dental, runs off Carrington, for the network provider.

Speaker speaker_1: Yes. Oh, so, so which one do I call? The customer service one or the, the dental providers? I guess the providers. Yeah. I see it.

Speaker speaker_0: If you wanna make sure-

Speaker speaker_1: Okay, thank you. I'll figure it out.

Speaker speaker_0: ... that the-

Speaker speaker_1: Yeah.

Speaker speaker_0: Of course. I was gonna say if you wanna figure out if something is covered, it will be that very first phone number ending in 8606.

Speaker speaker_1: Right. Yeah.

Speaker speaker_0: And then when you're looking for a dentist in your area, it will be the one ending in 0523.

Speaker speaker_1: Yes, ma'am. Thank you. And I see that. I appreciate that.

Speaker speaker_0: Of course. If you run into any issues, feel free to give us a callback. If we are unable to answer, we can always guide you to the right place.

Speaker speaker_1: Okay. I will do that. Thank you. I'll try those numbers now or once we finish our call I'll try those numbers.

Speaker speaker_0: Of course. Do you actually want me to get you transferred over to the dental carrier?

Speaker speaker_1: Yes, if you can. I appreciate it.

Speaker speaker_0: Of course. Give me one moment. I hope you have a wonderful rest of your day.

Speaker speaker_1: You too. Thank you.

Speaker speaker_0: My pleasure.