

Transcript: Franchesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. I'm sorry, could you say that again? Yes, I apologize. I thought it was a Spanish call. I was saying thank you for calling Benefits in a Card. How can I assist you today? Hi, my name is Shanetta Moore and, um, I am working a job through, um, Terrace Staffing Agency, um, and I have signed up for benefits for dental and vision, and I forgot what else. But anyway, um, I'm, uh, I was told that it's been active since Monday and I have a vision appointment today, but I haven't received a card or anything. So I was wondering how can I use these benefits or apply them to my, um, vision appointment today if- if I can at all. When, like how much towards... You know what I'm saying? Like, I've never got insurance through a job before, so I do have questions. Sure thing, ma'am. I can try to answer as many of them as I possibly can. What are the last four of your Social Security to locate the account? 1618. And the last name? Moore. For security purposes, can you please verify your mailing address and your date of birth? Yes, ma'am. Mailing address is 2601 West Clairmont Street, Apartment two... I'm sorry, what'd you say next? And then the other thing was... Go ahead. Oh, 2601 West Clairmont Street, Apartment 2120 Phoenix, Arizona 85017. And what was the next question? My birthday. Oh, 2/11/95. We have the best phone number to reach you down as 480-800-1077. Yes, ma'am. And we have your email down as last name, I mean, your first name mariesa777@gmail.com. Shanetta mariesa777@gmail.com. Yes, ma'am. And that is M-A-R-E... I mean, R-I-E-S-A, right? Yes, ma'am. All right. Oh, okay. So your vision and your dental card wouldn't have been sent out 'til today, because it's Friday of your activation day that the carrier send out the benefit cards. The medical one was supposed to have been sent out to your email because they only do a digital copy. But for that vision, I'm able to provide you a digital copy of it to show to your appointment if you like. Okay. If I get... Okay. Okay. Um, so you will be able to send that to my email address for the dental one? Yes, ma'am. All right. I thought it was for the vision one. I mean, yeah, for the vision. It is for the vision. I'm so sorry, baby. No, you're okay. I'm also checking. But I just worked 7:00 to 7:00 and I just took my little nap. I was like, "I gotta call them, but I gotta take a nap." So I'm literally just waking up too, so, you know what I mean? It's okay. Don't worry. I'm sorry. Um, and so the one for the medical, what would it be under? Would it be under, um... Like, what would the email say? Would it be benefits in a card or something? Or is that what I would search for? So I'm gonna send it from our office email, which is info@benefitsinacard. But the- Okay. ... carriers that are the owners of the plans, because the insurance is basically through your staffing company. We're just the middle person between you and the s- carriers. Okay. But your dental and medical plans are with American Public Life. Okay, hold on. Dental and medical is with who again? American... American Public Life. Public Life. Okay. All righty. And then the only difference between the two will be the network providers, because American, for medical, runs with MultiPlan

Network. Medical is MultiPlan Network. Okay. And then your- And the dental... And then the dental's going to be through Carrington Network. Okay. And then lastly, your medical is... I mean, your vision is with MetLife. Okay. Vision is with MetLife. All righty. And then since you already have the pen out, um, I do recommend... Your benefit card is going to have a phone number for your providers to call to verify insurance. I recommend trying to verify through the automated system, because when you'd have the first three weeks of activation with the vision carrier, sometimes it's a little spotty to verify coverage through their verification department rather than through the automated system, if that makes sense. Okay. Yeah, I know what you mean. Sometimes... Like, just information getting mixed up within, uh, a whole system basically. That's what it sounds like. Yeah, yeah. So- But... Go ahead. I'm ready for that number for the vision for the MetLife. Um, yes, it's gonna be 855- Mm-hmm. ... 638- 638- ... 3931. 3931. Okay. And that's also their customer service line. So in the event that you have any questions in regards to any services for the vision, you can give them a call at that phone number as well. Okay. All right. All right. And then I went ahead and downloaded all three of the benefit cards and sent them to your email. It's gonna be titled ID Card. I see something. Um, this says, "Info, thank you for contacting Benefits da-da-da-da. And yep, I got the ID card." Oh, okay. Which one is this? This is the medical benefit APL. Yes, ma'am. So the dental and the medical are gonna look similar, but your dental will have Carrington on it. If I'm not mistaken, the very first file that ends in 84 is the medical and 86 is the dental. Yep. 84 is medical. Yep. And the vision card... Okay, this is the ID. And so what would I just give them this group number that's on here? They'll ask for that and... Would that be all that I will provide to the, um, vision office today? Yes, ma'am. Oh, okay. So I didn't even look up details about how much they cover or whatever. Like, what is the percentage rate of them... what do they cover for you? Like how much do they cover for you for these appointments? Do we have any? Mm-hmm. I do have some of that information. Um, so the vision one works with co-pays. It has a \$10 co-pay for your eye exam. A \$25 co-pay for your lenses and your frames. There's a zero co-pay- Okay. ... on contact lens fittings. And then the frame allowance annually is \$130. Okay. Okay. So I'll just see whatever they can apply today. All right. That'll help with... All righty. Thank you, ma'am. Of course. Was there anything else that we can assist you with today? Um, nope, that was all. I just needed that information for this appointment. I appreciate it. No problem. My pleasure. I hope you enjoy the rest of your day as well as your weekend. Thank you. All right. Bye-bye. Bye-bye. Okay. So here.....

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: I'm sorry, could you say that again?

Speaker speaker_0: Yes, I apologize. I thought it was a Spanish call. I was saying thank you for calling Benefits in a Card. How can I assist you today?

Speaker speaker_1: Hi, my name is Shanetta Moore and, um, I am working a job through, um, Terrace Staffing Agency, um, and I have signed up for benefits for dental and vision, and I forgot what else. But anyway, um, I'm, uh, I was told that it's been active since Monday and I

have a vision appointment today, but I haven't received a card or anything. So I was wondering how can I use these benefits or apply them to my, um, vision appointment today if I can at all. When, like how much towards... You know what I'm saying? Like, I've never got insurance through a job before, so I do have questions.

Speaker speaker_0: Sure thing, ma'am. I can try to answer as many of them as I possibly can. What are the last four of your Social Security to locate the account?

Speaker speaker_1: 1618.

Speaker speaker_0: And the last name?

Speaker speaker_1: Moore.

Speaker speaker_0: For security purposes, can you please verify your mailing address and your date of birth?

Speaker speaker_1: Yes, ma'am. Mailing address is 2601 West Clairmont Street, Apartment two... I'm sorry, what'd you say next?

Speaker speaker_0: And then the other thing was... Go ahead.

Speaker speaker_1: Oh, 2601 West Clairmont Street, Apartment 2120 Phoenix, Arizona 85017. And what was the next question? My birthday. Oh, 2/11/95.

Speaker speaker_0: We have the best phone number to reach you down as 480-800-1077.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And we have your email down as last name, I mean, your first name mariesa777@gmail.com.

Speaker speaker_1: Shanetta mariesa777@gmail.com. Yes, ma'am.

Speaker speaker_0: And that is M-A-R-E... I mean, R-I-E-S-A, right?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: All right. Oh, okay. So your vision and your dental card wouldn't have been sent out 'til today, because it's Friday of your activation day that the carrier send out the benefit cards. The medical one was supposed to have been sent out to your email because they only do a digital copy. But for that vision, I'm able to provide you a digital copy of it to show to your appointment if you like.

Speaker speaker_1: Okay. If I get... Okay. Okay. Um, so you will be able to send that to my email address for the dental one?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: All right.

Speaker speaker_0: I thought it was for the vision one.

Speaker speaker_1: I mean, yeah, for the vision. It is for the vision. I'm so sorry, baby.

Speaker speaker_0: No, you're okay. I'm also checking.

Speaker speaker_1: But I just worked 7:00 to 7:00 and I just took my little nap. I was like, "I gotta call them, but I gotta take a nap." So I'm literally just waking up too, so, you know what I mean?

Speaker speaker_0: It's okay. Don't worry.

Speaker speaker_1: I'm sorry. Um, and so the one for the medical, what would it be under? Would it be under, um... Like, what would the email say? Would it be benefits in a card or something? Or is that what I would search for?

Speaker speaker_0: So I'm gonna send it from our office email, which is info@benefitsinacard. But the-

Speaker speaker_1: Okay.

Speaker speaker_0: ... carriers that are the owners of the plans, because the insurance is basically through your staffing company. We're just the middle person between you and the s-carriers.

Speaker speaker_1: Okay.

Speaker speaker_0: But your dental and medical plans are with American Public Life.

Speaker speaker_1: Okay, hold on. Dental and medical is with who again? American...

Speaker speaker_0: American Public Life.

Speaker speaker_1: Public Life. Okay. All righty.

Speaker speaker_0: And then the only difference between the two will be the network providers, because American, for medical, runs with MultiPlan Network.

Speaker speaker_1: Medical is MultiPlan Network. Okay.

Speaker speaker_0: And then your-

Speaker speaker_1: And the dental...

Speaker speaker_0: And then the dental's going to be through Carrington Network.

Speaker speaker_1: Okay.

Speaker speaker_0: And then lastly, your medical is... I mean, your vision is with MetLife.

Speaker speaker_1: Okay. Vision is with MetLife. All righty.

Speaker speaker_0: And then since you already have the pen out, um, I do recommend... Your benefit card is going to have a phone number for your providers to call to verify insurance. I recommend trying to verify through the automated system, because when you'd have the first three weeks of activation with the vision carrier, sometimes it's a little spotty to verify coverage through their verification department rather than through the automated system, if that makes sense.

Speaker speaker_1: Okay. Yeah, I know what you mean. Sometimes... Like, just information getting mixed up within, uh, a whole system basically. That's what it sounds like.

Speaker speaker_0: Yeah, yeah.

Speaker speaker_1: So-

Speaker speaker_0: But... Go ahead.

Speaker speaker_1: I'm ready for that number for the vision for the MetLife.

Speaker speaker_0: Um, yes, it's gonna be 855-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 638-

Speaker speaker_1: 638-

Speaker speaker_0: ... 3931.

Speaker speaker_1: 3931. Okay.

Speaker speaker_0: And that's also their customer service line. So in the event that you have any questions in regards to any services for the vision, you can give them a call at that phone number as well.

Speaker speaker_1: Okay. All right.

Speaker speaker_0: All right. And then I went ahead and downloaded all three of the benefit cards and sent them to your email. It's gonna be titled ID Card.

Speaker speaker_1: I see something. Um, this says, "Info, thank you for contacting Benefits da-da-da-da. And yep, I got the ID card." Oh, okay. Which one is this? This is the medical benefit APL.

Speaker speaker_0: Yes, ma'am. So the dental and the medical are gonna look similar, but your dental will have Carrington on it. If I'm not mistaken, the very first file that ends in 84 is the medical and 86 is the dental.

Speaker speaker_1: Yep. 84 is medical. Yep. And the vision card... Okay, this is the ID. And so what would I just give them this group number that's on here? They'll ask for that and... Would that be all that I will provide to the, um, vision office today?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Oh, okay. So I didn't even look up details about how much they cover or whatever. Like, what is the percentage rate of them... what do they cover for you? Like how much do they cover for you for these appointments? Do we have any?

Speaker speaker_0: Mm-hmm. I do have some of that information. Um, so the vision one works with co-pays. It has a \$10 co-pay for your eye exam. A \$25 co-pay for your lenses and your frames. There's a zero co-pay-

Speaker speaker_1: Okay.

Speaker speaker_0: ... on contact lens fittings. And then the frame allowance annually is \$130.

Speaker speaker_1: Okay. Okay. So I'll just see whatever they can apply today.

Speaker speaker_0: All right.

Speaker speaker_1: That'll help with... All righty. Thank you, ma'am.

Speaker speaker_0: Of course. Was there anything else that we can assist you with today?

Speaker speaker_1: Um, nope, that was all. I just needed that information for this appointment. I appreciate it.

Speaker speaker_0: No problem. My pleasure. I hope you enjoy the rest of your day as well as your weekend.

Speaker speaker_1: Thank you. All right. Bye-bye.

Speaker speaker_0: Bye-bye.

Speaker speaker_1: Okay. So here.....