

## Transcript: Francesca

**Baez-5431300773953536-5562209850408960**

### Full Transcript

Thank you for calling Benefit in a Card. My name is Francesca. How can I assist you today? Um, hi. Uh, I need a electronic card for my, uh, health insurance. I called earlier today and someone said they would email it to me, but, uh, it never happened. Sure thing, sir. I apologize for those inconveniences. What staffing company do you work with? Norwer Staffing. And what are the last four of your Social and the last name to locate your account? Uh, my last of the social is, uh, 3279 and my last name is Ettinger Curnan. That's E-T-T-I-N-G-E-R. Okay. And then to make sure that I have the right account can you please verify your mailing address for me and date of birth? Yeah. Uh, 52 Van Zandt Street, Norwalk, Connecticut 06855. Uh, my birthday is September 15th, 1993. We show a different mailing address on file. What's the mailing address there? So, verification purposes, I can't provide to you the information that's in front of me. It will defeat me verifying it as the correct account. Okay. Uh, is it, is it 604 Courtland Avenue, Bridgeport, Connecticut? Yes, sir. Should it be the first one that you tried to verify with? Yes. That was my old address. Okay. You said that was 52- You need- ... Van Zandt Street? Yeah, 52 Van Zandt Street. Van is V-A-N and, uh, Zandt is a second, is a separate word, it's Z-A-N-D. All right. And then we said that was in Nozwak? No, Norwalk. N-O-R-W-A-L-K. All right. And, uh, that's in Connecticut. And what was that zip code one last time? Sorry. Uh, 06855. 06855. All right. And then I have your best contact, 203-247-9307? Yes. And lastly, your email is smatt2ec93@gmail.com? Uh, yes. Can I change that email, though? Yes, sir. I can add an additional one or just change that one altogether. Uh, th- uh, yes, change it. Uh, change it to mecurnan, so it's M-E-C-U-R-N-A-N@gmail.com. All right. Okay, I have M-E-C-U-R-N-A-N@gmail.com. Is this correct? Yes. All right. Great. I said N as in, N as in, uh, N as in Nancy, right? Yes, sir. Okay. All right, and then I'm gonna place you in a very brief hold while I go ahead and download all three of those benefit cards so we can send them to your e- to this new email again, okay? Okay. Thank you. Thank you so much. Of course, I'll be right back. It should take less than a minute or two. Okay. Thank you. My pleasure. Please hold. All right, thank you so much for holding. So I went ahead and sent you three PDF files from our office email, which is info@benefitcard. Let me see whenever you see it. Okay, here we go. Uh... And then it should be titled ID Card. Yeah, there should be an ID here. All right. And is it just the first one that's the one I need? So you have three plans total. You have the BAP Standard and the Dental. Those are going to be the ones that have ID and then a number on them. And then the other one- Okay. ... that's group medical preventative card, that one will have MEC on it. So from the three plans, the only one that you have a network restriction on will be that preventative plan, MEC card, and I did put in there the multi-plan network information for you. They're the company that has the list of that network that you need for that plan. For your dental and medical, for the BAP Classic plan, both of those two do not have any network requirement. Okay, so... Let me see here. Okay,

so the Limited Benefit Med plan, is this... I just need to know which one I would give to a general practitioner. So it will depend, to be quite honest, 'cause both of those two medical cards, one of them will only cover your preventative services and the other one is gonna cover hospital indemnity. For example, if you're gonna go see your primary care doctor, then you will provide them the ABL card 'cause that's what hospital indemnity services are covered under. Okay. Um, from my point of view, I would recommend providing both benefit cards and advise to them that your services are split between hospital indemnity and- Okay. ... preventative. And they, their billing department will be the ones to then take care of which services specifically have to be billed to which carrier. Um, okay. All right. Uh, okay. And am I, uh, benefits are, are, uh, active this week, right? As of right now, no, we have not received payment. However, with your specific staffing, um, we did have an issue with the file of payment that they sent over not being processed properly, which to my understanding, the front office along with more staffing, they're currently working on that being resolved. Okay, so just an error is the reason? Yes, sir. So the best- Like- ... way for me to confirm whether or not you would be active this week, do you remember seeing a deduction for the 48.05 last weeks on that paycheck? Hold on, let me pull it up. Mm-hmm. Got to figure out where they sent it to first. Uh... Hmm, no it does not. Let's see. Let's see. Hmm, wait a minute. Um, I just had it, sorry. I'm having a little trouble finding it right now. It's okay. Take your time. This is, no, this is the right year here. Mm, finally misplaced it. Shit. Um, okay. So right. Okay. So, um, what did you say I should... I found it. So what are you saying I should look through here for the deduction? The... Mm-hmm. The deduction of 48.05 in total, um, it might show us four different deductions separate. It says BIC Disability, BIC Dental, BIC BAP Classic, BIC MEC Standalone. That's where the four deductions are. Yes, sir. So you should be active this week once they get that situation with the payment file that you sent over resolved. Okay. So in the event that you do need to go and use your services prior to that issue being fixed and you- Mm-hmm. ... end up paying anything out of pocket, make sure to ask for, ask for receipts so that way, once the payment issue is clear on their system, if there's anything that has to be paid back to you or refunded, you're able to submit claims to the carrier directly. Okay. All right. Uh... All right, and then if you have any appointment that's not today that you're thinking of using them, you're also more than welcome to give us a call tomorrow to check and see 'cause it was today morning when we were alerted of that issue with the payment file that was sent over 'cause usually we receive them every Monday. Mm-hmm. Yeah, I have a, a doctor's appointment at, like, noon tomorrow, so hopefully it's fixed by then. Um, otherwise I guess I'll just get the receipt and get a refund, but, uh, okay. Um, so there's nothing more I can do though, right? I'm all set At the moment, no, unfortunately. That is correct, yes, sir. Okay. Okay. Well, thank you for sending me the requested cards. I appreciate it. Of course. We would love to help you. Um, have a good day. Thank you. You too. Okay. I also have your address on file and the email was also saved. Okay, thank you. Of course. Have a great day- Thank you. ... and thank you for giving us a call today. Thank you. Bye. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefit in a Card. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Um, hi. Uh, I need a electronic card for my, uh, health insurance. I called earlier today and someone said they would email it to me, but, uh, it never happened.

Speaker speaker\_0: Sure thing, sir. I apologize for those inconveniences. What staffing company do you work with?

Speaker speaker\_1: Norwer Staffing.

Speaker speaker\_0: And what are the last four of your Social and the last name to locate your account?

Speaker speaker\_1: Uh, my last of the social is, uh, 3279 and my last name is Ettinger Curnan. That's E-T-T-I-N-G-E-R.

Speaker speaker\_0: Okay. And then to make sure that I have the right account can you please verify your mailing address for me and date of birth?

Speaker speaker\_1: Yeah. Uh, 52 Van Zandt Street, Norwalk, Connecticut 06855. Uh, my birthday is September 15th, 1993.

Speaker speaker\_0: We show a different mailing address on file.

Speaker speaker\_1: What's the mailing address there?

Speaker speaker\_0: So, verification purposes, I can't provide to you the information that's in front of me. It will defeat me verifying it as the correct account.

Speaker speaker\_1: Okay. Uh, is it, is it 604 Courtland Avenue, Bridgeport, Connecticut?

Speaker speaker\_0: Yes, sir. Should it be the first one that you tried to verify with?

Speaker speaker\_1: Yes. That was my old address.

Speaker speaker\_0: Okay. You said that was 52-

Speaker speaker\_1: You need-

Speaker speaker\_0: ... Van Zandt Street?

Speaker speaker\_1: Yeah, 52 Van Zandt Street. Van is V-A-N and, uh, Zandt is a second, is a separate word, it's Z-A-N-D.

Speaker speaker\_0: All right. And then we said that was in Nozwak?

Speaker speaker\_1: No, Norwalk. N-O-R-W-A-L-K.

Speaker speaker\_0: All right.

Speaker speaker\_1: And, uh, that's in Connecticut.

Speaker speaker\_0: And what was that zip code one last time? Sorry.

Speaker speaker\_1: Uh, 06855.

Speaker speaker\_0: 06855. All right. And then I have your best contact, 203-247-9307?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And lastly, your email is smatt2ec93@gmail.com?

Speaker speaker\_1: Uh, yes. Can I change that email, though?

Speaker speaker\_0: Yes, sir. I can add an additional one or just change that one altogether.

Speaker speaker\_1: Uh, th- uh, yes, change it. Uh, change it to mecurnan, so it's M-E-C-U-R-N-A-N@gmail.com.

Speaker speaker\_0: All right. Okay, I have M-E-C-U-R-N-A-N@gmail.com. Is this correct?

Speaker speaker\_1: Yes.

Speaker speaker\_0: All right. Great.

Speaker speaker\_1: I said N as in, N as in, uh, N as in Nancy, right?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right, and then I'm gonna place you in a very brief hold while I go ahead and download all three of those benefit cards so we can send them to your e- to this new email again, okay?

Speaker speaker\_1: Okay. Thank you.

Speaker speaker\_0: Thank you so much. Of course, I'll be right back. It should take less than a minute or two.

Speaker speaker\_1: Okay. Thank you.

Speaker speaker\_0: My pleasure. Please hold. All right, thank you so much for holding. So I went ahead and sent you three PDF files from our office email, which is info@benefitcard. Let me see whenever you see it.

Speaker speaker\_1: Okay, here we go. Uh...

Speaker speaker\_0: And then it should be titled ID Card.

Speaker speaker\_1: Yeah, there should be an ID here.

Speaker speaker\_0: All right.

Speaker speaker\_1: And is it just the first one that's the one I need?

Speaker speaker\_0: So you have three plans total. You have the BAP Standard and the Dental. Those are going to be the ones that have ID and then a number on them. And then the other one-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... that's group medical preventative card, that one will have MEC on it. So from the three plans, the only one that you have a network restriction on will be that preventative plan, MEC card, and I did put in there the multi-plan network information for you. They're the company that has the list of that network that you need for that plan. For your dental and medical, for the BAP Classic plan, both of those two do not have any network requirement.

Speaker speaker\_1: Okay, so... Let me see here. Okay, so the Limited Benefit Med plan, is this... I just need to know which one I would give to a general practitioner.

Speaker speaker\_0: So it will depend, to be quite honest, 'cause both of those two medical cards, one of them will only cover your preventative services and the other one is gonna cover hospital indemnity. For example, if you're gonna go see your primary care doctor, then you will provide them the ABL card 'cause that's what hospital indemnity services are covered under.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, from my point of view, I would recommend providing both benefit cards and advise to them that your services are split between hospital indemnity and-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... preventative. And they, their billing department will be the ones to then take care of which services specifically have to be billed to which carrier.

Speaker speaker\_1: Um, okay. All right. Uh, okay. And am I, uh, benefits are, are, uh, active this week, right?

Speaker speaker\_0: As of right now, no, we have not received payment. However, with your specific staffing, um, we did have an issue with the file of payment that they sent over not being processed properly, which to my understanding, the front office along with more staffing, they're currently working on that being resolved.

Speaker speaker\_1: Okay, so just an error is the reason?

Speaker speaker\_0: Yes, sir. So the best-

Speaker speaker\_1: Like-

Speaker speaker\_0: ... way for me to confirm whether or not you would be active this week, do you remember seeing a deduction for the 48.05 last weeks on that paycheck?

Speaker speaker\_1: Hold on, let me pull it up.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Got to figure out where they sent it to first. Uh... Hmm, no it does not. Let's see. Let's see. Hmm, wait a minute. Um, I just had it, sorry. I'm having a little trouble finding it right now.

Speaker speaker\_0: It's okay. Take your time.

Speaker speaker\_1: This is, no, this is the right year here. Mm, finally misplaced it. Shit. Um, okay. So right. Okay. So, um, what did you say I should... I found it. So what are you saying I should look through here for the deduction?

Speaker speaker\_0: The... Mm-hmm. The deduction of 48.05 in total, um, it might show us four different deductions separate.

Speaker speaker\_1: It says BIC Disability, BIC Dental, BIC BAP Classic, BIC MEC Standalone. That's where the four deductions are.

Speaker speaker\_0: Yes, sir. So you should be active this week once they get that situation with the payment file that you sent over resolved.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So in the event that you do need to go and use your services prior to that issue being fixed and you-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... end up paying anything out of pocket, make sure to ask for, ask for receipts so that way, once the payment issue is clear on their system, if there's anything that has to be paid back to you or refunded, you're able to submit claims to the carrier directly.

Speaker speaker\_1: Okay. All right. Uh...

Speaker speaker\_0: All right, and then if you have any appointment that's not today that you're thinking of using them, you're also more than welcome to give us a call tomorrow to check and see 'cause it was today morning when we were alerted of that issue with the payment file that was sent over 'cause usually we receive them every Monday.

Speaker speaker\_1: Mm-hmm. Yeah, I have a, a doctor's appointment at, like, noon tomorrow, so hopefully it's fixed by then. Um, otherwise I guess I'll just get the receipt and get a refund, but, uh, okay. Um, so there's nothing more I can do though, right? I'm all set

Speaker speaker\_2: At the moment, no, unfortunately.

Speaker speaker\_0: That is correct, yes, sir.

Speaker speaker\_1: Okay. Okay. Well, thank you for sending me the requested cards. I appreciate it.

Speaker speaker\_0: Of course. We would love to help you.

Speaker speaker\_1: Um, have a good day.

Speaker speaker\_0: Thank you. You too.

Speaker speaker\_1: Okay.

Speaker speaker\_0: I also have your address on file and the email was also saved.

Speaker speaker\_1: Okay, thank you.

Speaker speaker\_0: Of course. Have a great day-

Speaker speaker\_1: Thank you.

Speaker speaker\_0: ... and thank you for giving us a call today.

Speaker speaker\_1: Thank you. Bye.

Speaker speaker\_0: Bye-bye.