

Transcript: Francesca

Baez-5559213785399296-6586208782696448

Full Transcript

Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Hi. I think there was a lapse in coverage, and I would like to make a payment for that week. What staffing company do you work with? Creative Circle. What are the last four of your Social? 4500. What is the last name? Lopez. Please verify your mailing address and date of birth to make sure I'm in the right account. Yeah, 8581 Santa Monica Boulevard, Number 84, West Hollywood, California 90069. And then what else did you ask me? Your date of birth. Ah, October 30, '75. I have that phone number to reach you down as 310-924-0701. Correct. And I have your email down as your first name lpz@gmail.com. Correct. So, so far this month you had two lapse in coverage from the week of January 6th to the 12th, and then last week- Mm-hmm. ... the 20th to the 22nd. But for the, for this current week, which is the 27th till February 2nd, you are currently active. Ah, okay. Uh, hold on just a few seconds. So I am out of hope. Um, I need to... I just wanna pay it for one of those two weeks. I think... Ah, let me see. Hmm, mm, mm, mm, mm. I would like to pay for the last week, the 20th to the 26th, coverage for the, that week. Okay. Will the card information be the same one that we verified, the billing information? I'm sorry. Can you say that one more time? Will the billing information be the same one that we verified for your address? Yeah. Whenever you're ready, you can go ahead and start with the card number. Okay. It's 5403-8590-0774-5111. Well, I'm gonna repeat the numbers. 5403-8590-0774-5111. What is the expiration date? It is 0328. Or, or, or... it's 20... could be 28 or 26. Hard to, hard to read it off the card. 824... 8... 0328. And what is the code on the back? The security code? Yes, ma'am. 222. For the purpose of this line being recorded, Ms. Lopez, you have authorized Benefits in a Card to make the deduction of \$52.43 for the services from January 20th to January 26th out of your Discovery card ending in 5111 today, January 27th, 2025. Yeah. I don't know that it's a Discovery. I think it's a MasterCard. Okay. I apologize. All right. Now, you're gonna be receiving a copy of your receipt to the email that we have on file for you that we verified earlier. Okay. Would you like to also write down the authorization code, which in turns is your confirmation code for your payment? Sure. I'll hold on just a second. Okay. Um, yep. Please. Okay. So it's going to be 625... Mm-hmm. ... 89... Mm-hmm. ... Z as in zebra. Okay. All right. And that's gonna be the authorization code, and that was from last week, from the 20th to the 26th. Okay. Excellent. Thank you so much. Of course. Was there anything else that we can associate with your EHS from this? Mm-hmm. Yeah. I saw that I had a opportunity to, um, revise my plan, the open enrollment. Is it still... am I still on time to do that, or it's closed? Um, no, ma'am. I believe... Let me double-check. I think it ends on the 31st. Yeah, so you still have all the way till this Friday, the 31st. That will be when the company open enrollment period is going to be ending. Okay. Um, could you connect me to someone? That will be with us, ma'am, if you were looking to make changes to your current policy. Oh, okay. Okay. Yeah, I just wanted to review the plan

because, you know, um, I'm, I just found out that you were not going to cover my colonoscopy. You were not going to cover any mental health, um, services. So I'm just trying to figure out like, you know, a better option for me. We don't own any of the plans. We're just the administrator. Uh-huh. Um, but as far as mental health goes from the benefit plans that your stuffing company selected for their employees- Yeah. ... they do have something called virtual health which is virtual therapy. The only thing is it's not going to cover for you to see a face-to-face therapist. It will only be either video call or regular telephone call. It will be \$1.50 per paycheck. What about for... What about for, like, um, mental health assessments and things like that? So what we have access to as account administrators is a benefit guide. Per the benefit guide, the only mental assistance plan that they're currently offering is that behavior health. As far as that with your current plans, I believe that services won't be covered 'cause I do see here that office visits are covered under your Insure Plus Enhance plan, which is a fact that you're stating it didn't cover it. I'm guessing the carrier does not cover that type of visit under that specific plan. And there isn't any other m- plan to go from that will be offering different services than the current one that you're on for medical. For mental health. No, ma'am. I'm saying the medical plan that you currently have covers office visits. Yes. Seeing as you're stating now the service for mental health is not covered, then that will mean that- Mm-hmm. ... in general from the medical plans that your stuffing company offer their employees, that specific service is not covered. Yeah, so there is no mental health coverage. This is- That you're currently looking for? No, ma'am. They do offer one, that behavior health that we just went over. It's just simply not what you're currently looking for. Mm-hmm. Yeah, I mean, because you still need a diagnosis in all of these things, you know, before you start a mental health program. So that doesn't seem to be covered under this plan. So I'm trying to figure out, you know, if it's worth it for me in order to continue paying for insurance when, you know, you're basically just covering my dental cleaning and, and annual check-up. You know, everything else just doesn't seem to be covered by this insurance. I do apologize. I mean, they are PPO-limited plans, so they're not gonna provide other coverage that a major medical insurance would. Yeah, but I just feel like for \$50 a week, you know, I could probably get at least, you know, a better, like, mental health services, you know? I'm just trying to figure out, like, what, what's, what's currently on my plan? Your current coverage- I mean- ... is the medical plan Insure Plus Enhance, the medical preventative care plan MEC TeleRx, group accident- Mm-hmm. ... dental, critical illness, term life, which is their life insurance, and vision. What did you say before vision? Term life. What is that? Their life insurance. Yeah. So what's the, what's the plan that I need for that? It's a life insurance plan, ma'am. Yeah, for how much? The benefit amount is \$20,000 up to the age of 64. Once you reach 65, that amount will decrease by 25% and it'll keep doing so every five years. Mm-hmm. Sounds good. And then in terms of, I think, like, for example, if I have a, some, some kind of pain and I need to go see a doctor to get it checked, would that be covered under this insurance plan? Well, your current medical plan- Or can you- ... the Insure Plus Enhance does have coverage for the emergency room. Yeah, not the emergency room. To make an appointment and say, you know, like for example, if I need to, you know, see a, um, doctor for sciatica or something like that. Like, would that be covered? If you're looking to see if a specialist will be covered, you'll have to speak with a carrier 'cause we're very limited to cover specific questions. Mm-hmm. So who would be the... Okay, let me get the cards out so I can see the right numbers to call. Hold on. So who would be the carrier for some, for a question like that? The multi-plan

number? Your medical c- No, ma'am. The multi-plan number is the one that you will call for the network requirement of your medical plan for preventative services. Mm-hmm. To know which type of specialists are covered under your Insure Plus Enhance plan, you'll have to speak with American Public Life. Okay, American Public Life. That's MetLife. Another company than- No, ma'am. MetLife is different. MetLife is your vision plan. American Public Life is its own company. I don't see it on the card that I have from- Because you're looking at- ... my- ... the MEC TeleRx card. It's a different plan. That's your medical preventative care plan. Uh, okay. Okay. So what is, what would be the phone number to call? For American Public Life, it will be 800- Mm-hmm. ... 256- 256. ... 8606. 8606. Okay. And that's MetLife. Okay. American Public Life. American Public Life. Okay. All right. Thank you very much. Of course. Was there anything else we can assist you with today? Uh, nope. That's okay. Thank you. My pleasure. I do hope you have a wonderful rest of your day. Thank you for your time today. You too. Bye-bye.

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: Hi. I think there was a lapse in coverage, and I would like to make a payment for that week.

Speaker speaker_0: What staffing company do you work with?

Speaker speaker_1: Creative Circle.

Speaker speaker_0: What are the last four of your Social?

Speaker speaker_1: 4500.

Speaker speaker_0: What is the last name?

Speaker speaker_1: Lopez.

Speaker speaker_0: Please verify your mailing address and date of birth to make sure I'm in the right account.

Speaker speaker_1: Yeah, 8581 Santa Monica Boulevard, Number 84, West Hollywood, California 90069. And then what else did you ask me?

Speaker speaker_0: Your date of birth.

Speaker speaker_1: Ah, October 30, '75.

Speaker speaker_0: I have that phone number to reach you down as 310-924-0701.

Speaker speaker_1: Correct.

Speaker speaker_0: And I have your email down as your first name lpz@gmail.com.

Speaker speaker_1: Correct.

Speaker speaker_0: So, so far this month you had two lapse in coverage from the week of January 6th to the 12th, and then last week-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... the 20th to the 22nd. But for the, for this current week, which is the 27th till February 2nd, you are currently active.

Speaker speaker_1: Ah, okay. Uh, hold on just a few seconds. So I am out of hope. Um, I need to... I just wanna pay it for one of those two weeks. I think... Ah, let me see. Hmm, mm, mm, mm, mm. I would like to pay for the last week, the 20th to the 26th, coverage for the, that week.

Speaker speaker_0: Okay. Will the card information be the same one that we verified, the billing information?

Speaker speaker_1: I'm sorry. Can you say that one more time?

Speaker speaker_0: Will the billing information be the same one that we verified for your address?

Speaker speaker_1: Yeah.

Speaker speaker_0: Whenever you're ready, you can go ahead and start with the card number.

Speaker speaker_1: Okay. It's 5403-8590-0774-5111. Well, I'm gonna repeat the numbers. 5403-8590-0774-5111.

Speaker speaker_0: What is the expiration date?

Speaker speaker_1: It is 0328. Or, or, or... it's 20... could be 28 or 26. Hard to, hard to read it off the card. 824... 8... 0328.

Speaker speaker_0: And what is the code on the back?

Speaker speaker_1: The security code?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: 222.

Speaker speaker_0: For the purpose of this line being recorded, Ms. Lopez, you have authorized Benefits in a Card to make the deduction of \$52.43 for the services from January 20th to January 26th out of your Discovery card ending in 5111 today, January 27th, 2025.

Speaker speaker_1: Yeah. I don't know that it's a Discovery. I think it's a MasterCard.

Speaker speaker_0: Okay. I apologize. All right. Now, you're gonna be receiving a copy of your receipt to the email that we have on file for you that we verified earlier.

Speaker speaker_1: Okay.

Speaker speaker_0: Would you like to also write down the authorization code, which in turns is your confirmation code for your payment?

Speaker speaker_1: Sure. I'll hold on just a second. Okay. Um, yep. Please.

Speaker speaker_0: Okay. So it's going to be 625...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 89...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... Z as in zebra.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. And that's gonna be the authorization code, and that was from last week, from the 20th to the 26th.

Speaker speaker_1: Okay. Excellent. Thank you so much.

Speaker speaker_0: Of course. Was there anything else that we can associate with your EHS from this?

Speaker speaker_1: Mm-hmm. Yeah. I saw that I had a opportunity to, um, revise my plan, the open enrollment. Is it still... am I still on time to do that, or it's closed?

Speaker speaker_0: Um, no, ma'am. I believe... Let me double-check. I think it ends on the 31st. Yeah, so you still have all the way till this Friday, the 31st. That will be when the company open enrollment period is going to be ending.

Speaker speaker_1: Okay. Um, could you connect me to someone?

Speaker speaker_0: That will be with us, ma'am, if you were looking to make changes to your current policy.

Speaker speaker_1: Oh, okay. Okay. Yeah, I just wanted to review the plan because, you know, um, I'm, I just found out that you were not going to cover my colonoscopy. You were not going to cover any mental health, um, services. So I'm just trying to figure out like, you know, a better option for me.

Speaker speaker_0: We don't own any of the plans. We're just the administrator.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Um, but as far as mental health goes from the benefit plans that your stuffing company selected for their employees-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... they do have something called virtual health which is virtual therapy. The only thing is it's not going to cover for you to see a face-to-face therapist. It will only be either video call or regular telephone call. It will be \$1.50 per paycheck.

Speaker speaker_1: What about for...

Speaker speaker_0: What about for, like, um, mental health assessments and things like that? So what we have access to as account administrators is a benefit guide. Per the benefit guide, the only mental assistance plan that they're currently offering is that behavior health. As far as that with your current plans, I believe that services won't be covered 'cause I do see here that office visits are covered under your Insure Plus Enhance plan, which is a fact that you're stating it didn't cover it. I'm guessing the carrier does not cover that type of visit under that specific plan. And there isn't any other m- plan to go from that will be offering different services than the current one that you're on for medical.

Speaker speaker_1: For mental health.

Speaker speaker_0: No, ma'am. I'm saying the medical plan that you currently have covers office visits.

Speaker speaker_1: Yes.

Speaker speaker_0: Seeing as you're stating now the service for mental health is not covered, then that will mean that-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... in general from the medical plans that your stuffing company offer their employees, that specific service is not covered.

Speaker speaker_1: Yeah, so there is no mental health coverage. This is-

Speaker speaker_0: That you're currently looking for? No, ma'am. They do offer one, that behavior health that we just went over. It's just simply not what you're currently looking for.

Speaker speaker_1: Mm-hmm. Yeah, I mean, because you still need a diagnosis in all of these things, you know, before you start a mental health program. So that doesn't seem to be covered under this plan. So I'm trying to figure out, you know, if it's worth it for me in order to continue paying for insurance when, you know, you're basically just covering my dental cleaning and, and annual check-up. You know, everything else just doesn't seem to be covered by this insurance.

Speaker speaker_0: I do apologize. I mean, they are PPO-limited plans, so they're not gonna provide other coverage that a major medical insurance would.

Speaker speaker_1: Yeah, but I just feel like for \$50 a week, you know, I could probably get at least, you know, a better, like, mental health services, you know? I'm just trying to figure out, like, what, what's, what's currently on my plan?

Speaker speaker_0: Your current coverage-

Speaker speaker_1: I mean-

Speaker speaker_0: ... is the medical plan Insure Plus Enhance, the medical preventative care plan MEC TeleRx, group accident-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... dental, critical illness, term life, which is their life insurance, and vision.

Speaker speaker_1: What did you say before vision?

Speaker speaker_0: Term life.

Speaker speaker_1: What is that?

Speaker speaker_0: Their life insurance.

Speaker speaker_1: Yeah. So what's the, what's the plan that I need for that?

Speaker speaker_0: It's a life insurance plan, ma'am.

Speaker speaker_1: Yeah, for how much?

Speaker speaker_0: The benefit amount is \$20,000 up to the age of 64. Once you reach 65, that amount will decrease by 25% and it'll keep doing so every five years.

Speaker speaker_1: Mm-hmm. Sounds good. And then in terms of, I think, like, for example, if I have a, some, some kind of pain and I need to go see a doctor to get it checked, would that be covered under this insurance plan?

Speaker speaker_0: Well, your current medical plan-

Speaker speaker_1: Or can you-

Speaker speaker_0: ... the Insure Plus Enhance does have coverage for the emergency room.

Speaker speaker_1: Yeah, not the emergency room. To make an appointment and say, you know, like for example, if I need to, you know, see a, um, doctor for sciatica or something like that. Like, would that be covered?

Speaker speaker_0: If you're looking to see if a specialist will be covered, you'll have to speak with a carrier 'cause we're very limited to cover specific questions.

Speaker speaker_1: Mm-hmm. So who would be the... Okay, let me get the cards out so I can see the right numbers to call. Hold on. So who would be the carrier for some, for a question like that? The multi-plan number?

Speaker speaker_0: Your medical c- No, ma'am. The multi-plan number is the one that you will call for the network requirement of your medical plan for preventative services.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: To know which type of specialists are covered under your Insure Plus Enhance plan, you'll have to speak with American Public Life.

Speaker speaker_1: Okay, American Public Life. That's MetLife. Another company than-

Speaker speaker_0: No, ma'am. MetLife is different. MetLife is your vision plan. American Public Life is its own company.

Speaker speaker_1: I don't see it on the card that I have from-

Speaker speaker_0: Because you're looking at-

Speaker speaker_1: ... my-

Speaker speaker_0: ... the MEC TeleRx card. It's a different plan. That's your medical preventative care plan.

Speaker speaker_1: Uh, okay. Okay. So what is, what would be the phone number to call?

Speaker speaker_0: For American Public Life, it will be 800-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 256-

Speaker speaker_1: 256.

Speaker speaker_0: ... 8606.

Speaker speaker_1: 8606. Okay. And that's MetLife. Okay. American Public Life. American Public Life. Okay. All right. Thank you very much.

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

Speaker speaker_1: Uh, nope. That's okay. Thank you.

Speaker speaker_0: My pleasure. I do hope you have a wonderful rest of your day. Thank you for your time today.

Speaker speaker_1: You too. Bye-bye.