

Transcript: Franchesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Frances. How can I assist you today? Yeah, my name's Henry Williams and I was calling due to me, uh, working for Surge Right. I was, uh, asking, do this ca-, does this card cover any dental plan and stuff like that? I'll have to take a look and see which benefit plan you selected. What is the last four of your Social? 9440. Can you please verify your mailing address and your date of birth? Now say that again? Can you please verify your mailing address and your date of birth? 6/4/1968. Mailing address, 239 Oprah Street, Lutherville, Georgia 30251. We have the best phone number to reach you down as 706-977-8229. Yes. That's, that's my other number. Yes. And we have your email. That's the number I gave you. Huh? Excuse me? What'd you say? Yes, sir. I said excuse me? Yes. What you, did you say? Hello? Yes, sir. Once again, you said something in regards to the phone number and I said, "Excuse me?" Y- No, I said I have two pho-, I have two numbers. Yeah. That's the number I gave them. Yes. Okay. We have your email down as jhwilliams361@gmail.com. Yes. You were auto-enrolled into a medical preventative care plan, sir. That doesn't cover dental revision. It is a medical plan only. It does cover medical? Yes, sir. It is a medical plan. Medical plans only cover medical services. It is a medical preventative plan. So like, I'm, like I'm sick or something, I can go to the doctor or something? No, sir. So those services where we are able to go to emergency rooms, urgent cares, or a doctor visit are what they call hospital indemnity. A medical preventative- Oh. ... plan wouldn't cover that. Preventative services are like when you go to check up and see that you're well in health, like your physical, checking your blood pressure- Okay. ... your iron deficiency, getting an influenza vaccine and stuff like that, that's with preventative. Okay. So this, that, this card right here cover that right there then? The preventative, yes. Yeah. Like I need to go to the doctor, check on my blood pressure and all that kind of stuff, huh? Preventative, yes sir. Okay. I thought... I, I, I know they sent it to me, but they got pharmacy over here and everything, don't we? Yes, sir. For generic preventative prescriptions like vitamins and statins. Okay. It does have a free RX membership and a virtual urgent care package as well. Okay. So if perhaps I had to go to the emergency, emergency room, it cover that? No, sir. Because once again, that's not preventative. You're being treated. Preventative services are to make sure- Okay. ... that you are in health, to make sure that you're okay, that you're not sick. Preventative services will not cover any type of treatment, whether it's an urgent care visit 'cause of a sore throat, whether it is you're going to your doctor, seeing them because you have a little pain in a certain part and you wanna check it out, that's not preventative. Mm-hmm. That's a wellness checkup. Okay. Like a wellness visit. Okay. So, so, so you're telling me preventative is something like blood pressure. Bear with me one moment. Hey, it's great. So your preventative plan covers the screenings for blood pressure, carotid aneurysms, cholesterol,

collateral cancer, depression, diabetes, hepatitis C, syphilis, HIV, lung cancer, tuberculosis, unhealthy alcohol use, or obesity. The categories that it will cover are a healthy diet, avoiding UV exposures from the sun, tobacco cessation to stop smoking, preventing STDs. It will cover your generic preventative prescriptions as stated, as, uh, aspirin, vitamins and statins. And then the immunizations that are preventative will be the following: the influenza, tetanus, diphtheria, pertussis, varicella, HPV, shingles, mingles, mumps, rubella, meningococcal, meningococcal and hepatitis A and B, as well as your annual physical. And then on top of covering those preventative services, it comes with a free RX membership, which is for the prescriptions. You get access to about 90% of the generic prescriptions prescribed in the US for free. And then it also has a virtual urgent care package. So while it will not cover for you to go to the urgent care in person, it will however cover for you to have a virtual urgent care visit under that plan. Yeah. Okay. I understand that. Yes. I get it. Okay. Okay. I was just calling to see what the card was for. It really, it really, it really don't need to get nobody no card like this because you can't go to the vision where, I mean, get your eye exam or none of this stuff. They don't have nothing like that. It's really defeating the purpose to me, really. So you were auto-enrolled into that plan. So I thought- Go ahead. Now say that again. I was saying, sir, you were auto-enrolled into that plan for your staffing company's policy, where they auto-enroll the new hires into the medical plan. However, while you were on your personal enrollment period, which was at 30 days after your first paycheck and it ended on November 10th-That was the time when you were able to enroll into insurance that they offered. So things like that, that's a position they- They never offered... Okay, they never offered me that when they first, uh, when I applied for the temp service. Their system automatically sends out messages, calls and emails to the phone number and email they have on file. Uh-huh. Okay, when we do that, so I'm going to just go over there and check with them, okay? Okay. They might refer you back to us because we're the account administrator. We handle anything that has to do with the health insurance. Yeah. Yeah. If you're not happy with the plan, you don't have to keep it, you can cancel it. Yes, okay. I understand that. Yeah, I understand that. I feel like they're taking money out of my check for nothing. You know, they're taking money out of my check for stuff like that, I don't need nothing like this. I need something like, uh, for dental or vision or something. Yes, sir. Unfortunately, those are not part of their auto enrollment policy. Those are things you have to request to be enrolled into on your own, during your personal enrollment period. Their company enrollment period passed already. Unfortunately, you wouldn't be able to enroll into benefits until August of next year. August of next year? Yes, sir. Because this August 2024 has already passed. That company open enrollment period has already ended as well as your personal one. Oh, okay. All right. Okay. I'll just get back with y'all. Understood. If I had to use the card, I'd use it then. Huh? Okay. No, I was saying understood. Okay. All right. Thank you. If I had to use it, I'll use it because it's really defeating the purpose for me. Okay. Okay. In the event that you will need it. But they're taking money out of- Hmm? They're what? They're taking money out of my check to buy these cards right here. So, I'm going to try to probably go over there Monday and tell them that we're going to have to get some understanding about this card here. I don't need it. I wasn't looking for nothing like this right here. And then when I, uh, went to the job over there, well it's a temporary service. But anyway, they didn't offer me no help, uh, no vision or no dental when I got there, when I filled out the paperwork. Nothing like that. This was an immediate go to work thing right here. This all that... They didn't tell me nothing about all this other stuff. Okay, so

that's their fault, on they behalf. They were supposed to inform me before I got hired or whatever that I had an option to get vision or dental, you know what I mean? But they never informed me on that. Yeah, unfortunately since we don't take part into the enrollment when you get with your staffing company and that's it like our inpatient and enrolling into those applications for the job, I can't really comment into the process. Yeah. I did however want to advise you that in the event you want to use the benefits, that plan does have a network requirement. There's a phone number and doc card for multi-plan networks. I would recommend calling them to check what providers in your area are within the network in the event that you would like to use the benefits. Yes, okay. So it's another one of these cards here? Yes, sir. Okay, I'll look it up when I get home. Okay, thank you. Okay? Of course, my pleasure. I hope you have a wonderful rest of your day. You too. Have a nice weekend. Bye. Bye-bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits in a Card. My name is Frances. How can I assist you today?

Speaker speaker_2: Yeah, my name's Henry Williams and I was calling due to me, uh, working for Surge Right. I was, uh, asking, do this ca-, does this card cover any dental plan and stuff like that?

Speaker speaker_1: I'll have to take a look and see which benefit plan you selected. What is the last four of your Social?

Speaker speaker_2: 9440.

Speaker speaker_1: Can you please verify your mailing address and your date of birth?

Speaker speaker_2: Now say that again?

Speaker speaker_1: Can you please verify your mailing address and your date of birth?

Speaker speaker_2: 6/4/1968. Mailing address, 239 Oprah Street, Lutherville, Georgia 30251.

Speaker speaker_1: We have the best phone number to reach you down as 706-977-8229.

Speaker speaker_2: Yes. That's, that's my other number. Yes.

Speaker speaker_1: And we have your email.

Speaker speaker_2: That's the number I gave you.

Speaker speaker_1: Huh? Excuse me?

Speaker speaker_2: What'd you say?

Speaker speaker_1: Yes, sir. I said excuse me?

Speaker speaker_2: Yes. What you, did you say? Hello?

Speaker speaker_1: Yes, sir. Once again, you said something in regards to the phone number and I said, "Excuse me?"

Speaker speaker_2: Y- No, I said I have two pho-, I have two numbers. Yeah. That's the number I gave them. Yes.

Speaker speaker_1: Okay. We have your email down as jhwilliams361@gmail.com.

Speaker speaker_2: Yes.

Speaker speaker_1: You were auto-enrolled into a medical preventative care plan, sir. That doesn't cover dental revision. It is a medical plan only.

Speaker speaker_2: It does cover medical?

Speaker speaker_1: Yes, sir. It is a medical plan. Medical plans only cover medical services. It is a medical preventative plan.

Speaker speaker_2: So like, I'm, like I'm sick or something, I can go to the doctor or something?

Speaker speaker_1: No, sir. So those services where we are able to go to emergency rooms, urgent cares, or a doctor visit are what they call hospital indemnity. A medical preventative-

Speaker speaker_2: Oh.

Speaker speaker_1: ... plan wouldn't cover that. Preventative services are like when you go to check up and see that you're well in health, like your physical, checking your blood pressure-

Speaker speaker_2: Okay.

Speaker speaker_1: ... your iron deficiency, getting an influenza vaccine and stuff like that, that's with preventative.

Speaker speaker_2: Okay. So this, that, this card right here cover that right there then?

Speaker speaker_1: The preventative, yes.

Speaker speaker_2: Yeah. Like I need to go to the doctor, check on my blood pressure and all that kind of stuff, huh?

Speaker speaker_1: Preventative, yes sir.

Speaker speaker_2: Okay. I thought... I, I, I know they sent it to me, but they got pharmacy over here and everything, don't we?

Speaker speaker_1: Yes, sir. For generic preventative prescriptions like vitamins and statins.

Speaker speaker_2: Okay.

Speaker speaker_1: It does have a free RX membership and a virtual urgent care package as well.

Speaker speaker_2: Okay. So if perhaps I had to go to the emergency, emergency room, it cover that?

Speaker speaker_1: No, sir. Because once again, that's not preventative. You're being treated. Preventative services are to make sure-

Speaker speaker_2: Okay.

Speaker speaker_1: ... that you are in health, to make sure that you're okay, that you're not sick. Preventative services will not cover any type of treatment, whether it's an urgent care visit 'cause of a sore throat, whether it is you're going to your doctor, seeing them because you have a little pain in a certain part and you wanna check it out, that's not preventative.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: That's a wellness checkup.

Speaker speaker_2: Okay.

Speaker speaker_1: Like a wellness visit.

Speaker speaker_2: Okay. So, so, so you're telling me preventative is something like blood pressure.

Speaker speaker_1: Bear with me one moment.

Speaker speaker_2: Hey, it's great.

Speaker speaker_1: So your preventative plan covers the screenings for blood pressure, carotid aneurysms, cholesterol, collateral cancer, depression, diabetes, hepatitis C, syphilis, HIV, lung cancer, tuberculosis, unhealthy alcohol use, or obesity. The categories that it will cover are a healthy diet, avoiding UV exposures from the sun, tobacco cessation to stop smoking, preventing SDIs. It will cover your generic preventative prescriptions as stated, as, uh, aspirin, vitamins and statins. And then the immunizations that are preventative will be the following: the influenza, tetanus, diphtheria, pertussis, varicella, HPV, shingles, mingles, mumps, rubella, meningococcal, meningococcal and hepatitis A and B, as well as your annual physical. And then on top of covering those preventative services, it comes with a free RX membership, which is for the prescriptions. You get access to about 90% of the generic prescriptions prescribed in the US for free. And then it also has a virtual urgent care package. So while it will not cover for you to go to the urgent care in person, it will however cover for you to have a virtual urgent care visit under that plan.

Speaker speaker_2: Yeah. Okay. I understand that. Yes. I get it. Okay. Okay. I was just calling to see what the card was for. It really, it really, it really don't need to get nobody no card like this because you can't go to the vision where, I mean, get your eye exam or none of this stuff. They don't have nothing like that. It's really defeating the purpose to me, really.

Speaker speaker_1: So you were auto-enrolled into that plan.

Speaker speaker_2: So I thought-

Speaker speaker_1: Go ahead.

Speaker speaker_2: Now say that again.

Speaker speaker_1: I was saying, sir, you were auto-enrolled into that plan for your staffing company's policy, where they auto-enroll the new hires into the medical plan. However, while you were on your personal enrollment period, which was at 30 days after your first paycheck and it ended on November 10th-That was the time when you were able to enroll into insurance that they offered. So things like that, that's a position they-

Speaker speaker_2: They never offered... Okay, they never offered me that when they first, uh, when I applied for the temp service.

Speaker speaker_1: Their system automatically sends out messages, calls and emails to the phone number and email they have on file.

Speaker speaker_2: Uh-huh. Okay, when we do that, so I'm going to just go over there and check with them, okay?

Speaker speaker_1: Okay. They might refer you back to us because we're the account administrator. We handle anything that has to do with the health insurance.

Speaker speaker_2: Yeah. Yeah.

Speaker speaker_1: If you're not happy with the plan, you don't have to keep it, you can cancel it.

Speaker speaker_2: Yes, okay. I understand that. Yeah, I understand that. I feel like they're taking money out of my check for nothing. You know, they're taking money out of my check for stuff like that, I don't need nothing like this. I need something like, uh, for dental or vision or something.

Speaker speaker_1: Yes, sir. Unfortunately, those are not part of their auto enrollment policy. Those are things you have to request to be enrolled into on your own, during your personal enrollment period. Their company enrollment period passed already. Unfortunately, you wouldn't be able to enroll into benefits until August of next year.

Speaker speaker_2: August of next year?

Speaker speaker_1: Yes, sir. Because this August 2024 has already passed. That company open enrollment period has already ended as well as your personal one.

Speaker speaker_2: Oh, okay. All right. Okay. I'll just get back with y'all.

Speaker speaker_1: Understood.

Speaker speaker_2: If I had to use the card, I'd use it then. Huh?

Speaker speaker_1: Okay. No, I was saying understood.

Speaker speaker_2: Okay. All right. Thank you. If I had to use it, I'll use it because it's really defeating the purpose for me. Okay.

Speaker speaker_1: Okay. In the event that you will need it.

Speaker speaker_2: But they're taking money out of-

Speaker speaker_1: Hmm?

Speaker speaker_2: They're what? They're taking money out of my check to buy these cards right here. So, I'm going to try to probably go over there Monday and tell them that we're going to have to get some understanding about this card here. I don't need it. I wasn't looking for nothing like this right here. And then when I, uh, went to the job over there, well it's a temporary service. But anyway, they didn't offer me no help, uh, no vision or no dental when I got there, when I filled out the paperwork. Nothing like that. This was an immediate go to work thing right here. This all that... They didn't tell me nothing about all this other stuff. Okay, so that's their fault, on they behalf. They were supposed to inform me before I got hired or whatever that I had an option to get vision or dental, you know what I mean? But they never informed me on that.

Speaker speaker_1: Yeah, unfortunately since we don't take part into the enrollment when you get with your staffing company and that's it like our inpatient and enrolling into those applications for the job, I can't really comment into the process.

Speaker speaker_2: Yeah.

Speaker speaker_1: I did however want to advise you that in the event you want to use the benefits, that plan does have a network requirement. There's a phone number and doc card for multi-plan networks. I would recommend calling them to check what providers in your area are within the network in the event that you would like to use the benefits.

Speaker speaker_2: Yes, okay. So it's another one of these cards here?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay, I'll look it up when I get home. Okay, thank you. Okay?

Speaker speaker_1: Of course, my pleasure. I hope you have a wonderful rest of your day.

Speaker speaker_2: You too. Have a nice weekend. Bye.

Speaker speaker_1: Bye-bye.