## Transcript: Franchesca Baez-6591631752380416-5744913578147840

## **Full Transcript**

Hello. Your call may be monitored or recorded for quality assurance purposes. Hey, card's been mailed like \$24. Thank you for calling UnitedHealthcare. My name is Francesca. How can I help you? Uh, yes, my name is Charles Carrington and I was calling, um, to see how, um, my benefits cards done came, um, been sent off. I apologize. What can we help you with? I was trying to see have my benefit cards been mailed out yet. You want to check whether or not it has been mailed out? What staffing company do you work with? Um, I work with MAU. What are the last four of the Social? 0755. For security purposes, please verify the mailing address and date of birth. 105 Terrapin Crossway, Simpsonville, South Carolina 29680. And birthday is March the 30th, 1980, 3/30/80. We have the best phone number 28644844926. Yes, ma'am. We have your email down as 9ccarrington9@gmail.com. Yes, ma'am. You're the first one got that. So your benefits became effective November 4th. The carriers mailed those benefit cards out on November 8th. Okay. The only benefit card that-So I should already cancel? Ma'am? Yes, sir. So I was trying to let you know the only benefit card that would not have been mailed out, will be the one for your hospital indemnity services since that carrier only does them digital. We don't have access to whether or not they will be getting there tomorrow or the next day since we don't have access to it. We're not the carrier, we're just the administrator. I can tell you however that the longest they take is three to four weeks max after they have been sent out to get to you. So it's no way I can get, like, proof to show, um, like, the CVS for anything like that, through email? I can send you a digital copy of the benefit cards if you like. Yeah, please do. If you don't mind. Okay. No problem. Please let me place you on hold while I download them. Okay. And a question, can I ask you one question before you do that? Go ahead. Um, if I add someone to my insurance, how much would it be to add, um, someone? The only dependents that you're eligible to add is either a spouse or children. What type of benefits, I mean, dependent that you're going to add? A spouse. To all of the plans or just one plan? Um... How much would it be for all of the plans? 'Cause how much am I paying right now? I can't remember. \$44.76. Okay. So if I add her, it'll be \$88? Or would it be cheaper? Almost. If you add her, it will be \$77.34. That'll be what, every pay period? Yes, sir. Okay. Um, let's, um... Can I add her as of today? So I can go ahead and process it but it will be the same thing as if you were getting benefits for yourself. That change doesn't happen immediately. They have to make the deduction before they can provide any additional dependent benefits. They would have to do what now? They have to receive the payment before any dependent can have coverage which means that at the moment you're only getting charged for benefits for yourself. Due to the fact that that payment- Right. ... is just for yourself, a dependent benefits wouldn't become immediately active since they haven't received the payment for the dependent's benefit. It would take the same amount of time that it takes for a regular policy to get activated which will be one to two weeks for them to make

that deduction. Okay. So should I call back or you can do it today? I can process it if you like. I would like you to process it. Do you authorize MAU to make a deduction of \$77.34 for the new policy with your dependent? \$77.39 you say? 34 cents. 34 cents, 77, 34. Yes, ma'am I authorize it. Bear with me one moment. Okay, and what is your spouse's first and last name? Dolores Sheftall. You have to spell that. Dolores is D-E-L-O-R-E-S. The R? And Sheftall is S-H-E-F-T-A-L-L. Give me her date of birth. Yes, sir. Bear with me one moment. I'm waiting for it to clear through. All right. Okay. Do you happen to have her Social by any chance? Um, yes, ma'am. You ready? What is her Social? Yes, sir. 066. 066. 78. 78. 09. 09. 23. 23. And lastly, that date of birth. Um, May the 5th, 1990.All right, all set. And then I'm just missing your vision card, so it should take less than two minutes for me to come back in the line. Okay. All right, bear with me one moment. All right, So you're going to be receiving a total of four PDF files in that email. Just the fact that your medical is divided into two different carriers. Okay. The main one's 90 Degree, which will be the one responsible for the preventative services, and then the secondary one will be American Public Life. Um, now that medical plan does require a network. The information for the network provider is also going to be on this email. It is for the Multiplan network. It will be the very first one that you see there, where it says, "For a list of medical providers..." Okay. I will see if anything, uh... Oh. What will be the name, what will be the name of it? Of the email itself or the company? The, um, email name. It will be coming in from info@benefitsinacard, labeled ID Card. Okay, it just popped up. Okay. Okay, I need the medical. I see the vision, ID card. So, medical, vision and ID card. So which one do I show? I show them the medical card? At the CVS pharmacy? So when you go to the hospital, you're going to show them the one that is labeled Medical Preventative. Okay. Let's see which one is the medical from the other ones. As well as the one right underneath Medical Preventative, that ends in 4059. That's your other medical card. Okay, 4059. Okay. And then the one that's right next to it will look almost the same. The only difference will be that the other one has Carrington on it. That's your dental benefit card. They look the same because it's the same carrier, American Public Life. And they spelled my name wrong, too. My name is C-H-A-R-L-E-S. They got K-E-S. Yeah, the reason why it was submitted that way is 'cause on the form that we received, dated September 10th, it was spelled that way. But I can send a message out to the front office to fix it. And once they advise me that they have the new benefit cards with the corrected first name, I can give you a call back and advise you of that, to send the new copies to your email. Okay. All right. Now, with us changing the policy to add your spouse and sending you the benefit cards, was there any other additional assistance you needed or questions you might have about your current benefits? No, ma'am. I was just... I just needed these cards so I can get, um, make sure when I go to the CVS that I can, um, get my medicine and stuff, just in case I need something from CVS. I understand. In the future, if you have any questions in regards to your medical insurance, we will be the ones to assist you with that. We're open 8:00 AM to 8:00 PM Monday through Fridays Eastern time. Okay. All right, thank you very much. My pl... My pleasure. I hope you have a wonderful rest of your day. You too. Thank you. You're madly. Uh-huh.

## **Conversation Format**

Speaker speaker\_0: Hello.

Speaker speaker\_1: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker 0: Hey, card's been mailed like \$24.

Speaker speaker\_2: Thank you for calling UnitedHealthcare. My name is Francesca. How can I help you?

Speaker speaker\_0: Uh, yes, my name is Charles Carrington and I was calling, um, to see how, um, my benefits cards done came, um, been sent off.

Speaker speaker\_2: I apologize. What can we help you with?

Speaker speaker\_0: I was trying to see have my benefit cards been mailed out yet.

Speaker speaker\_2: You want to check whether or not it has been mailed out? What staffing company do you work with?

Speaker speaker 0: Um, I work with MAU.

Speaker speaker\_2: What are the last four of the Social?

Speaker speaker\_0: 0755.

Speaker speaker\_2: For security purposes, please verify the mailing address and date of birth.

Speaker speaker\_0: 105 Terrapin Crossway, Simpsonville, South Carolina 29680. And birthday is March the 30th, 1980, 3/30/80.

Speaker speaker 2: We have the best phone number 28644844926.

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_2: We have your email down as 9ccarrington9@gmail.com.

Speaker speaker 0: Yes, ma'am. You're the first one got that.

Speaker speaker\_2: So your benefits became effective November 4th. The carriers mailed those benefit cards out on November 8th.

Speaker speaker\_0: Okay.

Speaker speaker\_2: The only benefit card that-

Speaker speaker\_0: So I should already cancel? Ma'am?

Speaker speaker\_2: Yes, sir. So I was trying to let you know the only benefit card that would not have been mailed out, will be the one for your hospital indemnity services since that carrier only does them digital. We don't have access to whether or not they will be getting there tomorrow or the next day since we don't have access to it. We're not the carrier, we're just the administrator. I can tell you however that the longest they take is three to four weeks max after they have been sent out to get to you.

Speaker speaker\_0: So it's no way I can get, like, proof to show, um, like, the CVS for anything like that, through email?

Speaker speaker\_2: I can send you a digital copy of the benefit cards if you like.

Speaker speaker\_0: Yeah, please do. If you don't mind.

Speaker speaker\_2: Okay. No problem. Please let me place you on hold while I download them.

Speaker speaker\_0: Okay. And a question, can I ask you one question before you do that?

Speaker speaker\_2: Go ahead.

Speaker speaker\_0: Um, if I add someone to my insurance, how much would it be to add, um, someone?

Speaker speaker\_2: The only dependents that you're eligible to add is either a spouse or children. What type of benefits, I mean, dependent that you're going to add?

Speaker speaker\_0: A spouse.

Speaker speaker\_2: To all of the plans or just one plan?

Speaker speaker\_0: Um... How much would it be for all of the plans? 'Cause how much am I paying right now? I can't remember.

Speaker speaker\_2: \$44.76.

Speaker speaker\_0: Okay. So if I add her, it'll be \$88? Or would it be cheaper?

Speaker speaker\_2: Almost. If you add her, it will be \$77.34.

Speaker speaker\_0: That'll be what, every pay period?

Speaker speaker 2: Yes, sir.

Speaker speaker\_0: Okay. Um, let's, um... Can I add her as of today?

Speaker speaker\_2: So I can go ahead and process it but it will be the same thing as if you were getting benefits for yourself. That change doesn't happen immediately. They have to make the deduction before they can provide any additional dependent benefits.

Speaker speaker\_0: They would have to do what now?

Speaker speaker\_2: They have to receive the payment before any dependent can have coverage which means that at the moment you're only getting charged for benefits for yourself. Due to the fact that that payment-

Speaker speaker\_0: Right.

Speaker speaker\_2: ... is just for yourself, a dependent benefits wouldn't become immediately active since they haven't received the payment for the dependent's benefit. It would take the same amount of time that it takes for a regular policy to get activated which will be one to two

weeks for them to make that deduction.

Speaker speaker\_0: Okay. So should I call back or you can do it today?

Speaker speaker\_2: I can process it if you like.

Speaker speaker\_0: I would like you to process it.

Speaker speaker\_2: Do you authorize MAU to make a deduction of \$77.34 for the new policy with your dependent?

Speaker speaker\_0: \$77.39 you say?

Speaker speaker\_2: 34 cents.

Speaker speaker\_0: 34 cents, 77, 34. Yes, ma'am I authorize it.

Speaker speaker\_2: Bear with me one moment. Okay, and what is your spouse's first and last name?

Speaker speaker\_0: Dolores Sheftall.

Speaker speaker\_3: You have to spell that.

Speaker speaker\_0: Dolores is D-E-L-O-R-E-S.

Speaker speaker\_3: The R?

Speaker speaker\_0: And Sheftall is S-H-E-F-T-A-L-L. Give me her date of birth.

Speaker speaker\_2: Yes, sir. Bear with me one moment. I'm waiting for it to clear through.

Speaker speaker\_0: All right.

Speaker speaker\_2: Okay. Do you happen to have her Social by any chance?

Speaker speaker\_0: Um, yes, ma'am. You ready?

Speaker speaker\_2: What is her Social? Yes, sir.

Speaker speaker\_3: 066.

Speaker speaker\_0: 066.

Speaker speaker\_3: 78.

Speaker speaker\_0: 78.

Speaker speaker\_3: 09.

Speaker speaker 0: 09.

Speaker speaker\_3: 23.

Speaker speaker\_0: 23.

Speaker speaker\_2: And lastly, that date of birth.

Speaker speaker\_0: Um, May the 5th, 1990.

Speaker speaker\_2: All right, all set. And then I'm just missing your vision card, so it should take less than two minutes for me to come back in the line.

Speaker speaker\_0: Okay.

Speaker speaker\_2: All right, bear with me one moment.

Speaker speaker\_0: All right.

Speaker speaker\_2: All right, so you're going to be receiving a total of four PDF files in that email. Just the fact that your medical is divided into two different carriers.

Speaker speaker\_0: Okay.

Speaker speaker\_2: The main one's 90 Degree, which will be the one responsible for the preventative services, and then the secondary one will be American Public Life. Um, now that medical plan does require a network. The information for the network provider is also going to be on this email. It is for the Multiplan network. It will be the very first one that you see there, where it says, "For a list of medical providers..."

Speaker speaker\_0: Okay. I will see if anything, uh... Oh. What will be the name, what will be the name of it?

Speaker speaker\_2: Of the email itself or the company?

Speaker speaker\_0: The, um, email name.

Speaker speaker 2: It will be coming in from info@benefitsinacard, labeled ID Card.

Speaker speaker\_0: Okay, it just popped up. Okay. Okay, I need the medical. I see the vision, ID card. So, medical, vision and ID card. So which one do I show? I show them the medical card? At the CVS pharmacy?

Speaker speaker\_2: So when you go to the hospital, you're going to show them the one that is labeled Medical Preventative.

Speaker speaker\_0: Okay.

Speaker speaker\_2: Let's see which one is the medical from the other ones. As well as the one right underneath Medical Preventative, that ends in 4059. That's your other medical card.

Speaker speaker\_0: Okay, 4059. Okay.

Speaker speaker\_2: And then the one that's right next to it will look almost the same. The only difference will be that the other one has Carrington on it. That's your dental benefit card. They look the same because it's the same carrier, American Public Life.

Speaker speaker\_0: And they spelled my name wrong, too. My name is C-H-A-R-L-E-S. They got K-E-S.

Speaker speaker\_2: Yeah, the reason why it was submitted that way is 'cause on the form that we received, dated September 10th, it was spelled that way. But I can send a message out to the front office to fix it. And once they advise me that they have the new benefit cards with the corrected first name, I can give you a call back and advise you of that, to send the new copies to your email.

Speaker speaker\_0: Okay.

Speaker speaker\_2: All right. Now, with us changing the policy to add your spouse and sending you the benefit cards, was there any other additional assistance you needed or questions you might have about your current benefits?

Speaker speaker\_0: No, ma'am. I was just... I just needed these cards so I can get, um, make sure when I go to the CVS that I can, um, get my medicine and stuff, just in case I need something from CVS.

Speaker speaker\_2: I understand. In the future, if you have any questions in regards to your medical insurance, we will be the ones to assist you with that. We're open 8:00 AM to 8:00 PM Monday through Fridays Eastern time.

Speaker speaker\_0: Okay. All right, thank you very much.

Speaker speaker\_2: My pl... My pleasure. I hope you have a wonderful rest of your day.

Speaker speaker\_0: You too. Thank you.

Speaker speaker\_2: You're madly.

Speaker speaker\_0: Uh-huh.