

Transcript: Justin

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Full Transcript

Thank you for calling Benefit Center Cards. This is Justin. How can I help you today? Hi, Justin. My name is Chantel Scott and I've had, um, this insurance since October. And, um, I'm just now getting ready to use it, but the place that I wanted to go, um, see the doctor, she was telling me, uh, that I might have to pay the majority of the bill or I might have some financial responsibilities. So I'm just trying to figure out what my benefits actually cover and, like, what I'm, I'm not... I'm just confused. I totally understand. Um, what's that staffing agency you work for? Um, this is for BGSS. And the last four of your Social? 3474. And what was your first and last name? Chantel Scott. And for security purposes, could you verify your home address, including city, state and zip code, Chantel? Um, shoot. I don't know. I think it changed. Did you, did you have the Wyoming Circle one? Um, looks like it's in- Or- ... Aurora, Colorado. Okay. So, I just moved again. Um, what was my address? Hold on one second. 304 South Joplin Street, Aurora, Colorado 80017. And it was, um, Building 4, Unit 201. Okay. And confirm your date of birth? November 11th, 1974. And a good telephone number- Or you need the new address? 1171- Oh, you need the new address? Yes. Okay. Um, what's the new mailing address for you? 1171 South Solida Way, Aurora, Colorado 80017. 80017, you said? Mm-hmm. Okay. And a good telephone number has a 720-346-0028? Yes. And the email I have is chanteltell49@gmail.com? Yes. Okay, so let's see here. So you have the VIP Plus, which covers hospitals, doctors and medications. However, looking at the benefit guide, let's see. Now, I do know the insurance carrier pays a set dollar amount to cover things as long as co-pays have been met. Um, quick question. Did you receive a benefit guide through BG Staffing by any chance or no? No. No? Okay. So, what I'll go ahead and do, I'll email you this copy of a benefit guide just so you have it for future references and then give you a brief rundown of what coverage you're enrolled into. Um, but as of right now, um, you stated you were going to a medical provider's office, correct? Yeah. Okay. Let's see. And they were saying that you would have to pay most of the bill? Yeah. She was saying that I need to call and find out, like, what that looks like. Okay. Um... Let's see here. And then I don't know if they're like in-network, out-of-network. Well, I'm thinking they're in-network because I called yesterday to find out, um, if, if I can even go to their location. Mm-hmm. And they said that they were on the list, so excuse me. I was k- kind of surprised, um, that they called me back today, um, to tell me that I might have to front some of the bill, I guess. Okay, um, so- Or call them to figure out what my benefits are, like, what are they covering? Totally understand. Um, so I do know, well, for the regular doctor's visit or physician's office, the insurance carrier will pay a max of \$100 a day for a max of four days. So that's, I guess if I have to stay at the office, or? No, that's for a physician's office, so a doctor's office visit or a physician's office. Um, but, say, if you had to go to the hospital admission benefit, um, the insurance carrier will pay \$1,000 a day for that visit. Mm-hmm. Okay. So it depends on if it costs more than \$100

then? Mm-hmm. Correct. I mean, how does that work? How do they even bill that? That's interesting. Um, okay. Okay. So I can get all that in writing? Um, yeah. I can email... The, uh, everything that I just said is, is in the benefit guide, um, 'cause I just listed off what plan you're currently enrolled into, um, and what the coverage would be for that specific service. Um, but I'll go ahead and- Do I have the highest plan or do I have, like... Like, what, what kind of plan do I have? Um, so you do have the VIP Plus, which is the highest tier that's offered through BG Staffing. Um, the total premium for that one's \$29.74. And that's every pay period? Correct. 29... Uh, 74. Uh. So I pay, like, 118.96 every month. Let's see. So your total premium for everything, like the free RX, virtual primary care, group accident, dental, short-term disability, critical illness, term life vision, vet medical plan and ID experts was \$58.70 per week. So that's your total premium for all of those benefits. Do I have any vision? Yeah. You do have vision. Okay. I have a card that says, um, group dental but I don't have anything for my do- the eye stuff. Um, yeah. I can email that vision ID card to you just so you have it. Um, do you mind if I place you in a brief hold while I do that? Yes, please. Okay. Hello. Are you still there? Yes. Awesome. Thank you so much for holding. So two things. I emailed you your ID card or your vision ID card and a benefit guide to the email we had on file. Um, emails that you should look out for are coming from info, that's I-N-F-O, @benefitsrentacard.com, okay? Oh, sweet. Okay. Let me ask you one other question. Um, what, what are my copays? Um, so let's see here. So I do know for a regular doctor's visit, it'd be \$25. However, if you visit a specialist, like a ear, nose and throat doctor, for example, \$50. Okay. \$50. What about for dental? Do I have to do copays for dental? Um, now I do, now I do know you have a deductible for dental, which is \$50. And then, for vision, it's just copays. Um, so your copay for an eye exam would be \$10, copay for lenses and frames, \$25. However, they do offer a frames allowance for \$130 under your vision plan. They, they offer what? For... Um, they offer \$130 frames allowance for the, under the vision plan. Oh, okay. Sweet. And my eye exams are \$10? Correct. And can I go anywhere or is it... Like, how does that work? Uh, let me see. For vision, let's see, MetLife. So you can go to places like, um... Here, give me one second because there was a list in the benefit guide. So you could choose large networks, um, like Costco Optical, uh, Walmart, Sam's Club and Visionworks. Uh, some of, so are th- some of those are some of the, uh, places you can go to using your vision. Okay. All right. And all of this information is in that benefit guide I emailed you as well. Okay. Thank you. You've helped me a lot. Um- You're welcome. Is there anything else I can assist you with today? No. I'm sure I'll probably think of something else to ask after I hang up but... All right. Awesome. Well, we're here until 8:00 PM Eastern Standard Time, Monday through Friday, okay? Okay. Thank you for your help. You're welcome, Chantel. You have a great day, okay? You too. All right, bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefit Center Cards. This is Justin. How can I help you today?

Speaker speaker_1: Hi, Justin. My name is Chantel Scott and I've had, um, this insurance since October. And, um, I'm just now getting ready to use it, but the place that I wanted to go,

um, see the doctor, she was telling me, uh, that I might have to pay the majority of the bill or I might have some financial responsibilities. So I'm just trying to figure out what my benefits actually cover and, like, what I'm, I'm not... I'm just confused.

Speaker speaker_0: I totally understand. Um, what's that staffing agency you work for?

Speaker speaker_1: Um, this is for BGSS.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 3474.

Speaker speaker_0: And what was your first and last name?

Speaker speaker_1: Chantel Scott.

Speaker speaker_0: And for security purposes, could you verify your home address, including city, state and zip code, Chantel?

Speaker speaker_1: Um, shoot. I don't know. I think it changed. Did you, did you have the Wyoming Circle one?

Speaker speaker_0: Um, looks like it's in-

Speaker speaker_1: Or-

Speaker speaker_0: ... Aurora, Colorado.

Speaker speaker_1: Okay. So, I just moved again. Um, what was my address? Hold on one second. 304 South Joplin Street, Aurora, Colorado 80017. And it was, um, Building 4, Unit 201.

Speaker speaker_0: Okay. And confirm your date of birth?

Speaker speaker_1: November 11th, 1974.

Speaker speaker_0: And a good telephone number-

Speaker speaker_1: Or you need the new address? 1171-

Speaker speaker_0: Oh, you need the new address?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Um, what's the new mailing address for you?

Speaker speaker_1: 1171 South Solida Way, Aurora, Colorado 80017.

Speaker speaker_0: 80017, you said?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Okay. And a good telephone number has a 720-346-0028?

Speaker speaker_1: Yes.

Speaker speaker_0: And the email I have is chanteltell49@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, so let's see here. So you have the VIP Plus, which covers hospitals, doctors and medications. However, looking at the benefit guide, let's see. Now, I do know the insurance carrier pays a set dollar amount to cover things as long as co-pays have been met. Um, quick question. Did you receive a benefit guide through BG Staffing by any chance or no?

Speaker speaker_1: No.

Speaker speaker_0: No? Okay. So, what I'll go ahead and do, I'll email you this copy of a benefit guide just so you have it for future references and then give you a brief rundown of what coverage you're enrolled into. Um, but as of right now, um, you stated you were going to a medical provider's office, correct?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. Let's see. And they were saying that you would have to pay most of the bill?

Speaker speaker_1: Yeah. She was saying that I need to call and find out, like, what that looks like.

Speaker speaker_0: Okay.

Speaker speaker_1: Um...

Speaker speaker_0: Let's see here.

Speaker speaker_1: And then I don't know if they're like in-network, out-of-network. Well, I'm thinking they're in-network because I called yesterday to find out, um, if, if I can even go to their location.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And they said that they were on the list, so excuse me. I was k- kind of surprised, um, that they called me back today, um, to tell me that I might have to front some of the bill, I guess.

Speaker speaker_0: Okay, um, so-

Speaker speaker_1: Or call them to figure out what my benefits are, like, what are they covering?

Speaker speaker_0: Totally understand. Um, so I do know, well, for the regular doctor's visit or physician's office, the insurance carrier will pay a max of \$100 a day for a max of four days.

Speaker speaker_1: So that's, I guess if I have to stay at the office, or?

Speaker speaker_0: No, that's for a physician's office, so a doctor's office visit or a physician's office. Um, but, say, if you had to go to the hospital admission benefit, um, the insurance

carrier will pay \$1,000 a day for that visit.

Speaker speaker_1: Mm-hmm. Okay. So it depends on if it costs more than \$100 then?

Speaker speaker_0: Mm-hmm. Correct.

Speaker speaker_1: I mean, how does that work? How do they even bill that? That's interesting. Um, okay. Okay. So I can get all that in writing?

Speaker speaker_0: Um, yeah. I can email... The, uh, everything that I just said is, is in the benefit guide, um, 'cause I just listed off what plan you're currently enrolled into, um, and what the coverage would be for that specific service. Um, but I'll go ahead and-

Speaker speaker_1: Do I have the highest plan or do I have, like... Like, what, what kind of plan do I have?

Speaker speaker_0: Um, so you do have the VIP Plus, which is the highest tier that's offered through BG Staffing. Um, the total premium for that one's \$29.74.

Speaker speaker_1: And that's every pay period?

Speaker speaker_0: Correct.

Speaker speaker_1: 29...

Speaker speaker_0: Uh, 74.

Speaker speaker_1: Uh.

Speaker speaker_2: So I pay, like, 118.96 every month.

Speaker speaker_0: Let's see. So your total premium for everything, like the free RX, virtual primary care, group accident, dental, short-term disability, critical illness, term life vision, vet medical plan and ID experts was \$58.70 per week. So that's your total premium for all of those benefits.

Speaker speaker_2: Do I have any vision?

Speaker speaker_0: Yeah. You do have vision.

Speaker speaker_2: Okay. I have a card that says, um, group dental but I don't have anything for my do- the eye stuff.

Speaker speaker_0: Um, yeah. I can email that vision ID card to you just so you have it. Um, do you mind if I place you in a brief hold while I do that?

Speaker speaker_2: Yes, please.

Speaker speaker_0: Okay. Hello. Are you still there?

Speaker speaker_2: Yes.

Speaker speaker_0: Awesome. Thank you so much for holding. So two things. I emailed you your ID card or your vision ID card and a benefit guide to the email we had on file. Um, emails

that you should look out for are coming from info, that's I-N-F-O, @benefitsrentacard.com, okay?

Speaker speaker_2: Oh, sweet. Okay. Let me ask you one other question. Um, what, what are my copays?

Speaker speaker_0: Um, so let's see here. So I do know for a regular doctor's visit, it'd be \$25. However, if you visit a specialist, like a ear, nose and throat doctor, for example, \$50.

Speaker speaker_2: Okay. \$50. What about for dental? Do I have to do copays for dental?

Speaker speaker_0: Um, now I do, now I do know you have a deductible for dental, which is \$50. And then, for vision, it's just copays. Um, so your copay for an eye exam would be \$10, copay for lenses and frames, \$25. However, they do offer a frames allowance for \$130 under your vision plan.

Speaker speaker_2: They, they offer what? For...

Speaker speaker_0: Um, they offer \$130 frames allowance for the, under the vision plan.

Speaker speaker_2: Oh, okay. Sweet. And my eye exams are \$10?

Speaker speaker_0: Correct.

Speaker speaker_2: And can I go anywhere or is it... Like, how does that work?

Speaker speaker_0: Uh, let me see. For vision, let's see, MetLife. So you can go to places like, um... Here, give me one second because there was a list in the benefit guide. So you could choose large networks, um, like Costco Optical, uh, Walmart, Sam's Club and Visionworks. Uh, some of, so are th- some of those are some of the, uh, places you can go to using your vision.

Speaker speaker_2: Okay.

Speaker speaker_0: All right. And all of this information is in that benefit guide I emailed you as well.

Speaker speaker_2: Okay. Thank you. You've helped me a lot. Um-

Speaker speaker_0: You're welcome. Is there anything else I can assist you with today?

Speaker speaker_2: No. I'm sure I'll probably think of something else to ask after I hang up but... All right.

Speaker speaker_0: Awesome. Well, we're here until 8:00 PM Eastern Standard Time, Monday through Friday, okay?

Speaker speaker_2: Okay. Thank you for your help.

Speaker speaker_0: You're welcome, Chantel. You have a great day, okay?

Speaker speaker_2: You too.

Speaker speaker_0: All right, bye-bye.