

Transcript: Justin

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Full Transcript

Thank you for calling Benefits on a Card. This is Justin. How can I help you today? Hi. Um, I was calling because I was trying to see if I could get, um, the information on what's available to me through 90 Degree Benefit. Um, so you're wanting, like, a benefit guide emailed to you? Yeah. So, I... To be honest, I didn't even realize I had this. I'm under a... Well, Benefits to Card, I'm under APL Multi-Plan. Um, and then I... I've kind of been going through a little bit of chaotic things trying to get, uh, things covered and paid for, um, and they mentioned 90 Degrees. So, yeah, I don't think I have any information on, like, what is available to me through this policy. Totally understand. Um, what's that staffing agency you work for? So, I work... Uh, Creative Circle. And the last four of your Social? Uh, 6844. And what were your first and last name? Uh, Espela, E-S-P-E-L-A. Pena, P-E-N-A. And for security purposes, could you verify your home address, including city, state and zip code? Yeah. It's, uh, 245 Avenue C, Apartment MC, uh, New York, New York, 10009. And your date of birth? Uh, 05/11/1990. And a good telephone number you have is 480-294-7483? Yep. And the email you have is estelabella@msn.com? Correct. Okay, so let's see here. Now, looking at the file I'm only seeing, uh, the Insure Plus Premier which is through American Public Life, same as dental. Mm-hmm. Mm-hmm. Critical illness, term life, behavioral health and group accident. But I'm not seeing a 90 Degree Benefit policy. Okay. Yeah. So, I have... On my APL card I have a medical ID- Mm-hmm. ... that starts with the letter D. And when I called APL, they said, "Oh, that means you have 90 Degree Benefit." So, if that's... Like I said, this was... I didn't realize I... I didn't realize, quote/unquote, "I had it," so maybe I don't. But I'm just a little bit lost, and I guess trying to understand what that medical ID number is. Um, so that medical ID number, that's just to show that you do have coverage. Um, so whenever you do go to the provider, they pull up a nice system that shows that you do have coverage through Creative Circle. However, you should have received an indemnity card as well as a dental and vision card. Did you receive those, or no? So, I have a dental card through Carrington. Um, I do have my limited benefit hospital indemnity card. Okay. Um, I don't think I got anything for vision, but I think... I'm trying to remember how I did it through... I think I used my indemnity card for vision. I- I- I've actually gone to the... Now I'm completely blanking on what I used there, but I definitely had something that was covered. Um, but I don't think I have a physical or a copy of the vision card. Okay. Um, 'cause, 'cause what I was gonna do, I was gonna email you the ID cards just so you have 'em, as well as a benefit guide, um, just so you know what's covered- Yeah. ... what's not covered and stuff like that. And then- Okay. ... put in a request for physicals to be re-sent to you. Yeah. If you could have physicals re-sent to me, that would be great. And if you could send me a copy... Like I said, I have my indemnity, I have my dental, uh, but I would like physical copies if possible. Um, and like I said, I don't know what I used for vision. I know I absolutely used it. Or you know what? Hold on. Let me...

Give me one moment. Let me just see. I might have, like, an actual physical one for that. Okay. 'Cause I do know that vision's through MetLife, so it should say MetLife on this issue number. Yes. Yes. I do... Okay, yeah. I have it here. Um, yeah, I have... The- it's a physical card they gave me. Okay, so now that I'm looking at this, this card, um... Yeah, it says nine... This physical card also shows this 90 Degrees Benefit, but you're saying I don't have this. Uh, well, I'm not seeing a 90 Degree Benefits policy. Now, the ID card that you received was just to show that you do have coverage through Creative Circle, 'cause it shows Creative Circle- Mm-hmm. ... on the top corner, correct? Yeah, yeah. Yep. Yep, I- Yeah. ... see that and then... But on the right-hand side I see 90 Degrees. Okay. Maybe I, maybe I don't have that anymore for this year. I don't know. Let me check. Yeah. Let's see here. No, this is... So, everything's the same 'cause everything rolled over from last year. Um... Okay. Now, I do know that all of those... Well, all of those cards are usually sent out to all of the employees who enroll in the benefits through their employer. Mm-hmm. That's clients with us. Mm-hmm. So, I do know that all of the employees will receive that physical Creative Circle card. So, like I said- Yep. Yep. ... once you take it to a provider, um, they can type in that employee ID number- Mm-hmm. ... and see everything that you're enrolled into, if that makes any sense. Okay. So, that employee ID shows..... vision- E- everything- ... MedPride, everything for APL. ... Practical, group accident, yes. Yeah. Yes, correct. But from, from what I'm getting from APL is they don't have access to, like, the other insurance I, insurance I, insurances I have. They just have my indemnity. Yes, so they have the indemnity and the end goal. And maybe... Yeah. Hmm. End goal. Now, I do know- Okay, okay. Yeah. Now, I do know, regarding, uh, group accident, critical illness, term life, and behavioral health, uh, those actually don't come with, uh, physical ID cards. They have policy numbers. So, I can obtain those if need be as well. That would be helpful, yeah. Okay. It needs to be. Do you mind if I place you on a brief hold while I take care of all that for you? Yeah, that would be great. Thank you. You're welcome. Hello, are you still there? I am, yes. Awesome, thank you so much for holding. So, two things. Um, first thing, I emailed you the policy numbers to the email we had on file. Email that- Okay. ... you should be looking out for will be coming from info, that's I-N-F-O, @benefitsinacard.com. Um, secondly- Okay. ... I emailed a benefit guide as well. Same email, info@benefitsinacard.com, okay? Great. Okay. Um, well is there anything else- Yeah. ... I can assist you with today? Um, the only other thing is, um, you put in a request for physical, um, cards to be sent, correct? Oh, cor- correct, yes. So, you should receive those within- Awesome. ... five to ten business days. Yes, ma'am. Amazing, thank you so much. So- You're welcome. Um, okay, so I, I think I see all of this. So, the 90 degrees is not something that I h- you have record of me having, correct? Correct. Okay, great. It's just the c- Okay. This is the card that gets sent out with all of the employees who enroll in the benefits through Creative Circle. Gotcha. Okay, that makes sense. Well, I really appreciate it. This clears up some questions I had, so hopefully, um, I can get this all settled with what I was doing outside of calling you. So, I really appreciate it. You're welcome, Miss Stella. You have a great day, okay? You too. Have a good one. Bye bye. All right, bye bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Justin. How can I help you today?

Speaker speaker_1: Hi. Um, I was calling because I was trying to see if I could get, um, the information on what's available to me through 90 Degree Benefit.

Speaker speaker_0: Um, so you're wanting, like, a benefit guide emailed to you?

Speaker speaker_1: Yeah. So, I... To be honest, I didn't even realize I had this. I'm under a... Well, Benefits to Card, I'm under APL Multi-Plan. Um, and then I-... I've kind of been going through a little bit of chaotic things trying to get, uh, things covered and paid for, um, and they mentioned 90 Degrees. So, yeah, I don't think I have any information on, like, what is available to me through this policy.

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

Speaker speaker_1: So, I work... Uh, Creative Circle.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: Uh, 6844.

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

Speaker speaker_1: Uh, Espela, E-S-P-E-L-A. Pena, P-E-N-A.

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

Speaker speaker_1: Yeah. It's, uh, 245 Avenue C, Apartment MC, uh, New York, New York, 10009.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: Uh, 05/11/1990.

Speaker speaker_0: And a good telephone number you have is 480-294-7483?

Speaker speaker_1: Yep.

Speaker speaker_0: And the email you have is estelabella@msn.com?

Speaker speaker_1: Correct.

Speaker speaker_0: Okay, so let's see here. Now, looking at the file I'm only seeing, uh, the Insure Plus Premier which is through American Public Life, same as dental.

Speaker speaker_1: Mm-hmm. Mm-hmm.

Speaker speaker_0: Critical illness, term life, behavioral health and group accident. But I'm not seeing a 90 Degree Benefit policy.

Speaker speaker_1: Okay. Yeah. So, I have... On my APL card I have a medical ID-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... that starts with the letter D. And when I called APL, they said, "Oh, that means you have 90 Degree Benefit." So, if that's... Like I said, this was... I didn't realize I... I didn't realize, quote/unquote, "I had it," so maybe I don't. But I'm just a little bit lost, and I guess trying to understand what that medical ID number is.

Speaker speaker_0: Um, so that medical ID number, that's just to show that you do have coverage. Um, so whenever you do go to the provider, they pull up a nice system that shows that you do have coverage through Creative Circle. However, you should have received an indemnity card as well as a dental and vision card. Did you receive those, or no?

Speaker speaker_1: So, I have a dental card through Carrington. Um, I do have my limited benefit hospital indemnity card.

Speaker speaker_0: Okay.

Speaker speaker_1: Um, I don't think I got anything for vision, but I think... I'm trying to remember how I did it through... I think I used my indemnity card for vision. I- I- I've actually gone to the... Now I'm completely blanking on what I used there, but I definitely had something that was covered. Um, but I don't think I have a physical or a copy of the vision card.

Speaker speaker_0: Okay. Um, 'cause, 'cause what I was gonna do, I was gonna email you the ID cards just so you have 'em, as well as a benefit guide, um, just so you know what's covered-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... what's not covered and stuff like that. And then-

Speaker speaker_1: Okay.

Speaker speaker_0: ... put in a request for physicals to be re-sent to you.

Speaker speaker_1: Yeah. If you could have physicals re-sent to me, that would be great. And if you could send me a copy... Like I said, I have my indemnity, I have my dental, uh, but I would like physical copies if possible. Um, and like I said, I don't know what I used for vision. I know I absolutely used it. Or you know what? Hold on. Let me... Give me one moment. Let me just see. I might have, like, an actual physical one for that.

Speaker speaker_0: Okay. 'Cause I do know that vision's through MetLife, so it should say MetLife on this issue number.

Speaker speaker_1: Yes. Yes. I do... Okay, yeah. I have it here. Um, yeah, I have... The- it's a physical card they gave me. Okay, so now that I'm looking at this, this card, um... Yeah, it says nine... This physical card also shows this 90 Degrees Benefit, but you're saying I don't have this.

Speaker speaker_0: Uh, well, I'm not seeing a 90 Degree Benefits policy. Now, the ID card that you received was just to show that you do have coverage through Creative Circle, 'cause it shows Creative Circle-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... on the top corner, correct?

Speaker speaker_1: Yeah, yeah. Yep. Yep, I-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... see that and then... But on the right-hand side I see 90 Degrees.

Speaker speaker_0: Okay.

Speaker speaker_1: Maybe I, maybe I don't have that anymore for this year. I don't know.

Speaker speaker_0: Let me check.

Speaker speaker_1: Yeah.

Speaker speaker_0: Let's see here. No, this is... So, everything's the same 'cause everything rolled over from last year. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: Now, I do know that all of those... Well, all of those cards are usually sent out to all of the employees who enroll in the benefits through their employer.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: That's clients with us.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So, I do know that all of the employees will receive that physical Creative Circle card. So, like I said-

Speaker speaker_1: Yep. Yep.

Speaker speaker_0: ... once you take it to a provider, um, they can type in that employee ID number-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... and see everything that you're enrolled into, if that makes any sense.

Speaker speaker_1: Okay. So, that employee ID shows..... vision-

Speaker speaker_0: E- everything-

Speaker speaker_1: ... MedPride, everything for APL.

Speaker speaker_0: ... Practical, group accident, yes.

Speaker speaker_1: Yeah.

Speaker speaker_0: Yes, correct.

Speaker speaker_1: But from, from what I'm getting from APL is they don't have access to, like, the other insurance I, insurance I, insurances I have. They just have my indemnity.

Speaker speaker_0: Yes, so they have the indemnity and the end goal.

Speaker speaker_1: And maybe... Yeah. Hmm. End goal.

Speaker speaker_0: Now, I do know-

Speaker speaker_1: Okay, okay.

Speaker speaker_0: Yeah. Now, I do know, regarding, uh, group accident, critical illness, term life, and behavioral health, uh, those actually don't come with, uh, physical ID cards. They have policy numbers. So, I can obtain those if need be as well.

Speaker speaker_1: That would be helpful, yeah.

Speaker speaker_0: Okay.

Speaker speaker_1: It needs to be.

Speaker speaker_0: Do you mind if I place you on a brief hold while I take care of all that for you?

Speaker speaker_1: Yeah, that would be great. Thank you.

Speaker speaker_0: You're welcome. Hello, are you still there?

Speaker speaker_1: I am, yes.

Speaker speaker_0: Awesome, thank you so much for holding. So, two things. Um, first thing, I emailed you the policy numbers to the email we had on file. Email that-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you should be looking out for will be coming from info, that's I-N-F-O, @benefitsinacard.com. Um, secondly-

Speaker speaker_1: Okay.

Speaker speaker_0: ... I emailed a benefit guide as well. Same email, info@benefitsinacard.com, okay?

Speaker speaker_1: Great.

Speaker speaker_0: Okay. Um, well is there anything else-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... I can assist you with today?

Speaker speaker_1: Um, the only other thing is, um, you put in a request for physical, um, cards to be sent, correct?

Speaker speaker_0: Oh, cor- correct, yes. So, you should receive those within-

Speaker speaker_1: Awesome.

Speaker speaker_0: ... five to ten business days. Yes, ma'am.

Speaker speaker_1: Amazing, thank you so much. So-

Speaker speaker_0: You're welcome.

Speaker speaker_1: Um, okay, so I, I think I see all of this. So, the 90 degrees is not something that I h- you have record of me having, correct?

Speaker speaker_0: Correct.

Speaker speaker_1: Okay, great.

Speaker speaker_0: It's just the c-

Speaker speaker_1: Okay.

Speaker speaker_0: This is the card that gets sent out with all of the employees who enroll in the benefits through Creative Circle.

Speaker speaker_1: Gotcha. Okay, that makes sense. Well, I really appreciate it. This clears up some questions I had, so hopefully, um, I can get this all settled with what I was doing outside of calling you. So, I really appreciate it.

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

Speaker speaker_1: You too. Have a good one. Bye bye.

Speaker speaker_0: All right, bye bye.