Transcript: Justin Mills-6639485496639488-6328507382939648

Full Transcript

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Uh, you guys have been trying to reach out to me for, like- Uh, was there a voicemail left er any chance, by any chance? Yeah, Yeah, there was. What was the voicemail left, if you don't mind me asking? "Call Call Benefits in a Card at 800-497-4866 or visit us online at mybaya.com/work. At Focus, if you miss open enrollment, you may need to wait until December to select benefits. Thank you. This call has reached a voicemail. Please continue listening to hear the message again." Okay. So yes, that outbound call was a courtesy reminder from Focus, letting you know that they were still in their company open enrollment period. So, you had the option to enroll, make changes, or cancel benefits offered through them, like health insurance. Uh, um, I am enrolled inside the benefits. I need a card or something like that, and I would also like to know, is there any way that I can add on to my benefits after, or no? Um, let me try pulling your file for you. Uh, Focus, what's the last four of your Social? 982. And your first and last name? Jaden Mays. And for security purposes, could you verify your home address, including city, state and zip code, Jaden? 18 Indiana Avenue, 42066 Lexington, KY. And confirm your date of birth. 7/29/06. And a good telephone number have is 270-970-3628. Yes, sir. And the email I have is jadenmays1234work@gmail. Yes, sir. Okay, so looking at the file, it looks like you have dental, term life, which is life insurance, and then the VIP Standard with VPC, which is a medical plan that includes virtual primary care as well. Um, so, I can email you those ID cards. Um, you did become active in that specific coverage as of January 27th, so you should be receiving the physical ID cards within the next day or two. Um, but what changes did you want to make? Um, I had... Okay, well, first let me ask questions before I start making changes. Um, with the selected things that I do have, does any, would any of that cover, like, a chiropractor or something like that? Of that nature? Uh, yes. So, your med- Yes. So your medical plan, the VIP Standard with VPC, uh, which does cover hospitals, doctors and medications, so you do have some coverage for that chiropractor visit. Yes, sir. Um, is... How much... I know some insurance, I'm pretty sure, do deductibles, or, or is that just common str-? I'm, I'm sorry. I'm, I'm kind of new to this all. I'm just, I've hit 18, trying to figure out insurance and everything. Uh, let's say I go into a visit for a doctor. How much do I have to pay out of pocket with the insurance and whatnot, or like? Um, yeah. So I know what you mean. Um, so these are actually hospital indemnity plans. So, major medical plans, we have to reach a deductible before the insurance carrier pays their set portion. However, with these plans offered through Focus, you just pay their copay, whatever the office's copay is, and then once that copay is met, the insurance carrier pays their set dollar amount, and then whatever the remaining balance is would be your responsibility. So, as long as you pay those copays of whatever the provider charges, uh, the insurance carrier will pay their set dollar amount for you. Okay, that makes more sense. Um, when you said I

should be getting my physical card in, like, the next day or two, does Focus give us that, or does it come in the mail? It comes through the mail. Okay. Well then that's... Um, I was just reaching back out to you guys because I saw the voicemail. So, is everything good on my end? Yes, sir. Do you still need your ID cards emailed to you? Because I can do that for you real quick. Uh, yes, sir. Okay. Do you mind if I place your order by phone while I do that? Go ahead. Okay. Hello, Jayden. You still there? Hello, are you still there? Yes, sir. I am. Awesome. Thank you so much for holding. So, I went ahead and emailed you all of your ID cards to the email we had on file. Email that you should look out for is coming from info, that's I-N-F-O, @benefitsandcard.com. However, if you don't see them in your inbox, be sure to check your spam or check your junk folder, okay? Yes, sir. Awesome. Well, is there anything else I can assist you with today? No, sir. That was it. I just wanted to make sure everything was good. Thank you. Yes, sir. Here, hold on. Let's see. H- here, do you possibly have another email? 'Cause I sent the email and it came back as undelivered. Yeah... Uh... Hold on. Yeah, I do. I was trying to figure out which one I wanted to use. And what's a good email for you? Letstrysomethingnew06@gmail.com. 06 at gmail? Yes- yes, sir. Okay. So, just to confirm, letstrysomethingnew@06@gmail? Yes, sir. Okay. So, let me go ahead and resend that. Bear with me. Card requested. Okay. So, I just sent it, so you should be receiving it here momentarily, okay? Yes, sir. Awesome. Well, is there anything else I can assist you with today? No, sir. I appreciate you for taking your time and being patient and helping me- You're welcome. And have a g- ... to sort this out, sir. You're welcome. You have a great day, okay? You too now, buddy. All right, bye-bye. Bye-bye.

Conversation Format

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

Speaker speaker_1: Uh, you guys have been trying to reach out to me for, like-

Speaker speaker_0: Uh, was there a voicemail left er any chance, by any chance?

Speaker speaker_1: Yeah. Yeah, there was.

Speaker speaker_0: What was the voicemail left, if you don't mind me asking?

Speaker speaker_1: "Call Call Benefits in a Card at 800-497-4866 or visit us online at mybaya.com/work. At Focus, if you miss open enrollment, you may need to wait until December to select benefits. Thank you. This call has reached a voicemail. Please continue listening to hear the message again."

Speaker speaker_0: Okay. So yes, that outbound call was a courtesy reminder from Focus, letting you know that they were still in their company open enrollment period. So, you had the option to enroll, make changes, or cancel benefits offered through them, like health insurance.

Speaker speaker_1: Uh, um, I am enrolled inside the benefits. I need a card or something like that, and I would also like to know, is there any way that I can add on to my benefits after, or no?

Speaker speaker_0: Um, let me try pulling your file for you. Uh, Focus, what's the last four of your Social?

Speaker speaker_1: 982.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Jaden Mays.

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

Speaker speaker_1: 18 Indiana Avenue, 42066 Lexington, KY.

Speaker speaker 0: And confirm your date of birth.

Speaker speaker_1: 7/29/06.

Speaker speaker_0: And a good telephone number have is 270-970-3628.

Speaker speaker 1: Yes, sir.

Speaker speaker_0: And the email I have is jadenmays1234work@gmail.

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Okay, so looking at the file, it looks like you have dental, term life, which is life insurance, and then the VIP Standard with VPC, which is a medical plan that includes virtual primary care as well. Um, so, I can email you those ID cards. Um, you did become active in that specific coverage as of January 27th, so you should be receiving the physical ID cards within the next day or two. Um, but what changes did you want to make?

Speaker speaker_1: Um, I had... Okay, well, first let me ask questions before I start making changes. Um, with the selected things that I do have, does any, would any of that cover, like, a chiropractor or something like that? Of that nature?

Speaker speaker_0: Uh, yes. So, your med- Yes. So your medical plan, the VIP Standard with VPC, uh, which does cover hospitals, doctors and medications, so you do have some coverage for that chiropractor visit. Yes, sir.

Speaker speaker_1: Um, is... How much... I know some insurance, I'm pretty sure, do deductibles, or, or is that just common str-? I'm, I'm sorry. I'm, I'm kind of new to this all. I'm just, I've hit 18, trying to figure out insurance and everything. Uh, let's say I go into a visit for a doctor. How much do I have to pay out of pocket with the insurance and whatnot, or like?

Speaker speaker_0: Um, yeah. So I know what you mean. Um, so these are actually hospital indemnity plans. So, major medical plans, we have to reach a deductible before the insurance carrier pays their set portion. However, with these plans offered through Focus, you just pay their copay, whatever the office's copay is, and then once that copay is met, the insurance carrier pays their set dollar amount, and then whatever the remaining balance is would be your responsibility. So, as long as you pay those copays of whatever the provider charges, uh, the insurance carrier will pay their set dollar amount for you.

Speaker speaker_1: Okay, that makes more sense. Um, when you said I should be getting my physical card in, like, the next day or two, does Focus give us that, or does it come in the mail?

Speaker speaker_0: It comes through the mail.

Speaker speaker_1: Okay. Well then that's... Um, I was just reaching back out to you guys because I saw the voicemail. So, is everything good on my end?

Speaker speaker_0: Yes, sir. Do you still need your ID cards emailed to you? Because I can do that for you real quick.

Speaker speaker_1: Uh, yes, sir.

Speaker speaker_0: Okay. Do you mind if I place your order by phone while I do that?

Speaker speaker_1: Go ahead.

Speaker speaker_0: Okay. Hello, Jayden. You still there? Hello, are you still there?

Speaker speaker_2: Yes, sir. I am.

Speaker speaker_0: Awesome. Thank you so much for holding. So, I went ahead and emailed you all of your ID cards to the email we had on file. Email that you should look out for is coming from info, that's I-N-F-O, @benefitsandcard.com. However, if you don't see them in your inbox, be sure to check your spam or check your junk folder, okay?

Speaker speaker_2: Yes, sir.

Speaker speaker 0: Awesome. Well, is there anything else I can assist you with today?

Speaker speaker_2: No, sir. That was it. I just wanted to make sure everything was good. Thank you.

Speaker speaker_0: Yes, sir. Here, hold on. Let's see. H- here, do you possibly have another email? 'Cause I sent the email and it came back as undelivered.

Speaker speaker_2: Yeah... Uh... Hold on. Yeah, I do. I was trying to figure out which one I wanted to use.

Speaker speaker_0: And what's a good email for you?

Speaker speaker_2: Letstrysomethingnew06@gmail.com.

Speaker speaker_0: 06 at gmail?

Speaker speaker_2: Yes- yes, sir.

Speaker speaker_0: Okay. So, just to confirm, letstrysomethingnew@06@gmail?

Speaker speaker_2: Yes, sir.

Speaker speaker_0: Okay. So, let me go ahead and resend that. Bear with me. Card requested. Okay. So, I just sent it, so you should be receiving it here momentarily, okay?

Speaker speaker_2: Yes, sir.

Speaker speaker_0: Awesome. Well, is there anything else I can assist you with today?

Speaker speaker_2: No, sir. I appreciate you for taking your time and being patient and helping me-

Speaker speaker_0: You're welcome. And have a g-

Speaker speaker_2: ... to sort this out, sir.

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

Speaker speaker_2: You too now, buddy.

Speaker speaker_0: All right, bye-bye.

Speaker speaker_2: Bye-bye.