

Transcript: Pamela

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Full Transcript

Thank you for calling Benefits in a Card. This is ... speaking. How may I help you? Hi, um, my name is Nicole Ingram and I've enrolled in, um, the, um, this sort of plan and I just wanted to get a better understanding of, I guess, like, the coverage for it and everything and how it works. Um, just 'c-I, 'cause I know that it's not, in a sense, a traditional health insurance, correct? Yes, ma'am. Um, so I, I enrolled. Um, I created a login and everything. Um, I'm trying to log into the site to get more information and it was such a long time ago, I, I don't know what my user ID and password would be. Um, I just don't really know where to start with reviewing, um, all of this, uh, information. Um, would you be able to help me with that? Who do you work for? Uh, Creator Circle. May I have the last four digits of your Social? 4338. Your first and last name? Nicole Ingram. Miss Ingram, for security reasons and just to make sure we are in the correct file, can you please verify your complete address and date of birth? Sure. Date of birth is 6/17/90. Address is 3220, uh, River Lodge Trail South, Apartment 924, Fort Worth, Texas 76116. Thank you for the information. We have a telephone number on file, 432-296-1223 and your email is mail@nicoleingram.site? Yes. So if you want to check up on, um, you could go to mybic.com, um, /creator, creatorcircle. Okay. Um, yeah, so- And then you have to reregist- if you can't get in because you don't recall, you could, um, re-register, like hitting Forgot My Password. Okay. Um, well, I, so I, I did that. Um, I just don't really understand, like, even whenever I have logged in, it doesn't really show how the benefits work. Um, or at least I don't understand how, how they work. Okay. So- Um, I know there was a selection of, like, three different plans, um, but it's not, I guess, in a sense like actual insurance. It's just like a supplemental, almost like a discount, um- Okay. So you have Insure Plus- ... I think. I'm sorry. Go ahead. I'm sorry. Oh, no, no, no. I'm sorry. I'm not- So you have Insure Plus, Insure Plus Basic. The way, um, let's say if we wanna use the plan on the ID card, uh, you have multi-plan which you could find other providers- ... in your area. Now let's say if you need to go to your doctor's office, the insurance gonna cover \$75 towards the visit. Anything over that amount- Okay, well- ... would be your- But, but I, I never got any cards. See, I, I'm, I'm very confused on this because i- it does show that I'm an active member and that I have coverage, correct? Yeah. The ID card went to your email. They do not send physical for the medical. They send, um, digital if you would like a resend it to you. Yes, and you know what? I, that email, I've had issues with it before. Um, can I give you a, a new email address to send everything to, um, from now on? Sure. Okay. Go ahead. What is the new email? Um, and it's Nicole, N-I-C-O-L-E dot D as in dog, dot Ingram, I-N-G-R-A-M @gmail.com. So we'll have Nicole, your first name.do, D as in dog,.ingram, your last name, @gmail.com? Yes, that's correct. Okay. So what I'm gonna do, I'm gonna put you in a brief hold so I could generate the information and email it to you. Okay. Bear with me. Excuse me? Yes. Hold and I'll proceed to email you all your ID cards. This is coming, ... my code there. It's

coming in from info@encinalcard. Okay, perfect. Okay. I got the email. So, you got the email. Oh, okay. Is there anything else I could do for you? Um, let's see here. So this is pretty straightforward. So this is gonna show me the website that I log into and create the account, and then I can view the medical providers and- and everything like that? Well, to check your providers, they email and the email tells you where to look them up. Um, they will have the website for each of your providers, so the medical, the dental and the vision. Okay. Um, so are these actually medical, dental... Like, are they actually insurance or is it some type of a, like, supplemental plan? Um, this is, um, a hospital indemnity plan. They will pay for some of your, um, benefits of the procedures that you get done. Like I said, they already have a set amount they're gonna paid. If you want, I could also send you a b- a benefit guide that you'll be able to go over each of the plans that you have. So... And it will tell you... Oh, I'm sorry. Go ahead. No, and it will tell you how much the insurance gonna cover towards that benefit. And sorry, where- where is that information? In the benefit guide that I could send you. Oh, okay, yes. If you could please, um, send that to me also. Will that be through email as well? Yes, ma'am. Okay, that would be great. Yeah. So under your plan, which is the EnsurePlus Basic, um, you will find that information. Then dental and vision, they only have one tier, so the information that you will find under them, it's, um, general than it's only one tier that they have. Okay. Accessing hospital indemnity 90. Uh, yeah. Okay. So, yeah, I'm still really not insured. So there's vision and then... So if I were to go to a specialist, say, um, an ENT doctor or neurologist or something, would I use... You have to... Yeah. You're gonna use the- the one that say Hospital Indemnity from ACL. Okay. Okay. And you have two different cards there, one for your medical and one for your dental. But the carrier is the same one. Okay. Okay, I see. So okay, so- so to see a- a primary care doctor or a specialist, I would show them this one that says Limited Benefit Hospital Indemnity? Yes, ma'am. Okay. And then you'll be sending over the- uh, the benefits as well in the benefits book? Yes. Okay. Okay. Well, um, and then just one more question. As far as logging into a- a- a- an account or profile, um, is that available with this? Or how would I get that or is it just through that book, that benefits book? Um, when you get the benefits book, on the last page, you will see this says Benefits Incital Card, My BIC, Create a Circle. You go to that website and in there you will either create a new profile or request to change your password, whatever the case may be. If you're not using the old email that you, um, was using, then you create a new profile with the new email. Okay, perfect. It's already on your- on your account. Okay. Okay, great. Well, thank you so much. I appreciate it. And I just... Looks like I just got the benefits book as well, so I will- I will go through that. Thank you. Oh, all right. Anything else I can do for you? Um, that's it. All right. Thank you for giving us a call. Have a great rest of the day. Thank you. You too. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is ... speaking. How may I help you?

Speaker speaker_1: Hi, um, my name is Nicole Ingram and I've enrolled in, um, the, um, this sort of plan and I just wanted to get a better understanding of, I guess, like, the coverage for it and everything and how it works. Um, just 'c-I, 'cause I know that it's not, in a sense, a

traditional health insurance, correct?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Um, so I, I enrolled. Um, I created a login and everything. Um, I'm trying to log into the site to get more information and it was such a long time ago, I, I don't know what my user ID and password would be. Um, I just don't really know where to start with reviewing, um, all of this, uh, information. Um, would you be able to help me with that?

Speaker speaker_0: Who do you work for?

Speaker speaker_1: Uh, Creator Circle.

Speaker speaker_0: May I have the last four digits of your Social?

Speaker speaker_1: 4338.

Speaker speaker_0: Your first and last name?

Speaker speaker_1: Nicole Ingram.

Speaker speaker_0: Miss Ingram, for security reasons and just to make sure we are in the correct file, can you please verify your complete address and date of birth?

Speaker speaker_1: Sure. Date of birth is 6/17/90. Address is 3220, uh, River Lodge Trail South, Apartment 924, Fort Worth, Texas 76116.

Speaker speaker_0: Thank you for the information. We have a telephone number on file, 432-296-1223 and your email is mail@nicoleingram.site?

Speaker speaker_1: Yes.

Speaker speaker_0: So if you want to check up on, um, you could go to mybic.com, um, /creator, creatorcircle.

Speaker speaker_1: Okay. Um, yeah, so-

Speaker speaker_0: And then you have to re-regist- if you can't get in because you don't recall, you could, um, re-register, like hitting Forgot My Password.

Speaker speaker_1: Okay. Um, well, I, so I, I did that. Um, I just don't really understand, like, even whenever I have logged in, it doesn't really show how the benefits work. Um, or at least I don't understand how, how they work.

Speaker speaker_0: Okay. So-

Speaker speaker_1: Um, I know there was a selection of, like, three different plans, um, but it's not, I guess, in a sense like actual insurance. It's just like a supplemental, almost like a discount, um-

Speaker speaker_0: Okay. So you have Insure Plus-

Speaker speaker_1: ... I think.

Speaker speaker_0: I'm sorry. Go ahead. I'm sorry.

Speaker speaker_1: Oh, no, no, no. I'm sorry. I'm not-

Speaker speaker_0: So you have Insure Plus, Insure Plus Basic. The way, um, let's say if we wanna use the plan on the ID card, uh, you have multi-plan which you could find other providers- ... in your area. Now let's say if you need to go to your doctor's office, the insurance gonna cover \$75 towards the visit. Anything over that amount-

Speaker speaker_1: Okay, well-

Speaker speaker_0: ... would be your-

Speaker speaker_1: But, but I, I never got any cards. See, I, I'm, I'm very confused on this because i- it does show that I'm an active member and that I have coverage, correct?

Speaker speaker_0: Yeah. The ID card went to your email. They do not send physical for the medical. They send, um, digital if you would like a resend it to you.

Speaker speaker_1: Yes, and you know what? I, that email, I've had issues with it before. Um, can I give you a, a new email address to send everything to, um, from now on?

Speaker speaker_0: Sure.

Speaker speaker_1: Okay.

Speaker speaker_0: Go ahead. What is the new email?

Speaker speaker_1: Um, and it's Nicole, N-I-C-O-L-E dot D as in dog, dot Ingram, I-N-G-R-A-M @gmail.com.

Speaker speaker_0: So we'll have Nicole, your first name.do, D as in dog,.ingram, your last name, @gmail.com?

Speaker speaker_1: Yes, that's correct.

Speaker speaker_0: Okay. So what I'm gonna do, I'm gonna put you in a brief hold so I could generate the information and email it to you.

Speaker speaker_1: Okay.

Speaker speaker_0: Bear with me. Excuse me?

Speaker speaker_1: Yes.

Speaker speaker_0: Hold and I'll proceed to email you all your ID cards. This is coming, ... my code there. It's coming in from info@encinalcard.

Speaker speaker_1: Okay, perfect. Okay. I got the email.

Speaker speaker_0: So, you got the email. Oh, okay. Is there anything else I could do for you?

Speaker speaker_1: Um, let's see here. So this is pretty straightforward. So this is gonna show me the website that I log into and create the account, and then I can view the medical providers and- and everything like that?

Speaker speaker_0: Well, to check your providers, they email and the email tells you where to look them up. Um, they will have the website for each of your providers, so the medical, the dental and the vision.

Speaker speaker_1: Okay. Um, so are these actually medical, dental... Like, are they actually insurance or is it some type of a, like, supplemental plan?

Speaker speaker_0: Um, this is, um, a hospital indemnity plan. They will pay for some of your, um, benefits of the procedures that you get done. Like I said, they already have a set amount they're gonna paid. If you want, I could also send you a b- a benefit guide that you'll be able to go over each of the plans that you have.

Speaker speaker_1: So...

Speaker speaker_0: And it will tell you...

Speaker speaker_1: Oh, I'm sorry. Go ahead.

Speaker speaker_0: No, and it will tell you how much the insurance gonna cover towards that benefit.

Speaker speaker_1: And sorry, where- where is that information?

Speaker speaker_0: In the benefit guide that I could send you.

Speaker speaker_1: Oh, okay, yes. If you could please, um, send that to me also. Will that be through email as well?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay, that would be great.

Speaker speaker_0: Yeah. So under your plan, which is the EnsurePlus Basic, um, you will find that information. Then dental and vision, they only have one tier, so the information that you will find under them, it's, um, general than it's only one tier that they have.

Speaker speaker_1: Okay. Accessing hospital indemnity 90. Uh, yeah. Okay. So, yeah, I'm still really not insured. So there's vision and then... So if I were to go to a specialist, say, um, an ENT doctor or neurologist or something, would I use...

Speaker speaker_0: You have to... Yeah. You're gonna use the- the one that say Hospital Indemnity from ACL.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: And you have two different cards there, one for your medical and one for your dental. But the carrier is the same one.

Speaker speaker_1: Okay. Okay, I see. So okay, so- so to see a- a primary care doctor or a specialist, I would show them this one that says Limited Benefit Hospital Indemnity?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. And then you'll be sending over the- uh, the benefits as well in the benefits book?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. Okay. Well, um, and then just one more question. As far as logging into a- a- a- an account or profile, um, is that available with this? Or how would I get that or is it just through that book, that benefits book?

Speaker speaker_0: Um, when you get the benefits book, on the last page, you will see this says Benefits Incital Card, My BIC, Create a Circle. You go to that website and in there you will either create a new profile or request to change your password, whatever the case may be. If you're not using the old email that you, um, was using, then you create a new profile with the new email.

Speaker speaker_1: Okay, perfect.

Speaker speaker_0: It's already on your- on your account.

Speaker speaker_1: Okay. Okay, great. Well, thank you so much. I appreciate it. And I just... Looks like I just got the benefits book as well, so I will- I will go through that. Thank you.

Speaker speaker_0: Oh, all right. Anything else I can do for you?

Speaker speaker_1: Um, that's it.

Speaker speaker_0: All right. Thank you for giving us a call. Have a great rest of the day.

Speaker speaker_1: Thank you. You too. Bye-bye.