

## Transcript: Pamela

**Blanc-5203273996615680-5920842772692992**

### Full Transcript

Thank you for calling Benefits in a Card. This is Sam, speaking. How may I help you? Uh, I need to get some information on a card and then... What, a correlation? Coordination of benefits. Coordination of benefits. Who do you work for, sir? Nashville. Yep. Oh, Innovative Staff Solutions. Innovative Staff Solutions? Yeah. Yeah. May I have the last four digits of your soc- social? 0597... 0957? No, 0597. Thank you. Okay, so your first and last name? Nicholas Davis. Mr. Davis, for security reasons, just to make sure we are in the correct file, I need to verify your complete address and date of birth. 1053 South Castacia Street. And then 0928 2005. Can you tell me the city, state and ZIP code of your area? What's your name? It's Nashville, Illinois. 62263. Sure, I guess. Thank you. We have a phone number of 5618-314-3862 and your email is n0928015@gmail.com? Yeah. All right. And what is it that you need help with? Need a copy of his insurance card for starters, 'cause I don't think he ever got one. No. Okay. And also he... Yeah. And he also needs to do a coordination of benefits 'cause he's still on my husband's policy too. Oh. Okay, so... Let's see here. I could go ahead and email you the ID card. Do you have your dental and vision cards? Okay. Hello? Does he have... So if he has his vision card and dental? He doesn't have those either. Okay, I'm gonna put you on mute for a while. I generate the information and then we'll go into the following step, all right? Okay. Appreciate it. Thank you. That's fine. Just join. Hello. Here we go. 15. No. 15. No. No. 35. Mr. Davis? Hello. All right, so I emailed you all your ID cards. The email's coming in from info@benefitsinacardcenter.com. Um, and...If you will have three different PDF file for your medical, dental and vision. Okay. Right. So what do you mean by coordinating the benefits? Because I don't know if you are not major insurance? Oh. Well, the way that my husband's insurance works is, if someone is covered under his plan, if they have their own insurance, their insurance has to go as the primary coverage and then his insurance covers second. Okay. So, so, um, let me explain this, so you can have an idea. Uh, so the plan that he has- Okay. ... this is through the staffing agency. Um, it's pretty much like a weekly basic insurance. Weeks that he pays, weeks that he's covered. Let's say, he needs to go and see his primary care. The- this insurance is only covering 75 dollars towards that visit. Anything above that, it will be his responsibility. So, for this one to be his primary, it's not much what he's gonna get coverage. Right, but my husband's insurance will take over after that. After that. So he... If you pay 75 dollars and there's 200 bucks left then my husband's insurance will- Pay 200 dollars. ... pay whatever their part is of that leftover 200 bucks. Okay. Do you need anything else from us or just the ID card to help out with that? I don't, I don't... Uh, I guess my husband's insurance said that we needed to call you guys for a coordination of benefits. But, uh, I mean, what is the name of your insurance company actually? Okay. So we are the administrator for the health insurance for Innovative Staff Solutions. Now the actual carrier, it will be- Okay. It's on their ID card that I sent. It's the- Okay. ... on the email, the

introduction of the email, you will find a phone number, website. For dental and medical for him, it's called APL, American Public Life. And for vision- And? ... it will be MetLife. So them are the one that are gonna be able to assist you with that. Okay. All right. So MetLife is the... Is the- The vision. Was the dental? That was the vision and then the America Public Life was the dental? Dental and med. And what... Dental and medical. Okay. All right. All right. So we... All right. Thank you. All right. All right. Thank you. I'm not sure, 'cause they are on e- work on Eastern Time, so I'm not quite sure if they're open at this time, but you could give it a try. Okay. Okay? Thank you. All right. Have a great rest of the day, ma'am. You too.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. This is Sam, speaking. How may I help you?

Speaker speaker\_1: Uh, I need to get some information on a card and then... What, a correlation?

Speaker speaker\_2: Coordination of benefits.

Speaker speaker\_1: Coordination of benefits.

Speaker speaker\_0: Who do you work for, sir?

Speaker speaker\_1: Nashville. Yep.

Speaker speaker\_2: Oh, Innovative Staff Solutions.

Speaker speaker\_0: Innovative Staff Solutions?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: May I have the last four digits of your soc- social?

Speaker speaker\_1: 0597...

Speaker speaker\_0: 0957?

Speaker speaker\_1: No, 0597.

Speaker speaker\_0: Thank you. Okay, so your first and last name?

Speaker speaker\_1: Nicholas Davis.

Speaker speaker\_0: Mr. Davis, for security reasons, just to make sure we are in the correct file, I need to verify your complete address and date of birth.

Speaker speaker\_1: 1053 South Castacia Street. And then 0928 2005.

Speaker speaker\_0: Can you tell me the city, state and ZIP code of your area?

Speaker speaker\_1: What's your name?

Speaker speaker\_2: It's Nashville, Illinois. 62263.

Speaker speaker\_1: Sure, I guess.

Speaker speaker\_0: Thank you. We have a phone number of 5618-314-3862 and your email is n0928015@gmail.com?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: All right. And what is it that you need help with?

Speaker speaker\_2: Need a copy of his insurance card for starters, 'cause I don't think he ever got one.

Speaker speaker\_1: No.

Speaker speaker\_0: Okay.

Speaker speaker\_2: And also he... Yeah. And he also needs to do a coordination of benefits 'cause he's still on my husband's policy too.

Speaker speaker\_0: Oh. Okay, so... Let's see here. I could go ahead and email you the ID card. Do you have your dental and vision cards?

Speaker speaker\_2: Okay. Hello?

Speaker speaker\_0: Does he have... So if he has his vision card and dental?

Speaker speaker\_2: He doesn't have those either.

Speaker speaker\_0: Okay, I'm gonna put you on mute for a while. I generate the information and then we'll go into the following step, all right?

Speaker speaker\_2: Okay.

Speaker speaker\_1: Appreciate it.

Speaker speaker\_0: Thank you.

Speaker speaker\_1: That's fine. Just join. Hello. Here we go. 15. No. 15. No. No. 35. Mr. Davis? Hello.

Speaker speaker\_0: All right, so I emailed you all your ID cards. The email's coming in from info@benefitsinacardcenter.com. Um, and...If you will have three different PDF file for your medical, dental and vision.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Right. So what do you mean by coordinating the benefits? Because I don't know if you are not major insurance?

Speaker speaker\_2: Oh. Well, the way that my husband's insurance works is, if someone is covered under his plan, if they have their own insurance, their insurance has to go as the primary coverage and then his insurance covers second.

Speaker speaker\_0: Okay. So, so, um, let me explain this, so you can have an idea. Uh, so the plan that he has-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... this is through the staffing agency. Um, it's pretty much like a weekly basic insurance. Weeks that he pays, weeks that he's covered. Let's say, he needs to go and see his primary care. The- this insurance is only covering 75 dollars towards that visit. Anything above that, it will be his responsibility. So, for this one to be his primary, it's not much what he's gonna get coverage.

Speaker speaker\_2: Right, but my husband's insurance will take over after that.

Speaker speaker\_0: After that.

Speaker speaker\_2: So he... If you pay 75 dollars and there's 200 bucks left then my husband's insurance will-

Speaker speaker\_0: Pay 200 dollars.

Speaker speaker\_2: ... pay whatever their part is of that leftover 200 bucks.

Speaker speaker\_0: Okay. Do you need anything else from us or just the ID card to help out with that?

Speaker speaker\_2: I don't, I don't... Uh, I guess my husband's insurance said that we needed to call you guys for a coordination of benefits. But, uh, I mean, what is the name of your insurance company actually?

Speaker speaker\_0: Okay. So we are the administrator for the health insurance for Innovative Staff Solutions. Now the actual carrier, it will be-

Speaker speaker\_2: Okay.

Speaker speaker\_0: It's on their ID card that I sent. It's the-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... on the email, the introduction of the email, you will find a phone number, website. For dental and medical for him, it's called APL, American Public Life. And for vision-

Speaker speaker\_2: And?

Speaker speaker\_0: ... it will be MetLife. So them are the one that are gonna be able to assist you with that.

Speaker speaker\_2: Okay.

Speaker speaker\_0: All right.

Speaker speaker\_2: So MetLife is the... Is the-

Speaker speaker\_0: The vision.

Speaker speaker\_2: Was the dental? That was the vision and then the America Public Life was the dental?

Speaker speaker\_0: Dental and med.

Speaker speaker\_2: And what... Dental and medical. Okay.

Speaker speaker\_0: All right.

Speaker speaker\_2: All right. So we... All right. Thank you. All right.

Speaker speaker\_0: All right. Thank you. I'm not sure, 'cause they are on e- work on Eastern Time, so I'm not quite sure if they're open at this time, but you could give it a try.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Okay?

Speaker speaker\_2: Thank you.

Speaker speaker\_0: All right. Have a great rest of the day, ma'am.

Speaker speaker\_2: You too.