

Transcript: Pamela

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Full Transcript

Thank you for calling Benefits in a Card. This is Pamela speaking. How may I help you? Hello. Um, yeah, so... Was that, uh... Yeah, okay, so, uh, my name is, uh, Matthew Luke. Um, the... I, I called, uh, last few days about, uh, just questions concerning some of the benefits being offered. Um, and they were about the, uh, more specifically about the vision and the, uh, dental, uh, benefits. The vision was, uh, if they included contact lenses, and, uh, we were trying to get in con- uh, we were trying to get in contact with, uh, MetLife. And, uh, the, and regarding the dental, that was about, like, major procedures or cover partial, um, or supplementary coverage for, you know, major procedures such as crowns or things of that nature. So, I was trying to get in touch with the, uh, the direct providers. And, uh, when I called, uh, when I called the dental people, um, they gave me two numbers, I think it was Sandra and, uh... There, there were two numbers, and, uh, the two, um, ladies that I called both did not pick up. Uh, today, they didn't pick up yesterday. Um, I left a message, I've called a couple of times. Uh, they're not picking up, and then the vision provider, um... Because I haven't ha- I, I haven't called the main number of the dental. Mm-hmm. And I'll probably try that in a little bit. But- But the, uh- ... for dental- ... the vision people- I'm sorry, please. Do excuse me. Yeah. Go ahead. So dental, they do not cover major services. They don't even cover- Yeah, I know they don't cover, uh... Oh- I know they don't cover it fully, um, I wanted to know if there was, like, a, like, there was a ability to save up or, like, a partial something or whatever. I just wanted to talk to, like, a provider specifically. Um... Okay. But, uh, about the vision, it was, um... Yeah, so with the vision, I had a question about, uh, like, contact lenses. So I'm trying to get in contact with them, and, uh, they, when I, when I asked them, they, they're not able to pull up the business. Like, they're not able to, to find your guys' business. And, uh, I, I tell them it's Adept HR, they tell me it's not, it's not coming up. I either say Benefits in a Card or I say Adept HR, they say it's not, uh, pulling up. And then they're asking me for a group number to, uh, access the specific policies. Okay. So they're... I could give you a group number for MetLife. Okay, you have a group number? I... Yeah, and you gotta let them know that you're gonna go through BSP, BSP. Give me one second. Okay. All right. All right. All right. Okay. So the group number is 537- Yeah, 537. ... 4418. So I gave them this number, and they said it was... Well, they, they're saying that it, it's an eight-digit number, and that they're saying that that number that you gave them isn't working. So you gotta let them know that you, um, have, will be enrolled in, with the BSP. It's because, um, BSP, they just merged with another company, and that's, uh, how they be able to find it. BSP. Okay. Um- Um, and also, for the dental, you don't have to speak with, um, Sandra Hicks and, uh, or the lady. You could, you could ask, um, any rep American Public Life and they could give you a breakdown of the benefits. Okay. American... Cool. Public Life. Okay. Do you have their number? Uh, no. Could I have that? Yeah, sure. 256... I mean, I'm sorry. 800-256-8606. Okay, so you said

800-256-8606? Yes. Yes, sir. Okay. You're just gonna tell them that, um, you're going to enroll with, um, with Benefits in a Card, and you work for Adept, and that you want a breakdown of the dental benefits, and they will be able to tell you. Okay. Now, is there any way to add some, some type of, like... I don't know if it's add. Like, is there a way to add an additional plan maybe from the, um, uh, what's it called? The public marketplace insurance or, um, is there any way to add on to some type of dental, like, plan, maybe from marketplace? Marketplace You can enroll- Marketplace health. You could enroll with them... I'm sorry. Yeah. You could enroll with them separately, um, because these, like, are not like major insurance. Um, pretty much they're like a weekly basic insurance. Weekday you pay, you got, weekday you're gonna be covered. So if you would like, you could enroll with any other company and still have this benefit. But it's not, um, they don't, they don't offer any other tiers. It's only one dental plan. Okay. Well, you said, you said... So, so I guess the question is, um, because there's a, there's a possibility that, uh, like, for the, the dental, 'cause I, I do need, uh, like I need some work. I'm looking to have some work done on, um, just major dental work. Uh, I, I do need to get a crown, so, um, that's, that's the top priority. Um, so if that's, if that's, if they say, "No, we can't do that," or, "There's, there's nothing we can do for that," um, would you... What you're saying is, I could still get, like, medical, maybe vision, or, you know, whatever, and then- Yes. ... you're saying that I can also get a marketplace insurance plan co- coincidentally with that? Yes. It, it, it won't be no issue. Okay. So you can... Okay, you can do both, okay. All right. Um, you guys don't... And so, like, you got like the Medicaid and Medicare things- No. You, you can't... That would be a no, right? You couldn't do your plan- No. ... and then Medicaid, Medicare? I will suggest- Right. ... you to, um, to have... Let me check something here. I suggest you to talk to them before, because since this is pretty much, let's say, a private insurance, that it's gonna be your primary most likely, right? So, and whatever this plan don't pay, then the Medicare or Medicaid will pay for it, for the rest. Okay. But just to be... Give me one second. I'm trying to find other... Trying to get that information. I wanna make sure I give you the... This thing is so slow. Let's see. So... Well, I don't have anything stating here on, about the Medicare, but that's justification. All right. So yeah, you will, I would suggest you to try to find information through Medicare or Medicaid if it's not gonna be a issue. Okay. If, um... Because it, it doesn't say anything about that. Okay. Gotcha, gotcha. Um, but you do believe that you guys can do, you can do your insurance and also the private- Uh, yeah. ... uh, marketplace? Yeah. Okay. Mm-hmm. Um, and I have the American Public Life, uh, contact. It could be different, but I'm pretty sure the benefits are very limited when it comes to dental as well. Dental, okay. Um, okay. Solid. I appreciate it. All right, thank you for giving us a call, sir. Have a good rest of the day. All right, you too. All right, thanks. Bye.

Conversation Format

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

Speaker speaker_1: Hello. Um, yeah, so... Was that, uh... Yeah, okay, so, uh, my name is, uh, Matthew Luke. Um, the... I, I called, uh, last few days about, uh, just questions concerning some of the benefits being offered. Um, and they were about the, uh, more specifically about

the vision and the, uh, dental, uh, benefits. The vision was, uh, if they included contact lenses, and, uh, we were trying to get in con- uh, we were trying to get in contact with, uh, MetLife. And, uh, the, and regarding the dental, that was about, like, major procedures or cover partial, um, or supplementary coverage for, you know, major procedures such as crowns or things of that nature. So, I was trying to get in touch with the, uh, the direct providers. And, uh, when I called, uh, when I called the dental people, um, they gave me two numbers, I think it was Sandra and, uh... There, there were two numbers, and, uh, the two, um, ladies that I called both did not pick up. Uh, today, they didn't pick up yesterday. Um, I left a message, I've called a couple of times. Uh, they're not picking up, and then the vision provider, um... Because I haven't ha- I, I haven't called the main number of the dental.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And I'll probably try that in a little bit.

Speaker speaker_0: But-

Speaker speaker_1: But the, uh-

Speaker speaker_0: ... for dental-

Speaker speaker_1: ... the vision people-

Speaker speaker_0: I'm sorry, please. Do excuse me.

Speaker speaker_1: Yeah. Go ahead.

Speaker speaker_0: So dental, they do not cover major services. They don't even cover-

Speaker speaker_1: Yeah, I know they don't cover, uh...

Speaker speaker_0: Oh-

Speaker speaker_1: I know they don't cover it fully, um, I wanted to know if there was, like, a, like, there was a ability to save up or, like, a partial something or whatever. I just wanted to talk to, like, a provider specifically. Um...

Speaker speaker_0: Okay.

Speaker speaker_1: But, uh, about the vision, it was, um... Yeah, so with the vision, I had a question about, uh, like, contact lenses. So I'm trying to get in contact with them, and, uh, they, when I, when I asked them, they, they're not able to pull up the business. Like, they're not able to, to find your guys' business. And, uh, I, I tell them it's Adept HR, they tell me it's not, it's not coming up. I either say Benefits in a Card or I say Adept HR, they say it's not, uh, pulling up. And then they're asking me for a group number to, uh, access the specific policies.

Speaker speaker_0: Okay. So they're... I could give you a group number for MetLife.

Speaker speaker_1: Okay, you have a group number?

Speaker speaker_0: I... Yeah, and you gotta let them know that you're gonna go through BSP, BSP. Give me one second.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. All right. All right. Okay. So the group number is 537-

Speaker speaker_1: Yeah, 537.

Speaker speaker_0: ... 4418.

Speaker speaker_1: So I gave them this number, and they said it was... Well, they, they're saying that it, it's an eight-digit number, and that they're saying that that number that you gave them isn't working.

Speaker speaker_0: So you gotta let them know that you, um, have, will be enrolled in, with the BSP. It's because, um, BSP, they just merged with another company, and that's, uh, how they be able to find it. BSP.

Speaker speaker_1: Okay. Um-

Speaker speaker_0: Um, and also, for the dental, you don't have to speak with, um, Sandra Hicks and, uh, or the lady. You could, you could ask, um, any rep American Public Life and they could give you a breakdown of the benefits.

Speaker speaker_1: Okay. American... Cool.

Speaker speaker_0: Public Life.

Speaker speaker_1: Okay.

Speaker speaker_0: Do you have their number?

Speaker speaker_1: Uh, no. Could I have that?

Speaker speaker_0: Yeah, sure. 256... I mean, I'm sorry. 800-256-8606.

Speaker speaker_1: Okay, so you said 800-256-8606?

Speaker speaker_0: Yes. Yes, sir.

Speaker speaker_1: Okay.

Speaker speaker_0: You're just gonna tell them that, um, you're going to enroll with, um, with Benefits in a Card, and you work for Adept, and that you want a breakdown of the dental benefits, and they will be able to tell you.

Speaker speaker_1: Okay. Now, is there any way to add some, some type of, like... I don't know if it's add. Like, is there a way to add an additional plan maybe from the, um, uh, what's it called? The public marketplace insurance or, um, is there any way to add on to some type of dental, like, plan, maybe from marketplace? Marketplace

Speaker speaker_2: You can enroll-

Speaker speaker_1: Marketplace health.

Speaker speaker_0: You could enroll with them... I'm sorry. Yeah. You could enroll with them separately, um, because these, like, are not like major insurance. Um, pretty much they're like a weekly basic insurance. Weekday you pay, you got, weekday you're gonna be covered. So if you would like, you could enroll with any other company and still have this benefit. But it's not, um, they don't, they don't offer any other tiers. It's only one dental plan.

Speaker speaker_1: Okay. Well, you said, you said... So, so I guess the question is, um, because there's a, there's a possibility that, uh, like, for the, the dental, 'cause I, I do need, uh, like I need some work. I'm looking to have some work done on, um, just major dental work. Uh, I, I do need to get a crown, so, um, that's, that's the top priority. Um, so if that's, if that's, if they say, "No, we can't do that," or, "There's, there's nothing we can do for that," um, would you... What you're saying is, I could still get, like, medical, maybe vision, or, you know, whatever, and then-

Speaker speaker_0: Yes.

Speaker speaker_1: ... you're saying that I can also get a marketplace insurance plan co-incidentally with that?

Speaker speaker_0: Yes. It, it, it won't be no issue.

Speaker speaker_1: Okay. So you can... Okay, you can do both, okay. All right. Um, you guys don't... And so, like, you got like the Medicaid and Medicare things-

Speaker speaker_0: No.

Speaker speaker_1: You, you can't... That would be a no, right? You couldn't do your plan-

Speaker speaker_0: No.

Speaker speaker_1: ... and then Medicaid, Medicare?

Speaker speaker_0: I will suggest-

Speaker speaker_1: Right.

Speaker speaker_0: ... you to, um, to have... Let me check something here. I suggest you to talk to them before, because since this is pretty much, let's say, a private insurance, that it's gonna be your primary most likely, right? So, and whatever this plan don't pay, then the Medicare or Medicaid will pay for it, for the rest.

Speaker speaker_1: Okay.

Speaker speaker_0: But just to be... Give me one second. I'm trying to find other... Trying to get that information. I wanna make sure I give you the... This thing is so slow. Let's see. So... Well, I don't have anything stating here on, about the Medicare, but that's justification. All right. So yeah, you will, I would suggest you to try to find information through Medicare or Medicaid if it's not gonna be a issue.

Speaker speaker_1: Okay.

Speaker speaker_0: If, um... Because it, it doesn't say anything about that.

Speaker speaker_1: Okay. Gotcha, gotcha. Um, but you do believe that you guys can do, you can do your insurance and also the private-

Speaker speaker_0: Uh, yeah.

Speaker speaker_1: ... uh, marketplace?

Speaker speaker_0: Yeah.

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, and I have the American Public Life, uh, contact.

Speaker speaker_0: It could be different, but I'm pretty sure the benefits are very limited when it comes to dental as well.

Speaker speaker_1: Dental, okay. Um, okay. Solid. I appreciate it.

Speaker speaker_0: All right, thank you for giving us a call, sir. Have a good rest of the day.

Speaker speaker_1: All right, you too. All right, thanks. Bye.