

Transcript: Pearl

Rojas-4691457550630912-5644033179828224

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who did I listen to speaking with? Hi there. My name is Liz. And how can I assist you? So I, um, just have some questions. I just enrolled, um, Friday or Saturday. I was just... It says on my account, "Call to find out if you are eligible to enroll." So I guess that's what I'm doing. Okay. What's the name of the staffing agency you work for? Creative Circle. And, m- excuse me. And the last four digits of your Social? 3880. Okay. And what's your full name? Elizabeth Glander. Okay. And if you can confirm your address and date of birth. 408 East 92nd Street, Apartment 28D, as in dog, New York, New York 10128. And my birthday is 4-24-'92. Okay. And I have your phone number as 714-336-2537? Yep. And I have your email address as... Let me just see. Sure. E-A... Yep. And gland- uh, glander@gmail.com. Yep. All righty. So yep, it looks like you are enrolled. We're just waiting for those deductions to begin. It usually takes, uh, one to two weeks from the date of enrollment. And it looks like your enrollment was processed on the 18th. Uh-huh. Okay. So be one to three weeks from there for the staffing agency to start making those deductions. Once they do, the following Monday, you become active. And then later that week, you receive your dental and vision card, um, to your residence, and then your medical will go to your email. Oh, okay. Okay, good to know. Um, so you said... Okay, I'm trying to look at dates. So you said, it... The first deduction will take place in, like, a week or two from when I enrolled? Correct. Mm-hmm. Okay. So it might not be this Friday, but next Friday, and then I become eligible after that? Okay. Yeah. Well, you're eligible right now. Okay. You, um, you are eligible. That's why the enrollment was allowed to be processed 'cause if you would've, um, tried to enroll and they made you call us, it could've been that you weren't eligible or needed to have an eligibility review done or something of that sort. Uh, sorry, I don't mean... I didn't mean eligible. I meant, like, I could start scheduling appointments and all of that after the first deduction takes place, correct? Yep, correct. So you'll, as you get... The next Monday after the first deduction, you'll be active, and then you won't receive your cards until the end of the week. But you could always, say you needed to use it that Monday or Tuesday following the first deduction. Um, obviously, you won't have your cards, but you can always provide them our number, and we can verify coverage for you. Okay. You know, I was actually wondering if one of my doctors could do that ahead of me getting my cards, um, kind of like you just mentioned. Um, would it be the same number that they would call, or... Yes, ma'am. You would just give them our number you called today, and we'll verify coverage for you. But, um, you would need to wait until you're at least active, um, 'cause say if you called- Oh. ... this week... Yeah. Say if you called this week, you're technically not active. We wouldn't be able to confirm any details even though we have the plan name, but we wouldn't be able to confirm when you become active because it could be the staffing agency takes a little longer to make

the deductions. It could be, I don't know- Right. M- maybe you'll, you know, you won't be Yeah. Right. Okay. So you won't be active Yeah. It's more about whether they would even accept any kind of coverage. You know, like, uh, 'cause I want to have time to find a new doctor if I can't use this one. Um, I'm just wondering about what you said. So I can give you an email address. Not an email, sorry. I can give you a website that, where you can go to and find doctors in your area, just so you have an idea. Oh. Okay. That would be great, yeah. So you would go to multiplan.com. Multiplan.com. Okay. And then when you go there- Oh. ... it's gonna... You'll click on where it says, "Find a provider," in the top right corner. Uh-huh. And then from there, you would just click on where it says Multiplan Limited Benefit Plan. And then- Sorry. I'm still loading. Multiplan Benefit Plan. Mult- Multiplan Limited Benefit... Oh, wait. I'm confused. Um, which plan am I on? So when you go to multiplan.com, so when you go to multiplan.com, you'll click "Find a Provider" in the top corner, and then you'll click- Yeah. ... on Multiplan Limited Benefit Plan. Limited Benefit Plan. Okay. Okay. You're good. That, that sounds- And then from there- ... helps. ... you can just put either... Yeah, so if you have... You said you had a doctor. You wanted to see if he was in, in the net- in... So with, with the plan that you have, you don't have to see a doctor in a cer- in, in the network. You just have to make sure they accept insurance. So you can type that doctor's name in the search bar right there, or you can simply put in your ZIP code, and then it'll give you a list, and you can search that list, see if it's on there. If the coverage, you know, may u- makes easier for you. Okay. Um, that helps. And then I guess... Sorry. While I have you o- on the phone, um, really, the only thing I use health insurance or benefits for is mental health. Mm-hmm. Um, uh, but a psychiatrist that prescribes meds. So, I'm just wondering what... Like, I select... I pretty much selected everything I could to ensure that that's a possibility, but is there any way on your end to see what... 'Cause I, I subscribe to the telehealth. I subscribe to, you know, the top tier of the plan, et cetera, but, um, just wanted to hear from you how that works. I guess I'm just confused about the whole benefit, the whole Benefits in a Card system, but... Okay. So in general, we're just the healthcare administrators. We take care of the enrollments, dec- uh, declinations, cancellations, changes, that kind of stuff, um, your- Okay. ... your m- medical, dental, um, behavioral health. Behi-... Yeah. Uh, well, so, so the medical, the group accident, your term life, and your behavioral health are all through, um, American Public Life. That's the insurance carrier for those plans. Your vision is through Met- Okay. That... Yeah. That was never listed anywhere, so I was like, "I wonder." Mm-hmm. Okay. American Public Health? American Public Life. Life. Okay. Mm-hmm. Okay. And then your vision is through MetLife. Okay. Mm-hmm. Okay. Perfect. That helps. Yep. And then a- Thank you so much. Hmm. Yes, no problem. Thank you so much for calling. You have a great day. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Hi, good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who did I listen to speaking with?

Speaker speaker_2: Hi there. My name is Liz.

Speaker speaker_1: And how can I assist you?

Speaker speaker_2: So I, um, just have some questions. I just enrolled, um, Friday or Saturday. I was just... It says on my account, "Call to find out if you are eligible to enroll." So I guess that's what I'm doing.

Speaker speaker_1: Okay. What's the name of the staffing agency you work for?

Speaker speaker_2: Creative Circle.

Speaker speaker_1: And, m- excuse me. And the last four digits of your Social?

Speaker speaker_2: 3880.

Speaker speaker_1: Okay. And what's your full name?

Speaker speaker_2: Elizabeth Glander.

Speaker speaker_1: Okay. And if you can confirm your address and date of birth.

Speaker speaker_2: 408 East 92nd Street, Apartment 28D, as in dog, New York, New York 10128. And my birthday is 4-24-'92.

Speaker speaker_1: Okay. And I have your phone number as 714-336-2537?

Speaker speaker_2: Yep.

Speaker speaker_1: And I have your email address as... Let me just see.

Speaker speaker_2: Sure.

Speaker speaker_1: E-A...

Speaker speaker_2: Yep.

Speaker speaker_1: And gland- uh, glander@gmail.com.

Speaker speaker_2: Yep.

Speaker speaker_1: All righty. So yep, it looks like you are enrolled. We're just waiting for those deductions to begin. It usually takes, uh, one to two weeks from the date of enrollment. And it looks like your enrollment was processed on the 18th.

Speaker speaker_2: Uh-huh. Okay.

Speaker speaker_1: So be one to three weeks from there for the staffing agency to start making those deductions. Once they do, the following Monday, you become active. And then later that week, you receive your dental and vision card, um, to your residence, and then your medical will go to your email.

Speaker speaker_2: Oh, okay. Okay, good to know. Um, so you said... Okay, I'm trying to look at dates. So you said, it... The first deduction will take place in, like, a week or two from when I enrolled?

Speaker speaker_1: Correct. Mm-hmm.

Speaker speaker_2: Okay. So it might not be this Friday, but next Friday, and then I become eligible after that? Okay.

Speaker speaker_1: Yeah. Well, you're eligible right now.

Speaker speaker_2: Okay.

Speaker speaker_1: You, um, you are eligible. That's why the enrollment was allowed to be processed 'cause if you would've, um, tried to enroll and they made you call us, it could've been that you weren't eligible or needed to have an eligibility review done or something of that sort.

Speaker speaker_2: Uh, sorry, I don't mean... I didn't mean eligible. I meant, like, I could start scheduling appointments and all of that after the first deduction takes place, correct?

Speaker speaker_1: Yep, correct. So you'll, as you get... The next Monday after the first deduction, you'll be active, and then you won't receive your cards until the end of the week. But you could always, say you needed to use it that Monday or Tuesday following the first deduction. Um, obviously, you won't have your cards, but you can always provide them our number, and we can verify coverage for you.

Speaker speaker_2: Okay. You know, I was actually wondering if one of my doctors could do that ahead of me getting my cards, um, kind of like you just mentioned. Um, would it be the same number that they would call, or...

Speaker speaker_1: Yes, ma'am. You would just give them our number you called today, and we'll verify coverage for you. But, um, you would need to wait until you're at least active, um, 'cause say if you called-

Speaker speaker_2: Oh.

Speaker speaker_1: ... this week... Yeah. Say if you called this week, you're technically not active. We wouldn't be able to confirm any details even though we have the plan name, but we wouldn't be able to confirm when you become active because it could be the staffing agency takes a little longer to make the deductions. It could be, I don't know-

Speaker speaker_2: Right.

Speaker speaker_1: M- maybe you'll, you know, you won't be

Speaker speaker_3: Yeah. Right.

Speaker speaker_2: Okay.

Speaker speaker_1: So you won't be active

Speaker speaker_3: Yeah.

Speaker speaker_2: It's more about whether they would even accept any kind of coverage. You know, like, uh, 'cause I want to have time to find a new doctor if I can't use this one. Um,

I'm just wondering about what you said.

Speaker speaker_1: So I can give you an email address. Not an email, sorry. I can give you a website that, where you can go to and find doctors in your area, just so you have an idea.

Speaker speaker_2: Oh. Okay. That would be great, yeah.

Speaker speaker_1: So you would go to multiplan.com.

Speaker speaker_2: Multiplan.com. Okay.

Speaker speaker_1: And then when you go there-

Speaker speaker_2: Oh.

Speaker speaker_1: ... it's gonna... You'll click on where it says, "Find a provider," in the top right corner.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: And then from there, you would just click on where it says Multiplan Limited Benefit Plan. And then-

Speaker speaker_2: Sorry. I'm still loading. Multiplan Benefit Plan. Mult- Multiplan Limited Benefit... Oh, wait. I'm confused. Um, which plan am I on?

Speaker speaker_1: So when you go to multiplan.com, so when you go to multiplan.com, you'll click "Find a Provider" in the top corner, and then you'll click-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... on Multiplan Limited Benefit Plan.

Speaker speaker_2: Limited Benefit Plan. Okay. Okay.

Speaker speaker_1: You're good.

Speaker speaker_2: That, that sounds-

Speaker speaker_1: And then from there-

Speaker speaker_2: ... helps.

Speaker speaker_1: ... you can just put either... Yeah, so if you have... You said you had a doctor. You wanted to see if he was in, in the net- in... So with, with the plan that you have, you don't have to see a doctor in a cer- in, in the network. You just have to make sure they accept insurance. So you can type that doctor's name in the search bar right there, or you can simply put in your ZIP code, and then it'll give you a list, and you can search that list, see if it's on there. If the coverage, you know, may u- makes easier for you.

Speaker speaker_2: Okay. Um, that helps. And then I guess... Sorry. While I have you o- on the phone, um, really, the only thing I use health insurance or benefits for is mental health.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um, uh, but a psychiatrist that prescribes meds. So, I'm just wondering what... Like, I select... I pretty much selected everything I could to ensure that that's a possibility, but is there any way on your end to see what... 'Cause I, I subscribe to the telehealth. I subscribe to, you know, the top tier of the plan, et cetera, but, um, just wanted to hear from you how that works. I guess I'm just confused about the whole benefit, the whole Benefits in a Card system, but...

Speaker speaker_1: Okay. So in general, we're just the healthcare administrators. We take care of the enrollments, dec- uh, declinations, cancellations, changes, that kind of stuff, um, your-

Speaker speaker_2: Okay.

Speaker speaker_1: ... your m- medical, dental, um, behavioral health.

Speaker speaker_2: Behi-... Yeah.

Speaker speaker_1: Uh, well, so, so the medical, the group accident, your term life, and your behavioral health are all through, um, American Public Life. That's the insurance carrier for those plans. Your vision is through Met-

Speaker speaker_2: Okay. That... Yeah. That was never listed anywhere, so I was like, "I wonder."

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. American Public Health?

Speaker speaker_1: American Public Life.

Speaker speaker_2: Life. Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay.

Speaker speaker_1: And then your vision is through MetLife.

Speaker speaker_2: Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. Perfect. That helps.

Speaker speaker_1: Yep. And then a-

Speaker speaker_2: Thank you so much. Hmm.

Speaker speaker_1: Yes, no problem. Thank you so much for calling. You have a great day.

Speaker speaker_2: Thank you. Bye-bye.