

## **Transcript: Sara**

**Marulanda-5538668965707776-5183244114509824**

### **Full Transcript**

Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Hello, Sarah. My name is Ralf Nannis. Hello, Mr. Nannis. How may I help you? Okay. I, um, registered for the, uh, health insurance and they told me- Mm-hmm. ... within seven business days, you will receive the card. But I didn't receive anything and I want to make sure my son is also in this, um, uh, policy. Okay. Let me check that for you. May I have, please, the name of the agency that you are working with and the last four of your Social? Yeah. Name of the agency is Nor Inc. and the last digits 7797. Thank you very much. Mr. Ralf, and, uh, just for security purposes, can you please verify your address and date of birth? Yes. Date of birth is March 27th, 1965. And the address is 2620 Yuzo Street, Supreme Valley, California, 91977. And is your email ralf, R-A- Yep. R-R@- ... @- ... gmail.com. Yeah. And is your phone number 626-240-9556? That's correct. Yes. Thank you very much. Okay. Let me check this for you. At the moment we have here is for dental, vision and Elite Pro for employee plus spouse. And the health, right? I can visit the doctor. Correct? Yes, the Elite Pro is medical. Uh, but there is no employee plus child. It's a spouse that's the beneficiary or well, the dependent we have here, Randal Aziz. Randal Aziz, yeah, and my wife, uh, and my son Matthew Nannis. I don't know why they didn't add it. Can you add it for me? Okay, let me check that for you. Yes, sir, you're still eligible for that. So, um, I... Do want the same coverage for all three of you? Yes. Okay, so let me do this. Give me just a minute. So we have dental, vision and Elite Pro for employee plus family. That includes a spouse and children. That correct? Perfect. Yeah. Okay, so we got Elite Pro, dental and a visual for employee plus family. That's gonna be a deduction of \$102.41. That's every week or bi-weekly? Every week. Every week, okay. The deduction you have at this moment for employee plus spouse is \$70.25. Yeah. Just make it all of us, three of us. Okay, sir. Thank you. Give me just a minute please. Okay. Your current plan is active, but it's active for employee plus spouse, not for employee plus family. I just want you to know that. Um... Can you make it active for my family? We have to wait until the next deduction came in, came out. Oh. When that's gonna happen. Yes. Um, let me see when that's gonna happen. Well, you may see not this... Okay, let me explain. The coverage activation is this. You need to, uh, wait one to two weeks for them to start making deductions. Yeah. So they already make the deduction for employee plus spouse, right? So now- Yeah. ... you're gonna see- I will, yeah. Two weeks or something. Yeah. Oh, okay. Yes. Yeah, it's probably around the 12th. I'm not 100% sure, but checking the calendar, probably around the 12th, that's when all three of you are gonna be active. Um... Perfect. So we'll... I will have to wait, uh, for the new ID cards to come out... Okay. ... in order to send you the ID cards. Uh, but anyway, if you need the coverage or verification of coverage for dental, vision, or elite or medical for yourself and your spouse, the provider can give us a call and we will be able to verify that by phone. For your son it's gonna be until, uh, we see the new deduction of \$102.

Okay. That's fine. Now I need, um, your son information. What is, uh, the first name? Yeah. First name is Matthew. M-A double T-H-E-W. And any middle initial? Same as... Oh, and same as my last name, Nannis. O- okay. Is there any middle initial? No. Okay. And, uh, Matthew social security number. Matthew social security number is 04183- Okay. ... 5476. 5476. Okay. It's a child and may I have the, his date of birth? Yeah. It is May 19th.... yes? 2005. 2005. So we got Matthew Nannis, 041-83-5476, child, male, on, it's May 19, 2005. Is that correct? Mm-hmm. All righty, sir. Okay, here, so we're right in the system. We just need to wait for the new deduction. Oh, perfect. Once you receive the new deduction, the following... If we receive the money for the follow- um, by the following Monday, that's when that coverage became active. And you're gonna receive the ID cards between Thursday and Friday of that same week. Okay. There is any policy number I can, like, when we call if there is delay on the card- ... I can give them? Uh, well, there is a policy number for your spouse and yourself, I think. So let me, let me check the system. Give me just a minute. Okay. But not for, uh, for your son. No, your- My son. It's not there yet. ... Matthew is not 100%. Yes. Yeah. So let me check this for you guys. Okay. I'm sorry. It's taking a little bit- Yes. No problem. ... to download. Thank you. And if I need any information from the APL, I can call 800-497-4856. I'm sorry, if you need any information about what? About like them doctors or dentists that's within the network. Oh, okay. On each ID card, there will be a phone number what you can call to locate the specific- Oh. I see. Okay. ... providers and no, no, the ID cards are not ready. Your coverage just became active, um, well, yours and your spouse coverage became active, uh, this past Monday, well, yesterday. So that's why, uh, the ID cards are not gonna be ready until Thursday or Friday. When I say ID cards I mean student policy numbers and ID numbers. Okay. They're all in the cards, okay? No problem. Okay. Okay, um, just g- give me just one more minute. I wanna be sure- Sure. ... if, if you... Okay, I need to check some information here before I let you go. Take your time. Thank you, sir. I appreciate it. Okay. This is about the ID cards. I'm just wondering... Okay. Here we go. Okay. Just remember, the policy number you're having for your... for the coverage employee plus spouse is gonna be different than the policy number for employee plus family, because- Oh, I see. ... the level is gonna be different. So the policy number you're gonna receive by this, uh, Thursday or Friday, this coming Thursday or Friday is gonna be just, uh, for two weeks. This week and next week. After that- Oh, I see. ... new policy number is gonna become active and that applies for all three. Gotcha. Dental, vision and the medical. Okay, sir? No problem. Yes. All righty, sir. Other than that, Mr. Nannis, is there anything else that I can help you with? Um, that's the best, um, level I can get from the, uh, uh, from APL with the health insurance? Like, there is any upgrade to that service? Like, um, visiting more doctors or w- wide network? Oh. Oh, okay. Let me check what else are they offering. Um, okay. No. Problem. Okay, the next plan other than the one that you have, the ElitePro that they're offering, is the Minimum Value plan. That one will cost for the whole family \$1,459 per month. Oh. And the deductible, the deductible it is really high. In-network, it's gonna be 14,700 and out of network 20,000. So- So the deal that I have is a good deal? Yes, the one you have is the, the one the most covers. Oh. I mean, based on whatever plans they are offering. I see. Okay. We'll keep it like this. Yes. I'm sorry about that, sir. No problem. All righty, sir. Um, other than that, Mr. Nannis, is there anything else that I can help you with? No, that's all. Thank you so much. I really appreciate your time. Thank you. You're more than welcome, sir. Have a wonderful day and thank you for calling Benefits in a Cart. Thank you. And bye-bye. You're welcome. Mm-hmm. Bye-bye.

## Conversation Format

Speaker None: Thank you for calling Benefits in a Card. My name is Sarah. May I have your name, please? Hello, Sarah. My name is Ralf Nannis. Hello, Mr. Nannis. How may I help you? Okay. I, um, registered for the, uh, health insurance and they told me- Mm-hmm. ... within seven business days, you will receive the card. But I didn't receive anything and I want to make sure my son is also in this, um, uh, policy. Okay. Let me check that for you. May I have, please, the name of the agency that you are working with and the last four of your Social? Yeah. Name of the agency is Nor Inc. and the last digits 7797. Thank you very much. Mr. Ralf, and, uh, just for security purposes, can you please verify your address and date of birth? Yes. Date of birth is March 27th, 1965. And the address is 2620 Yuzo Street, Supreme Valley, California, 91977. And is your email ralf, R-A- Yep. R-R@- ... @- ... gmail.com. Yeah. And is your phone number 626-240-9556? That's correct. Yes. Thank you very much. Okay. Let me check this for you. At the moment we have here is for dental, vision and Elite Pro for employee plus spouse. And the health, right? I can visit the doctor. Correct? Yes, the Elite Pro is medical. Uh, but there is no employee plus child. It's a spouse that's the beneficiary or well, the dependent we have here, Randal Aziz. Randal Aziz, yeah, and my wife, uh, and my son Matthew Nannis. I don't know why they didn't add it. Can you add it for me? Okay, let me check that for you. Yes, sir, you're still eligible for that. So, um, I... Do want the same coverage for all three of you? Yes. Okay, so let me do this. Give me just a minute. So we have dental, vision and Elite Pro for employee plus family. That includes a spouse and children. That correct? Perfect. Yeah. Okay, so we got Elite Pro, dental and a visual for employee plus family. That's gonna be a deduction of \$102.41. That's every week or bi-weekly? Every week. Every week, okay. The deduction you have at this moment for employee plus spouse is \$70.25. Yeah. Just make it all of us, three of us. Okay, sir. Thank you. Give me just a minute please. Okay. Your current plan is active, but it's active for employee plus spouse, not for employee plus family. I just want you to know that. Um... Can you make it active for my family? We have to wait until the next deduction came in, came out. Oh. When that's gonna happen. Yes. Um, let me see when that's gonna happen. Well, you may see not this... Okay, let me explain. The coverage activation is this. You need to, uh, wait one to two weeks for them to start making deductions. Yeah. So they already make the deduction for employee plus spouse, right? So now- Yeah. ... you're gonna see- I will, yeah. Two weeks or something. Yeah. Oh, okay. Yes. Yeah, it's probably around the 12th. I'm not 100% sure, but checking the calendar, probably around the 12th, that's when all three of you are gonna be active. Um... Perfect. So we'll... I will have to wait, uh, for the new ID cards to come out... Okay. ... in order to send you the ID cards. Uh, but anyway, if you need the coverage or verification of coverage for dental, vision, or elite or medical for yourself and your spouse, the provider can give us a call and we will be able to verify that by phone. For your son it's gonna be until, uh, we see the new deduction of \$102. Okay. That's fine. Now I need, um, your son information. What is, uh, the first name? Yeah. First name is Matthew. M-A double T-H-E-W. And any middle initial? Same as... Oh, and same as my last name, Nannis. O- okay. Is there any middle initial? No. Okay. And, uh, Matthew social security number. Matthew social security number is 04183- Okay. ... 5476. 5476. Okay. It's a child and may I have the, his date of birth? Yeah. It is May

19th.... yes? 2005. 2005. So we got Matthew Nannis, 041-83-5476, child, male, on, it's May 19, 2005. Is that correct? Mm-hmm. All righty, sir. Okay, here, so we're right in the system. We just need to wait for the new deduction. Oh, perfect. Once you receive the new deduction, the following... If we receive the money for the follow- um, by the following Monday, that's when that coverage became active. And you're gonna receive the ID cards between Thursday and Friday of that same week. Okay. There is any policy number I can, like, when we call if there is delay on the card- ... I can give them? Uh, well, there is a policy number for your spouse and yourself, I think. So let me, let me check the system. Give me just a minute. Okay. But not for, uh, for your son. No, your- My son. It's not there yet. ... Matthew is not 100%. Yes. Yeah. So let me check this for you guys. Okay. I'm sorry. It's taking a little bit- Yes. No problem. ... to download. Thank you. And if I need any information from the APL, I can call 800-497-4856. I'm sorry, if you need any information about what? About like them doctors or dentists that's within the network. Oh, okay. On each ID card, there will be a phone number what you can call to locate the specific- Oh. I see. Okay. ... providers and no, no, the ID cards are not ready. Your coverage just became active, um, well, yours and your spouse coverage became active, uh, this past Monday, well, yesterday. So that's why, uh, the ID cards are not gonna be ready until Thursday or Friday. When I say ID cards I mean student policy numbers and ID numbers. Okay. They're all in the cards, okay? No problem. Okay. Okay, um, just g- give me just one more minute. I wanna be sure- Sure. ... if, if you... Okay, I need to check some information here before I let you go. Take your time. Thank you, sir. I appreciate it. Okay. This is about the ID cards. I'm just wondering... Okay. Here we go. Okay. Just remember, the policy number you're having for your... for the coverage employee plus spouse is gonna be different than the policy number for employee plus family, because- Oh, I see. ... the level is gonna be different. So the policy number you're gonna receive by this, uh, Thursday or Friday, this coming Thursday or Friday is gonna be just, uh, for two weeks. This week and next week. After that- Oh, I see. ... new policy number is gonna become active and that applies for all three. Gotcha. Dental, vision and the medical. Okay, sir? No problem. Yes. All righty, sir. Other than that, Mr. Nannis, is there anything else that I can help you with? Um, that's the best, um, level I can get from the, uh, uh, from APL with the health insurance? Like, there is any upgrade to that service? Like, um, visiting more doctors or w- wide network? Oh. Oh, okay. Let me check what else are they offering. Um, okay. No. Problem. Okay, the next plan other than the one that you have, the ElitePro that they're offering, is the Minimum Value plan. That one will cost for the whole family \$1,459 per month. Oh. And the deductible, the deductible it is really high. In-network, it's gonna be 14,700 and out of network 20,000. So- So the deal that I have is a good deal? Yes, the one you have is the, the one the most covers. Oh. I mean, based on whatever plans they are offering. I see. Okay. We'll keep it like this. Yes. I'm sorry about that, sir. No problem. All righty, sir. Um, other than that, Mr. Nannis, is there anything else that I can help you with? No, that's all. Thank you so much. I really appreciate your time. Thank you. You're more than welcome, sir. Have a wonderful day and thank you for calling Benefits in a Cart. Thank you. And bye-bye. You're welcome. Mm-hmm. Bye-bye.