Transcript: Sara Marulanda-6142745238781952-6621160437923840

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, my name is Sarah. May I have your name, please? Hello- Hello. ... thank you for calling. Yes, hi. Thank you for- Oh. ... calling us. Sorry, my, um, headphones are connected to my phone and, uh, I didn't know that it, it synced through my headphones. I apologize. It's okay, don't worry about it. How can I help you, sir? Oh, this is... I called back just about the, um, the health, the health benefits. Yes, we are the healthcare administrators for different staffing companies. What staffing company- Mm-hmm. ... are you working with? Um, I work for, um, Parmel- uh, Parmelo's... Parmelo's, uh, Armory. Okay, so the, the- It's a, it's a warehouse. Okay. What I need is the name of the temporary agency. Oh, it's, uh, Megan Jefferson. Megan Jefferson, you said? Yeah. Let me, let me go back and make sure I'm saying her name right. I apologize. Please. It's okay, don't worry. Yeah, this is, uh, Megan Jefferson, she's the recruiter, coordinator. Okay. For TRC. Oh, TRC, that's the name I need. Thank you. And, and may I- Oh. Okay. Yes, the staffing company name. And may I have the last four of your Social? 0279. Thank you very much. Decario Heartfield? Yes, ma'am. Mr. Heartfield, uh, just for security purposes, can you please verify your address and date of birth? It is 404 Cabin Drive, and it is 11/28/1989. Email blue231989@icloud.com? Yes, ma'am. And is your phone number 231-903-1021? Yes, ma'am. Thank you very much. Okay, we have a pending, um, enrollment for you, which is for virtual primary care dental, short-term disability, term life, vision, critical illness group accident, MEC TeleRx, which is preventive care, behavioral health- Mm-hmm. ... ID experts and BIP Standard, which is medical. Yeah, um, they had called me back. They had called me and left a voicemail about, um, it was a pending automatically. So I wanna get back into those benefits so I can fix that. Because I guess it was, it had something to do with the BIP Stat some sort, what I picked out. Mm-hmm. But, um, yeah, the moment I was there, I was kind of in a hurry and I- Mm-hmm. ... I believe I rushed- Stay a minute. ... into it. Okay. I have some notes here. Um... Mm-hmm. It says coverage mismatch. Oh, because you select, uh, two, two plans that they cannot be together. Let me see that. Yeah. Okay. Um, do you have a website up, up there- Sure. ... because I'm gonna take a look at it myself? Sure, go ahead. Um, what's the website name? It is, uh, www.benefitsinacard.com. Oh, hold on. That's our homepage. Uh, Benefits In A Card? Yes. You want me to spell that for you? Uh, I think I... yeah, Benefits In A Card, okay, I got it. Okay. And, uh, where do I s- sign? So what I'm reading here is that you- Oh, never mind, I see it. You see it? Okay. Okay. So, um... Okay, what happened is- See, now I'm at the website. Mm-hmm., Benefits In A Card- So you choose to be enrolled on a BIP Standard and BIP Plus, and you are allowed to be enrolled- Yeah. ... just one BIP. So- Yes. ... what, what we did was, we enrolled you in the lowest medical option available. Okay. Which is the BIP Standard. Um, that's why we left you the message with an, uh, if you want the BIP Standard or BIP Plus, but

we, because we cannot get in touch with you, uh, for company policies, you go through the, um, we will enroll you in the lowest medical option available. And of course, the rest of the options for, um, the enrollment form. But, um, if you wanna change it, we can go ahead and change it. Yeah, that's, that's fine. You wanna leave the 10%? I, I just... Yes. Um, how much does it come out of my, um- Okay, the total weekly deduction- ... second month, the 9th month every week, sorry. Yeah. Yes. The deduction. What's the deduction for it? The total weekly deduction is gonna be \$58.53.Okay, um, let me write this down, 'cause I wanna take notes of that. Um... Okay. And it's, uh, how much it is again? 50- \$58.63. It's gonna be a weekly deduction. Okay, so can you, um, read the benefits for me? Like I know it's, um... Okay. Uh, it's virtual primary care. Virtual. Let me ask you something, uh, have you received the benefit guide? Uh, um, in the mail? Yes, or no, in the email? Oh, it's on email? Hold on, let me see. If you don't, I can send you a copy, and that is going to be more easier for you to see what are you enrolled at. Yes, that, that would be wonderful. Okay. It, it's gonna make me clear. Okay, so give me just a minute. Okay. While I send you the benefit guide. Did I just send it to you? Okay. So, um, once you receive it, I will go through the enrollments with you. Okay. Thank you. Now, what- You're gonna receive an email from info@benefits.inacard. Yeah, I'm been, I've been having some difficult times with this, uh, oh there it is right there. Okay. It, it was in the junk mail. Oh, usually goes there because you don't used to getting mail from us. Okay. Um, all right, I got that. Okay, so let's go through. Let me tell you what page is that. Okay, on page number six, please, um, guide yourself for the bottom of the pages number. For the numbers on the bottom, on, on the bottom of the page. Okay. So go to page number six. Okay, I'm on, uh, number six. Yep, I'm there. Okay. So you are enrolled on virtual primary care, which is the first one. Hold on, let me put you on speaker. Oh, my nephew's playing. Um, virtual, um- Virtual primary care. Virtual. Virtual primary care? Yes, sir. And the whole information is on that page. Now, if you go to page number four. Okay. You're enrolled on dental. Okay. Short-term disability. Is that there? On, uh, four. The page number four. All right, I'm going to page number four. Um, okay. Okay, from that page, you got dental- Mm-hmm. ... short-term disability. Yep, I see it. Term life. Term life, okay. Vision. Yep, I see vision. Uh, critical illness. Mm-hmm, I see that as well. Group accident. Yep, I see that. Uh, behavioral health. Yeah, I see that as well. And IT experts. Yeah, I see that. Okay, now let's go to page number two. Okay. There you are enrolled on MEC TeleRx. I'm on page number two? Um, hold on. Rx, you said? Yes, the Stay Healthy MEC TeleRx. Yeah, 'cause on page number, page number two I see, um, this page is essentially left blank. Okay, that's what I'm telling you, to go through the numbers. On the bottom on, of the page, there is a number two. Okay, hold on. It's not the second page. It's page number two. All right, page number two. Okay. Okay. On the top of the page you're going to see plan benefit summaries. Okay. And then as you are enrolled on the first one which is the StayHealthyMEC-TeleRx. Mm-hmm. That one is your preventive care plan, and then you are enrolled on VIP, eh, Standard. Oh, okay. Okay. Now there's something very important. On page number two, on that page where we are right now, there is no information about the StayHealthyMEC-TeleRx. There is too much information to fit it on that little space. Mm-hmm. So all that information of, uh, that coverage, you're going to find it on page number 11. Okay. 11 and 12, they look like the same but they're not the same. The only one that applies for MEC, um, TeleRx is, uh, whatever is on page number 11. Okay. I see. And that's basically your plan. Okay. Um, all right. I, I, I see it now. Is there any way I can log in to, um, not the benefits and the card but, um, is there any way I can log in to, um, to

check my, um, health benefits? Well, at this moment, the benefits are pending, uh, we're waiting for the company to start making deductions. Okay. The coverage is not going to became active until we receive the first deduction, or first premium. Um, okay, let me see. So as long, as long as it's on the lowest deduction, I'm, I'm okay with that. That's what I was looking at because I know I didn't, I know I didn't get back to you guys due to me just getting here and I had a lot of stuff going on. And it's like the perfect time now. It's okay now. Yeah, you're okay. We're just waiting for, uh, TRC to make deductions. Okay, gotcha. So you guys already set every... So you guys already set everything up for me? Yes. W- we're just pending of that deduction. Once we receive that deduction, the following Monday, that's when, uh, nthe coverage became active when we start processing the ID cards, policy numbers, all that information. Okay. And the page you're asking me, TRC Staffing. Okay, it's going to be www.mydsandbravoiac, like mybiac.com/slash TRC. Mm-hmm. Okay. TRC. CR... Ooh, sorry. TRC? TRC Staffing. Oh, TRC. Okay. TRC. TRC Staffing. That's their webpage that can, um... Where you can find information about your enrollment. Okay. So it's www.my, and then Biac is B-I-A-C.com/trc. Staffing. Staffing? Oh, okay. Yes, TRC Staffing. Okay, I see it now. Okay, so yeah, that's basically where you can find the enrollment information. Okay, and my user ID is just my, um, email, correct? Um... No. Hold on, hold on. I'm not sure. You... I know you... Okay, hold on. I know you have to open- Okay, I think I know what it is. Sorry, I had a bra... Yeah, I had a brain fart moment. Okay. Just don't go to, uh, member login. Go to enroll/decline, and then there you, you're going to be able to register. Oh, okay. I see. Yeah, because if you go to member login, that's, uh, for the company, not for, uh, the medical from us. Okay. So you go, uh, enroll and decline coverage? Yes, sir. Okay. And I said email and password. Yeah, but because you're new on that account, you will have to register first. Oh, I registered? Okay, gotcha. Yeah.Okay, now it's asking for that account verification, which hopefully it does send because the iCloud email has... it had a problem yesterday of receiving messages. Oh, for real? Yeah. Oh, I didn't know. I mean the internet has been crazy. Last night, it was like 11:00 PM and I had no signal at my house. And I were like asking everybody, "Do you guys have signal?" And they received a message this morning. Mm-hmm. Yeah. It was crazy. Yeah. It was weird 'cause I was like I was not receiving no notification. I had made, um, I would say plans, but I was planning on getting, you know, some other things taken care of. And, and usually they ask for the verification. And I said, "Okay, cool. I'm fine with that." But all of a sudden, I was not getting anything at all. I'm like, "What is, what is going on?" Wow. And now, I finally started getting the notifications the day after. Yes. There's sometimes-So it's probably around some glitches. Yes. Uh, the... I mean there's too many weird things happening now. Yeah. Then I'm not surprised with the internet crazy as well. Okay, I'm, I'm signed in now. Okay. Yeah, so once you're in there, um, you just follow the instructions. Then, uh, it will give you the option to log in once you create the account with them and then, um, I'm assuming you can go ahead and review their information. That... This is the farthest I can go because I don't have a care C. I cannot log in. Okay. All right, so register is complete and now all I see is update profile and enroll or decline coverage. So do I click enroll and decline? Okay, hold on a second. So did you already log in on the account after you- Yeah. ... um, enrolled? Did you sign in? Yep. After I... You know, since I'm new, you said just create an account. Yes. Okay, I did that and I got everything taken care of. Now that I'm signed in, now all I see is, um, it says success, registration complete. So I'm done with that. Oh, because you're already- I'm basically like... Yeah. Yes, I think you will be able to see what you are

enrolled at. Well, I'm not- Mm-hmm. ... pretty much sure, because just click in there and see what happens. Okay. All right, now it's talking about the, uh, demographics, coverage, dependents and beneficiaries. Yeah, that's pretty much on that. Basically- ... at this moment because your, your coverage is still pending. Okay, so that means that it, it hasn't made a deduction yet? Nothing yet. Yes, sir, you're correct. Okay. Well, I'm going to go ahead and, um, fill this whole thing out. Yes, unfortunately... I mean that's the farthest I can go on the system. Oh, no, that's fine. I was just wondering. But I'm, I'm just signing in. Well, I'm just filling out the whole information and the rest I can just do it myself, correct? Yeah, I, I think so. I don't know why is that showing you. I'm sorry. Well, it just... it just showed me, uh, demographics. Once I get done filling that out, then it says coverage. Once I get done filling coverage out, it says dependents. Once I get done finishing dependents, then it's benbeneficiaries. So it takes like four pages for what I need to do. Okay, you're going to need... Okay, let me see. Okay, hold on. Okay, because... Okay, you already have a beneficiary which is Shizena Chabette Queen? Yeah. Okay, so... I mean... And you don't need dependents because you got a coverage for employee only? Yep. So basically, you're pretty much done. So I ain't got to fill no personal information out? No, you already got your information there. Uh, you got your address, uh, Social Security number- Mm-hmm. Uh, date of birth, phone number, email. That's all what we... they ask. But I don't know if in the app they ask you anything else. I mean here from my end, you're pretty much done. But remember, um, we are in charge only of the medical part. Oh, okay. Yeah, 'cause I... 'Cause it says enroll and decline and that's all they click. Then when I click on enroll/decline, it's saying documentation. You will need the following information before proceeding with your Social Security number, date of birth, phone number, mailing address, email address and, um, and dependents and review benefits options. So as I review that, it says y- I can either go back or I can go to next. But when I click next, they'll have me fill out some personal information. But maybe this... There could be something that you're missing from, uh, TRC but not from us. Okay, so I'm probably gonna have to talk to them then? Yes, probably, because from, uh, my end everything is perfect. Yeah, um, I don't know what's going on. I'll probably will talk to Megan about that and see what's going on. Yeah, she may explain it- Because she's the one-... that straight up. Yeah. Okay. Yeah, I'm probably gonna have to talk to her tomorrow. I, I can give her a call tomorrow. Sure. And then if you have any other question after you talk to her, just feel free to give us a call again. Okay, yeah. That sounds good. But that, that's all the question I have, due to the voicemail. I was, um, pretty much have a lot of things going on, I couldn't get back to it. It's okay. I understand. There is a lot of things going around for everybody. Crazy world. Oh, I know. Crazy. It is very crazy. Okay, sir. All right. Okay. So, um, there anything else that I can help you with? Uh, no, not at the moment. That's pretty much all I needed help was that. Because I had got a voicemail on my phone, so that's- Okay. ... pretty much it. Okay. So perfect. So Mr. Hartfield, thank you. Thank you for calling Benefits and a Card. I wish you to have a wonderful night. And you too. Thank you. I really appreciate. Thank you, sir. Mm, bye-bye. Yep, bye.

Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, my name is Sarah. May I have your name, please? Hello- Hello. ... thank you for calling. Yes, hi. Thank you for- Oh. ... calling us. Sorry, my, um, headphones are connected to my phone and, uh, I didn't know that it, it synced through my headphones. I apologize. It's okay, don't worry about it. How can I help you, sir? Oh, this is... I called back just about the, um, the health, the health benefits. Yes, we are the healthcare administrators for different staffing companies. What staffing company- Mm-hmm. ... are you working with? Um, I work for, um, Parmel- uh, Parmelo's... Parmelo's, uh, Armory. Okay, so the, the- It's a, it's a warehouse. Okay. What I need is the name of the temporary agency. Oh, it's, uh, Megan Jefferson. Megan Jefferson, you said? Yeah. Let me, let me go back and make sure I'm saying her name right. I apologize. Please. It's okay, don't worry. Yeah, this is, uh, Megan Jefferson, she's the recruiter, coordinator. Okay. For TRC. Oh, TRC, that's the name I need. Thank you. And, and may I- Oh. Okay. Yes, the staffing company name. And may I have the last four of your Social? 0279. Thank you very much. Decario Heartfield? Yes, ma'am. Mr. Heartfield, uh, just for security purposes, can you please verify your address and date of birth? It is 404 Cabin Drive, and it is 11/28/1989. Email blue231989@icloud.com? Yes, ma'am. And is your phone number 231-903-1021? Yes, ma'am. Thank you very much. Okay, we have a pending, um, enrollment for you, which is for virtual primary care dental, short-term disability, term life, vision, critical illness group accident, MEC TeleRx, which is preventive care, behavioral health- Mm-hmm. ... ID experts and BIP Standard, which is medical. Yeah, um, they had called me back. They had called me and left a voicemail about, um, it was a pending automatically. So I wanna get back into those benefits so I can fix that. Because I guess it was, it had something to do with the BIP Stat some sort, what I picked out. Mm-hmm. But, um, yeah, the moment I was there, I was kind of in a hurry and I- Mm-hmm. ... I believe I rushed- Stay a minute. ... into it. Okay. I have some notes here. Um... Mm-hmm. It says coverage mismatch. Oh, because you select, uh, two, two plans that they cannot be together. Let me see that. Yeah. Okay. Um, do you have a website up, up there- Sure. ... because I'm gonna take a look at it myself? Sure, go ahead. Um, what's the website name? It is, uh, www.benefitsinacard.com. Oh, hold on. That's our homepage. Uh, Benefits In A Card? Yes. You want me to spell that for you? Uh, I think I... yeah, Benefits In A Card, okay, I got it. Okay. And, uh, where do I s- sign? So what I'm reading here is that you- Oh, never mind, I see it. You see it? Okay. Okay. So, um... Okay, what happened is- See, now I'm at the website. Mm-hmm., Benefits In A Card- So you choose to be enrolled on a BIP Standard and BIP Plus, and you are allowed to be enrolled- Yeah. ... just one BIP. So- Yes. ... what, what we did was, we enrolled you in the lowest medical option available. Okay. Which is the BIP Standard. Um, that's why we left you the message with an, uh, if you want the BIP Standard or BIP Plus, but we, because we cannot get in touch with you, uh, for company policies, you go through the, um, we will enroll you in the lowest medical option available. And of course, the rest of the options for, um, the enrollment form. But, um, if you wanna change it, we can go ahead and change it. Yeah, that's, that's fine. You wanna leave the 10%? I, I just... Yes. Um, how much does it come out of my, um- Okay, the total weekly deduction- ... second month, the 9th month every week, sorry. Yeah. Yes. The deduction. What's the deduction for it? The total weekly deduction is gonna be \$58.53.Okay, um, let me write this down, 'cause I wanna take notes of that. Um... Okay. And it's, uh, how much it is again? 50- \$58.63. It's gonna be a weekly deduction. Okay, so can you, um, read the benefits for me? Like I know it's, um... Okay. Uh,

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This is the farthest I can go because I don't have a care C. I cannot log in. Okay. All right, so register is complete and now all I see is update profile and enroll or decline coverage. So do I click enroll and decline? Okay, hold on a second. So did you already log in on the account after you- Yeah. ... um, enrolled? Did you sign in? Yep. After I... You know, since I'm new, you said just create an account. Yes. Okay, I did that and I got everything taken care of. Now that I'm signed in, now all I see is, um, it says success, registration complete. So I'm done with that. Oh, because you're already- I'm basically like... Yeah. Yes, I think you will be able to see what you are enrolled at. Well, I'm not- Mm-hmm. ... pretty much sure, because just click in there and see what happens. Okay. All right, now it's talking about the, uh, demographics, coverage, dependents and beneficiaries. Yeah, that's pretty much on that. Basically- ... at this moment because your, your coverage is still pending. Okay, so that means that it, it hasn't made a deduction yet? Nothing yet. Yes, sir, you're correct. Okay. Well, I'm going to go ahead and, um, fill this whole thing out. Yes, unfortunately... I mean that's the farthest I can go on the system. Oh, no, that's fine. I was just wondering. But I'm, I'm just signing in. Well, I'm just filling out the whole information and the rest I can just do it myself, correct? Yeah, I, I think so. I don't know why is that showing you. I'm sorry. Well, it just... it just showed me, uh,

demographics. Once I get done filling that out, then it says coverage. Once I get done filling coverage out, it says dependents. Once I get done finishing dependents, then it's benbeneficiaries. So it takes like four pages for what I need to do. Okay, you're going to need... Okay, let me see. Okay, hold on. Okay, because... Okay, you already have a beneficiary which is Shizena Chabette Queen? Yeah. Okay, so... I mean... And you don't need dependents because you got a coverage for employee only? Yep. So basically, you're pretty much done. So I ain't got to fill no personal information out? No, you already got your information there. Uh, you got your address, uh, Social Security number- Mm-hmm. Uh, date of birth, phone number, email. That's all what we... they ask. But I don't know if in the app they ask you anything else. I mean here from my end, you're pretty much done. But remember, um, we are in charge only of the medical part. Oh, okay. Yeah, 'cause I... 'Cause it says enroll and decline and that's all they click. Then when I click on enroll/decline, it's saying documentation. You will need the following information before proceeding with your Social Security number, date of birth, phone number, mailing address, email address and, um, and dependents and review benefits options. So as I review that, it says y- I can either go back or I can go to next. But when I click next, they'll have me fill out some personal information. But maybe this... There could be something that you're missing from, uh, TRC but not from us. Okay, so I'm probably gonna have to talk to them then? Yes, probably, because from, uh, my end everything is perfect. Yeah, um, I don't know what's going on. I'll probably will talk to Megan about that and see what's going on. Yeah, she may explain it- Because she's the one-... that straight up. Yeah. Okay. Yeah, I'm probably gonna have to talk to her tomorrow. I, I can give her a call tomorrow. Sure. And then if you have any other question after you talk to her, just feel free to give us a call again. Okay, yeah. That sounds good. But that, that's all the question I have, due to the voicemail. I was, um, pretty much have a lot of things going on, I couldn't get back to it. It's okay. I understand. There is a lot of things going around for everybody. Crazy world. Oh, I know. Crazy. It is very crazy. Okay, sir. All right. Okay. So, um, there anything else that I can help you with? Uh, no, not at the moment. That's pretty much all I needed help was that. Because I had got a voicemail on my phone, so that's- Okay. ... pretty much it. Okay. So perfect. So Mr. Hartfield, thank you. Thank you for calling Benefits and a Card. I wish you to have a wonderful night. And you too. Thank you. I really appreciate. Thank you, sir. Mm, bye-bye. Yep, bye.