

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits in a Car. This is Victoria. How can I help you? Hi, um, my name is Erin. I'm a member and, um, I just had a couple questions and I'm not even sure I'm recalling the right place. Um, so I signed up through my company obviously and, um, the- it gets taken out of my paycheck every week and I was just trying to figure, like there's three different, like, things that get taken out of my- or I'm sorry, there's two different line items. I think one is for the dental and vision and whatever is in that bundle. Um, I was just wondering if you could tell me what is what, or do I need to call a different number? Okay. Yeah, I mean, we administer the policy so I can try to help out. What's the name of the agency you work through? Creative Circle. And the last four of your Social? 7786. Okay. And your first and last name? Erin Ted. All righty. Do you mind verifying your address and date of birth? 128 Laurel Avenue, Milford, Ohio, 45150. Okay. And your date of birth? 3/11/75. Gotcha. Phone number 513-607-6419? No. That's my mom's number. . Um, 513-607-7100. Okay. Email is gonna be first name Elizabeth last name at gmail.com? Yes. Okay. Um, so are you just trying to figure out like what ID card goes with what or like what exactly do you need help with? Well, my first question is, I'm just wondering on my paycheck it says medical 125 and then it says \$5.63. And then it says VOL benefits \$25.11. And I was just wondering which... what is what? What are those two items? Okay. So you're- I know one of -... your pay stub. I am. Yeah. Okay. You might need to reach out to your payroll department because I'm not sure of the different payroll codes. Okay. Now I can tell you what you're enroll- enrolled into and the pricing for each plan. Okay. But what you just... those two things that you just stated, it doesn't seem like it's a, a benefit you have with us. Okay. Um, of course ... Well, yeah, if you- if you could tell me that would be helpful. It'll be a first step. Yeah. So you have one plan called Insure Plus Basics. This plan is \$17.21. A week? And you have... Yes. Okay. Everything's going to be weekly. Um, we have- And now is re- is the Insure Plus Basic, is that the one that is like preventative care or is that like something else? That would be... The Insure Plus Basics is your hospital indemnity plan. So it's for non-preventative. Hospital and what is the second word you said? Hospital indemnity. Okay. So like what kind of stuff does that cover? Non-preventative care. So like if you're admitted to the hospital, if you have to go to a physician's office because you're not feeling well or have a preexisting condition. Um, there's also coverage for the emergency room. Um, there's coverage- Oh. ... for prescriptions. So if I go to not- it's not an emergency but I need to go to the doctor for, um, like my wrist hurts because it really does. Like what is the coverage under this plan? Okay. So that would be a non-preventative visit. Um, and the information that I have is for a physician's office based on the plan you have, they'll cover \$50 of that visit and you'd cover the remainder of the bill. Okay. Okay. And then, um, so that's \$17.21 a week. Okay, I got that. Yep. Then you have dental which is \$3.64 a week. Okay. You also have, uh, term life. That is \$2.11 a week. Okay.

You also have vision which is \$2.15 a week. Okay. And then you have the MEC TeleRX which covers your preventative care so like your yearly physicals, uh, your vaccinations or any preventative screenings. Okay. Um, it does also come with virtual urgent care and then it comes with a subscription of FreeRX just so you know. Okay. Um, that plan is \$15.63 a week. \$15.63? Yes. Okay. And I don't know how it's going to be listed on your pay stub because I- I- we don't handle payroll on our end. Yeah. So just so you know in total it might, it might list the total amount for us. Um, the total amount for everything you're enrolled into comes out to \$40.74. Okay. So like... .. that we get. So, hang on one second. I'm just, I have my calculator out here because it's weird. Um, maybe there's also, maybe it's, like, you know how stuff gets taken out of your paycheck? Like... Okay. Um, so like... 17... Okay. \$17.21 plus \$3.64 plus \$2.11 plus \$2.15, that comes out to \$25.11 and I have... I have a, um, line item for that. So, that's like the InsurePlus Basic plus the dental life and vision cost, so that's probably that. The other item is... You said was \$15.63 or \$5.63? The, um, Telex- The... The I- Yeah, the MEC TeleRx is \$15.63. Okay, very bizarre, 'cause on my paycheck it says \$5.63. But okay. I guess I can call them. So- Yeah, that might be your best option. Uh, 'cause I... Like I said, I don't know how they do payroll and how it's coded on your pay stub. Unless maybe like... Is it definitely every week? Like, I was gonna say maybe sometimes it's... Well, I'm looking at another one. Yeah. It's the same thing. I wonder if that could be wrong, like something's messed up. Oh, well. Okay, and then, um, my last question is if I... So I'm thinking about getting different dental insurance that covers more stuff, like, on my own. Um, two-part question. If I do that, can I keep this dental/life/vision stuff? Like, um, that I have, like in addition to whatever my new insurance is? Like... You know? Okay. Yeah. I mean, I don't... I- I'm not aware of any restrictions against that. Now, I will advise that you reach out to the insurance carriers directly in case there is, and I just don't know, uh, 'cause we're just your administrators. Okay. So, um... Okay. Yeah, I would just verify with the insurance that you have currently through... For dental, which is through American Public Life, and see if they know of any restrictions of that. And then verify with the company that you're trying to get insurance with as well. Okay. And then the dental is American Public Life? What is the... And the vision is, um, sorry, MetLife. I'm just- Yes. And then, um, the life insurance, term life, is what? American Public Life. Okay. And then the InsurePlus Basic. Like, on my card, I see, like, two icons. I see MultiPlan and I see Benefits in a Card. And then on the back it says, um, 90 Degree Benefits. So like, when I go to the doctor- Okay. ... and they say, "What is your insurance?" Like... So actually, that's the ID card for your MEC TeleRx. So- Okay, so the InsurePlus Basic, what company is that? American Public Life as well. Okay. They typically email that card to you versus sending it by mail. Well, I got one from American Public Life but it- it says that it's for dental. Dental, yes. So do I get- You should get two different ID... Okay. What about the one for the life insurance? Do I get anything for that? There's not an ID card for that. We can give you- Okay. ... a policy number, but there's not an ID card for that. Um, but for the, um, the one that I'm supposed to get in email, I- I mean, I'll look for my email and see if I got it. I get so many emails, I maybe haven't got- gotten it. But, um, I'll look for that. I can, I can send all of your ID cards to you as well by email. Okay, that would be wonderful. Um, it's this, erinalizabethhatt@gmail.com. Okay. Um, but back to the card that I have in my hand, because there's literally one, two, three, four, five, six, seven different, like, company logos on it. Like, when I go to the doctor and... What is my insurance called? Like, is it Benefits in a Card? MultiPlan? I mean, I know what the vis- Yeah. The vision is MetLife, I see

that, but... Uh, I can explain all of it to you. Awesome. So keep in mind, the name of our company is Benefits in a Card and we are your benefits administrators. Okay. So we just administer the policies. Okay. Now, MultiPlan. MultiPlan is the name of the network for both of your medical plans. So that is just the name of the network. Um- Okay. Like, when you say both of my medical plans, you mean the InsurePlus Basic and the other one? Yes, the MEC- Okay. ... TeleRx and the InsurePlus Basic. Okay. Now, with the InsurePlus Basic you do not have to stay in network. However, with the MEC TeleRx you do have to stay in network. Okay. So the card that you have in your hand that says MultiPlan, Benefits in a Card and 90 Degree Benefits, again, that is the card for your MEC TeleRx. And the name of the insurance carrier is 90 Degree Benefits. Okay. Mm-hmm. All right. So like, kind of like the vision is MetLife, the medical is 90 Degree Benefits? Yes. That medical- Okay. ... the MEC for your preventative care, the carrier is MetLife. Okay. Vision is gonna be with... Or I'm sorry. Now I'm getting a little confused. So the card that you have in your hand that has all of that information on it, specifically 90 Degree Benefits, that's what you wanna recognize- uh, really pay attention to because that is the carrier for the MEC TeleRx. Okay. Okay. Now vision is gonna be with MetLife. Okay. Uh, and then the hospital indemnity card, the Insure Plus Basics, that is with American Public Life. Dental is also with American Public Life. Okay. Mm-hmm. Got it. Um... Okay. All right. Well, I guess I will... So if I do want... Like let's say I get a new dental insurance on my own, I can drop off the dental, life, and vision, but I have to drop all three of them at once, right? 'Cause they're like kind of connected. Yes. The dental, term life, and vision are in a bundle package so if you want to cancel one, you have to cancel all. Okay. Mm-hmm. Um, I mean, I'm thinking about keeping them if I can, because I wasn't gonna get vision insurance. I just need to get better dental insurance because I have to have a lot of work done so. Um, but some insurance agent told me that m- since I have this dental insurance first, it would be my... consider my primary insurance and the one that I buy would be my secondary, but I'm not really sure what that means, if it makes any difference. So I was gonna call her back to ask, but, um... Okay. So... Oh, my last question is if should I choose to drop the dental, life, vision bundle, like so it's taken out of my check every week, like what day by wh- like let's say I wanted to cancel it, by which day of the week would I have to cancel it so it doesn't get taken out of my check for, you know, the next week? There's no way to avoid that, unfortunately. Um, any type of change or, um, cancellation that you make to your enrollment is gonna take about one to two weeks to be processed through your payroll. Okay. So we wouldn't, we wouldn't know here at Benefits in a Card when exactly it's gonna cancel out. There's always a possibility you'll see one to two payroll deductions- I, I see. ... after you put in that, that request to have it canceled. Okay. All right. That makes sense. But like if I get charged those one to two weeks, I'm still covered for those one to two weeks, right? Right. Like if I had to use it? Okay. All righty. Well, thank you for all the information. I appreciate it. Yes, ma'am And I am, uh, still working on downloading your ID cards but I'm gonna label each one so that you know which one they are and I will send those to your email here shortly. Sounds good. Thank you. You're welcome. Have a good day. Oh, you too. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Car. This is Victoria. How can I help you?

Speaker speaker_1: Hi, um, my name is Erin. I'm a member and, um, I just had a couple questions and I'm not even sure I'm re- calling the right place. Um, so I signed up through my company obviously and, um, the- it gets taken out of my paycheck every week and I was just trying to figure, like there's three different, like, things that get taken out of my- or I'm sorry, there's two different line items. I think one is for the dental and vision and whatever is in that bundle. Um, I was just wondering if you could tell me what is what, or do I need to call a different number?

Speaker speaker_0: Okay. Yeah, I mean, we administer the policy so I can try to help out. What's the name of the agency you work through?

Speaker speaker_1: Creative Circle.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 7786.

Speaker speaker_0: Okay. And your first and last name?

Speaker speaker_1: Erin Ted.

Speaker speaker_0: All righty. Do you mind verifying your address and date of birth?

Speaker speaker_1: 128 Laurel Avenue, Milford, Ohio, 45150.

Speaker speaker_0: Okay. And your date of birth?

Speaker speaker_1: 3/11/75.

Speaker speaker_0: Gotcha. Phone number 513-607-6419?

Speaker speaker_1: No. That's my mom's number. . Um, 513-607-7100.

Speaker speaker_0: Okay. Email is gonna be first name Elizabeth last name at gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Um, so are you just trying to figure out like what ID card goes with what or like what exactly do you need help with?

Speaker speaker_1: Well, my first question is, I'm just wondering on my paycheck it says medical 125 and then it says \$5.63. And then it says VOL benefits \$25.11. And I was just wondering which... what is what? What are those two items?

Speaker speaker_0: Okay. So you're-

Speaker speaker_1: I know one of -... your pay stub.

Speaker speaker_0: I am. Yeah.

Speaker speaker_1: Okay. You might need to reach out to your payroll department because I'm not sure of the different payroll codes.

Speaker speaker_0: Okay.

Speaker speaker_1: Now I can tell you what you're enroll- enrolled into and the pricing for each plan.

Speaker speaker_0: Okay.

Speaker speaker_1: But what you just... those two things that you just stated, it doesn't seem like it's a, a benefit you have with us.

Speaker speaker_0: Okay.

Speaker speaker_1: Um, of course ... Well, yeah, if you- if you could tell me that would be helpful. It'll be a first step.

Speaker speaker_0: Yeah. So you have one plan called Insure Plus Basics. This plan is \$17.21.

Speaker speaker_1: A week?

Speaker speaker_0: And you have... Yes.

Speaker speaker_1: Okay.

Speaker speaker_0: Everything's going to be weekly. Um, we have-

Speaker speaker_1: And now is re- is the Insure Plus Basic, is that the one that is like preventative care or is that like something else?

Speaker speaker_0: That would be... The Insure Plus Basics is your hospital indemnity plan. So it's for non-preventative.

Speaker speaker_1: Hospital and what is the second word you said?

Speaker speaker_0: Hospital indemnity.

Speaker speaker_1: Okay. So like what kind of stuff does that cover?

Speaker speaker_0: Non-preventative care. So like if you're admitted to the hospital, if you have to go to a physician's office because you're not feeling well or have a preexisting condition. Um, there's also coverage for the emergency room. Um, there's coverage-

Speaker speaker_1: Oh.

Speaker speaker_0: ... for prescriptions.

Speaker speaker_1: So if I go to not- it's not an emergency but I need to go to the doctor for, um, like my wrist hurts because it really does. Like what is the coverage under this plan?

Speaker speaker_0: Okay. So that would be a non-preventative visit. Um, and the information that I have is for a physician's office based on the plan you have, they'll cover \$50 of that visit

and you'd cover the remainder of the bill.

Speaker speaker_1: Okay. Okay. And then, um, so that's \$17.21 a week. Okay, I got that.

Speaker speaker_0: Yep. Then you have dental which is \$3.64 a week.

Speaker speaker_1: Okay.

Speaker speaker_0: You also have, uh, term life. That is \$2.11 a week.

Speaker speaker_1: Okay.

Speaker speaker_0: You also have vision which is \$2.15 a week.

Speaker speaker_1: Okay.

Speaker speaker_0: And then you have the MEC TeleRX which covers your preventative care so like your yearly physicals, uh, your vaccinations or any preventative screenings.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, it does also come with virtual urgent care and then it comes with a subscription of FreeRX just so you know.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, that plan is \$15.63 a week.

Speaker speaker_1: \$15.63?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay.

Speaker speaker_0: And I don't know how it's going to be listed on your pay stub because I- I- we don't handle payroll on our end.

Speaker speaker_1: Yeah.

Speaker speaker_0: So just so you know in total it might, it might list the total amount for us. Um, the total amount for everything you're enrolled into comes out to \$40.74.

Speaker speaker_1: Okay. So like...

Speaker speaker_0: ... that we get.

Speaker speaker_1: So, hang on one second. I'm just, I have my calculator out here because it's weird. Um, maybe there's also, maybe it's, like, you know how stuff gets taken out of your paycheck? Like... Okay. Um, so like... 17... Okay. \$17.21 plus \$3.64 plus \$2.11 plus \$2.15, that comes out to \$25.11 and I have... I have a, um, line item for that. So, that's like the InsurePlus Basic plus the dental life and vision cost, so that's probably that. The other item is... You said was \$15.63 or \$5.63? The, um, Telex-

Speaker speaker_0: The... The I- Yeah, the MEC TeleRx is \$15.63.

Speaker speaker_1: Okay, very bizarre, 'cause on my paycheck it says \$5.63. But okay. I guess I can call them. So-

Speaker speaker_0: Yeah, that might be your best option. Uh, 'cause I... Like I said, I don't know how they do payroll and how it's coded on your pay stub.

Speaker speaker_1: Unless maybe like... Is it definitely every week? Like, I was gonna say maybe sometimes it's... Well, I'm looking at another one.

Speaker speaker_0: Yeah.

Speaker speaker_1: It's the same thing. I wonder if that could be wrong, like something's messed up. Oh, well. Okay, and then, um, my last question is if I... So I'm thinking about getting different dental insurance that covers more stuff, like, on my own. Um, two-part question. If I do that, can I keep this dental/life/vision stuff? Like, um, that I have, like in addition to whatever my new insurance is? Like... You know? Okay.

Speaker speaker_0: Yeah. I mean, I don't... I- I'm not aware of any restrictions against that. Now, I will advise that you reach out to the insurance carriers directly in case there is, and I just don't know, uh, 'cause we're just your administrators.

Speaker speaker_1: Okay.

Speaker speaker_0: So, um...

Speaker speaker_1: Okay.

Speaker speaker_0: Yeah, I would just verify with the insurance that you have currently through... For dental, which is through American Public Life, and see if they know of any restrictions of that. And then verify with the company that you're trying to get insurance with as well.

Speaker speaker_1: Okay. And then the dental is American Public Life? What is the... And the vision is, um, sorry, MetLife. I'm just-

Speaker speaker_0: Yes.

Speaker speaker_1: And then, um, the life insurance, term life, is what?

Speaker speaker_0: American Public Life.

Speaker speaker_1: Okay. And then the InsurePlus Basic. Like, on my card, I see, like, two icons. I see MultiPlan and I see Benefits in a Card. And then on the back it says, um, 90 Degree Benefits. So like, when I go to the doctor-

Speaker speaker_0: Okay.

Speaker speaker_1: ... and they say, "What is your insurance?" Like...

Speaker speaker_0: So actually, that's the ID card for your MEC TeleRx. So-

Speaker speaker_1: Okay, so the InsurePlus Basic, what company is that?

Speaker speaker_0: American Public Life as well.

Speaker speaker_1: Okay.

Speaker speaker_0: They typically email that card to you versus sending it by mail.

Speaker speaker_1: Well, I got one from American Public Life but it- it says that it's for dental.

Speaker speaker_0: Dental, yes.

Speaker speaker_1: So do I get-

Speaker speaker_0: You should get two different ID...

Speaker speaker_1: Okay. What about the one for the life insurance? Do I get anything for that?

Speaker speaker_0: There's not an ID card for that. We can give you-

Speaker speaker_1: Okay.

Speaker speaker_0: ... a policy number, but there's not an ID card for that.

Speaker speaker_1: Um, but for the, um, the one that I'm supposed to get in email, I- I mean, I'll look for my email and see if I got it. I get so many emails, I maybe haven't got- gotten it. But, um, I'll look for that.

Speaker speaker_0: I can, I can send all of your ID cards to you as well by email.

Speaker speaker_1: Okay, that would be wonderful. Um, it's this, erinalizabethhatt@gmail.com.

Speaker speaker_0: Okay.

Speaker speaker_1: Um, but back to the card that I have in my hand, because there's literally one, two, three, four, five, six, seven different, like, company logos on it. Like, when I go to the doctor and... What is my insurance called? Like, is it Benefits in a Card? MultiPlan? I mean, I know what the vis-

Speaker speaker_0: Yeah.

Speaker speaker_1: The vision is MetLife, I see that, but...

Speaker speaker_0: Uh, I can explain all of it to you.

Speaker speaker_1: Awesome.

Speaker speaker_0: So keep in mind, the name of our company is Benefits in a Card and we are your benefits administrators.

Speaker speaker_1: Okay.

Speaker speaker_0: So we just administer the policies.

Speaker speaker_1: Okay.

Speaker speaker_0: Now, MultiPlan. MultiPlan is the name of the network for both of your medical plans. So that is just the name of the network. Um-

Speaker speaker_1: Okay. Like, when you say both of my medical plans, you mean the InsurePlus Basic and the other one?

Speaker speaker_0: Yes, the MEC-

Speaker speaker_1: Okay.

Speaker speaker_0: ... TeleRx and the InsurePlus Basic.

Speaker speaker_1: Okay.

Speaker speaker_0: Now, with the InsurePlus Basic you do not have to stay in network. However, with the MEC TeleRx you do have to stay in network.

Speaker speaker_1: Okay.

Speaker speaker_0: So the card that you have in your hand that says MultiPlan, Benefits in a Card and 90 Degree Benefits, again, that is the card for your MEC TeleRx. And the name of the insurance carrier is 90 Degree Benefits.

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: All right. So like, kind of like the vision is MetLife, the medical is 90 Degree Benefits?

Speaker speaker_0: Yes. That medical-

Speaker speaker_1: Okay.

Speaker speaker_0: ... the MEC for your preventative care, the carrier is MetLife.

Speaker speaker_1: Okay.

Speaker speaker_0: Vision is gonna be with... Or I'm sorry. Now I'm getting a little confused. So the card that you have in your hand that has all of that information on it, specifically 90 Degree Benefits, that's what you wanna recognize- uh, really pay attention to because that is the carrier for the MEC telRx.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: Now vision is gonna be with MetLife.

Speaker speaker_1: Okay.

Speaker speaker_0: Uh, and then the hospital indemnity card, the Insure Plus Basics, that is with American Public Life. Dental is also with American Public Life.

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Got it. Um... Okay. All right. Well, I guess I will... So if I do want... Like let's say I get a new dental insurance on my own, I can drop off the dental, life, and vision, but I have to drop all three of them at once, right? 'Cause they're like kind of connected.

Speaker speaker_0: Yes. The dental, term life, and vision are in a bundle package so if you want to cancel one, you have to cancel all.

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, I mean, I'm thinking about keeping them if I can, because I wasn't gonna get vision insurance. I just need to get better dental insurance because I have to have a lot of work done so. Um, but some insurance agent told me that m- since I have this dental insurance first, it would be my... consider my primary insurance and the one that I buy would be my secondary, but I'm not really sure what that means, if it makes any difference. So I was gonna call her back to ask, but, um... Okay. So... Oh, my last question is if should I choose to drop the dental, life, vision bundle, like so it's taken out of my check every week, like what day by wh- like let's say I wanted to cancel it, by which day of the week would I have to cancel it so it doesn't get taken out of my check for, you know, the next week?

Speaker speaker_0: There's no way to avoid that, unfortunately. Um, any type of change or, um, cancellation that you make to your enrollment is gonna take about one to two weeks to be processed through your payroll.

Speaker speaker_1: Okay.

Speaker speaker_0: So we wouldn't, we wouldn't know here at Benefits in a Card when exactly it's gonna cancel out. There's always a possibility you'll see one to two payroll deductions-

Speaker speaker_1: I, I see.

Speaker speaker_0: ... after you put in that, that request to have it canceled.

Speaker speaker_1: Okay. All right. That makes sense. But like if I get charged those one to two weeks, I'm still covered for those one to two weeks, right?

Speaker speaker_0: Right.

Speaker speaker_1: Like if I had to use it? Okay. All righty. Well, thank you for all the information. I appreciate it.

Speaker speaker_0: Yes, ma'am And I am, uh, still working on downloading your ID cards but I'm gonna label each one so that you know which one they are and I will send those to your email here shortly.

Speaker speaker_1: Sounds good. Thank you.

Speaker speaker_0: You're welcome. Have a good day.

Speaker speaker_1: Oh, you too. Bye-bye.

Speaker speaker_0: Bye-bye.