

Transcript: VICTORIA

Taylor-4821294407270400-5949344549224448

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Yeah, you know, I was working for BGSF temp... as a temp employee, and, uh, f- for about four months now and I, I haven't really got any information. I's looking to see if I can get some information on my benefits. I doesn't even know what I, what I have for coverage or anything. Okay. Uh, what's the last four of your Social? Three, three, six, nine. And your first and last name? Russell Lucio. Okay. Do you mind verifying your address and date of birth? It's 200 Winthrop Street South, St. Paul, Minnesota, 55119... 4871. Okay. It looks like I have a different address on file. I have 739 Butternut Avenue. Oh, yeah. I'm sorry. I don't, I don't live there anymore. I just moved in here probably, like, three months ago now. Okay. I can update it for you. What is the current address again? It's 200 Winthrop Street South. That's St. Paul, Minnesota, 55119. Okay. And do you mind spelling the name of the street just to make sure I got that right?

W-I-N-T-H-R-O-P. Okay. And then, uh, is the phone number 313-9758? Yes. Okay. Email is gonna be RJ, your last name, 71 at Gmail? Could you say that again? Um, so I have here email as RJ and then your last name 71 at Gmail? Yes. Okay. Um, let's see. So it looks like you're enrolled into a couple different things. Have you not received your ID cards? No, I didn't really, I don't think. Okay. Is it... Uh, what is uh... Do we have, do we have medical benefits? Or do I? Yeah, so, um, you're enrolled into the VIP Classic Medical Plan. You're also enrolled into a couple other things, Free RX, group accident, dental, uh, short-term disability, critical illness, term life, vision, um, the ID experts, and the behavioral health for employee only.

Okay. What are, what are the total deductions, you know? 'Cause I- Um, so- I don't even, I don't even know how to get a, a check statement outta these people. I gotta try and talk to 'em here. I was looking for it. Yeah. So what you pay weekly for everything is a total of \$42.90. Oh, that's it? Yes, sir. That's the weekly deduction. The, the medical benefits, that's just that, that medical RX, isn't it, or whatever? What do you mean? Or web, web RX or s-... Uh, isn't it...

There wasn't... Or one of them is where you just see a doctor online? Isn't that what that is, or do I, like, actually got real health coverage? If you know what I mean. Yeah, so you're, you're not enrolled into, like, any virtual care that I'm seeing. The, the, what you have for medical is the VIP Classic, which is our hospital indemnity plan. Um, so it provides coverage in the event that you, um, need to go to the hospital. There is also coverage for the emergency room or a regular physician's office. Now, it's not major medical, so it's not gonna cover a large portion of the medical bills and there's no deductible associated with it. So basically- ... how it works is, like, the insurance will pay us that dollar amount towards the different benefits and then you just pay the remainder of the bill. You know what? I got, I got caught in this... Sorry.

Excuse me. Caught up in this road rage thing where I got outta my car where this guy had hit, hit the back of my car. But, uh, and I wasn't the road rage guy. It was him, was the one

insisted this. And then, uh, I got... when I g- I was trying to get back in my car and he come with his truck and pinned me between my car and his truck, you know? And I had ended up with a broken pelvis and I did go in the hospital and this was August 28th, I believe. And I know it's been a few months. Is it too, too late for me to try and do any claims for that? 'Cause I was just so, um, depressed and I was messed up. I didn't, I didn't even look into try and claim any of that. I know I was supposed to get some money, you know, even... I know I could've maybe had some claims for, for missing work, you know, um, for, um, short-term disability I think I had or something like that. But I just wasn't taking care of anything, you know? Um, to be honest with you, I, I'm not too sure if it's too late to file a claim. We're just your administrators. Um, but you can definitely try reaching out to the insurance company directly. Um, which your medical and your... You also have short-term disability, so the medical and the short-term disability are through the same, uh, carrier, American Public Life. And I can give you their phone number. Um, I see that- Okay. ... your coverage became active on the 19th of August. Right. So, I mean it's... you may be able to file a claim. I'm not too sure. You'll have to verify with them, though. Yeah. I, I spent four days in the hospital and then I was out of work for, like, six weeks. But here's something I would have to ask is... as soon, you know, as soon as I had gotten in that accident and was in the hospital, I wasn't working and collecting them to check and then I ended up not paying because I wasn't... I didn't really put that together that I'm not getting my deductions, so I, I wasn't probably covered for the time when I was out, if you know what I mean. Okay. Um, well, I'm looking here, I see the week of the 19th through the 25th of August you were a- you were active. Uh, the week of the 26th to the 1st of September you were active. Pretty much all of September you were active, except for the week of the 16th through the 22nd. And then the last week of September, which is, uh, the 30th of September up to October 6th you weren't active. And then it looks like a couple more weeks. I'm trying to think. Do you know specifically when it was that all of this happened? Uh, my, my mind escapes me sometimes but I, I thought it was, uh, August 26th. August, September. Maybe it was Sept- No, I mean, it must have been September 26th then, huh? 'Cause that's when it l- looks like I missed all the stuff. Yeah, it must have been September, I, I take it then. I'm gonna have to look, get my facts straight. I'm sorry. No, you're fine. Um, yeah. So if you want, once you check on your end, you can call us back. We do have access to see when the coverage was active or not, so we can verif- verify that for you. Okay. Uh-huh. So, like, when I wasn't active, like in October and this and that, that's because I didn't pay, right? Yeah. It would have been because we didn't receive a, uh, payroll deduction for the coverage. So if you don't pay that week, you're not covered, correct? I'd imagine, right? Yeah. It's... Yeah. Yes, sir. If we don't receive a payroll deduction, the coverage is not active. Um, now, just for future references so you know, you can call us if y- you ever, like, have a break in assignment or for whatever reason you're not working, you do have the option to call us to make a direct payment to make the coverage active. Otherwise, it just wouldn't be active. Yeah. I'll have to... Hopefully there won't be a next time, but if it happens next time, I just didn't think of it last time. And I'm sorry for being so ignorant about this whole thing. Um, I didn't think I was gonna be working this full on here 'cause they were b- had been offering me a full-time job and I thought I was gonna be working through them. But after I got that accident it kind of messed everything up, you know. But I, I don't have, like, medical insurance where I can go in and see a doctor at a, at a clinic, right? Well, with the medical plan that you have, which is the VIP Classic, there is coverage for a physician's office. Um, there's even coverage

for, like, a urgent care facility. Oh, okay. I gotta talk to them about that, though, huh? What do you mean? Um, a- a- about the, the coverage- How... Uh, where do I get the information as to whe- where I could go and all that or whatever? How do I look that up? Okay. Um, so I'm actually looking up all your ID cards so I can email those to you, and I'm gonna email you a copy of the benefits guide which kind of goes over all the plans being offered and it also provides information on how to find providers. Um, now, the good thing with the medical plan that you're specifically enrolled into, you don't have to stay in the network. So as long as the provider that you're going to accepts the coverage, you should be good to go. But if you do wanna find a provider in network, um, the name of our network is MultiPlan. So you can either go online to multiplan.com or there's a phone number that you can call and they can help you find a provider in network. Okay. Um... All right. Yeah. But just to kind of make it a little bit easier on you, I'm, I'm gonna send you the ID cards, like, all of your ID cards for medical, dental and vision. And I'm also gonna include instructions on how to find providers in the network. Yeah, that'd be all right. I'm sorry I'm at work here and I was trying to listen to the radio but, um, sure. But, um, you know, I did get some... I did get some packet from American Public Life. I- I thought that was just the life insurance stuff. Is that... But that's... Is it health insurance too and stuff? Yeah. So they do the VIP Classic medical plan that you have. They do the term life, the critical illness, the short-term disability, the dental and the group accident policy that you have. What is group accident po- What is that? Um, so it's just a policy, uh, designed to help pay the expenses due to an accident. So it's not accident specific. Um, so it'll pay like \$250 towards the emergency room. Um, it also has, like, if you were to be admitted to the hospital, they'll pay \$100 of the daily hospital confinement. Um, intensive care unit, \$200. Um, and then it looks like \$250 towards an ambulance, whether that's ground or air, and then \$100 towards medical imaging. Um, it also has, uh, physician office coverage and emergency dental work. Hmm. All right. Yeah. I guess I... I didn't think I really had all that. I, I don't know, I, I just signed up for it and I'm sorry for, like, again, once again. All right. So what would you... Uh, I'm sorry, I'm kind of... My head's been... W- what would you suggest that I do to try and get ahold of, hold of this? Just go to, uh... Yeah. Um, well, I would definitely, if you can, uh, check the dates that you were... You know, when you went to the hospital, um, and stuff, so we can verify that your coverage was active. And then from there, I would definitely suggest reaching out to American Public Life and see if you can file a claim with them from there. All right. We'll do that. Okay. Yeah, my attorneys were, were asking for... My attorneys were asking for my medical cards, but... So if you email them- Yeah. ... I can email them one of them, huh? Okay., Yeah. All right. So I went ahead and sent the medical, dental, and vision to your email, and then I also just a- attached, like, a copy of the benefits guide that kind of goes over all the plans being offered through your employer. Um, so you can look over that. Um... And then... Yeah, I mean, did you have any other questions for me? Uh, no, I don't think so. Y- y- Okay. You're, you're not... You're not BG... You're not involved with BGSF, you're just BIC, right? Or whatever. Yes. So we're Benefits and A Card. We're just their benefits administers. Oh. Yeah. Supposed to give us a refund for all... everything we spent for the benefits and the card for the last month and a half, but I didn't get my refund. That, that's through them, not you guys. Gotcha. All right. Well, thanks for all your help. Have a good weekend. You too. Bye-bye. All right. Bye-bye. Bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_2: Yeah, you know, I was working for BGSF temp... as a temp employee, and, uh, f- for about four months now and I, I haven't really got any information. I's looking to see if I can get some information on my benefits. I doesn't even know what I, what I have for coverage or anything.

Speaker speaker_1: Okay. Uh, what's the last four of your Social?

Speaker speaker_2: Three, three, six, nine.

Speaker speaker_1: And your first and last name?

Speaker speaker_2: Russell Lucio.

Speaker speaker_1: Okay. Do you mind verifying your address and date of birth?

Speaker speaker_2: It's 200 Winthrop Street South, St. Paul, Minnesota, 55119... 4871.

Speaker speaker_1: Okay. It looks like I have a different address on file. I have 739 Butternut Avenue.

Speaker speaker_2: Oh, yeah. I'm sorry. I don't, I don't live there anymore. I just moved in here probably, like, three months ago now.

Speaker speaker_1: Okay. I can update it for you. What is the current address again?

Speaker speaker_2: It's 200 Winthrop Street South. That's St. Paul, Minnesota, 55119.

Speaker speaker_1: Okay. And do you mind spelling the name of the street just to make sure I got that right?

Speaker speaker_2: W-I-N-T-H-R-O-P.

Speaker speaker_1: Okay. And then, uh, is the phone number 313-9758?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Email is gonna be RJ, your last name, 71 at Gmail?

Speaker speaker_2: Could you say that again?

Speaker speaker_1: Um, so I have here email as RJ and then your last name 71 at Gmail?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Um, let's see. So it looks like you're enrolled into a couple different things. Have you not received your ID cards?

Speaker speaker_2: No, I didn't really, I don't think.

Speaker speaker_1: Okay.

Speaker speaker_2: Is it... Uh, what is uh... Do we have, do we have medical benefits? Or do I?

Speaker speaker_1: Yeah, so, um, you're enrolled into the VIP Classic Medical Plan. You're also enrolled into a couple other things, Free RX, group accident, dental, uh, short-term disability, critical illness, term life, vision, um, the ID experts, and the behavioral health for employee only.

Speaker speaker_2: Okay. What are, what are the total deductions, you know? 'Cause I-

Speaker speaker_1: Um, so-

Speaker speaker_2: I don't even, I don't even know how to get a, a check statement outta these people. I gotta try and talk to 'em here. I was looking for it.

Speaker speaker_1: Yeah. So what you pay weekly for everything is a total of \$42.90.

Speaker speaker_2: Oh, that's it?

Speaker speaker_1: Yes, sir. That's the weekly deduction.

Speaker speaker_2: The, the medical benefits, that's just that, that medical RX, isn't it, or whatever?

Speaker speaker_1: What do you mean?

Speaker speaker_2: Or web, web RX or s-... Uh, isn't it... There wasn't... Or one of them is where you just see a doctor online? Isn't that what that is, or do I, like, actually got real health coverage? If you know what I mean.

Speaker speaker_1: Yeah, so you're, you're not enrolled into, like, any virtual care that I'm seeing. The, the, what you have for medical is the VIP Classic, which is our hospital indemnity plan. Um, so it provides coverage in the event that you, um, need to go to the hospital. There is also coverage for the emergency room or a regular physician's office. Now, it's not major medical, so it's not gonna cover a large portion of the medical bills and there's no deductible associated with it. So basically- ... how it works is, like, the insurance will pay us that dollar amount towards the different benefits and then you just pay the remainder of the bill.

Speaker speaker_2: You know what? I got, I got caught in this... Sorry. Excuse me. Caught up in this road rage thing where I got outta my car where this guy had hit, hit the back of my car. But, uh, and I wasn't the road rage guy. It was him, was the one insisted this. And then, uh, I got... when I g- I was trying to get back in my car and he come with his truck and pinned me between my car and his truck, you know? And I had ended up with a broken pelvis and I did go in the hospital and this was August 28th, I believe. And I know it's been a few months. Is it too, too late for me to try and do any claims for that? 'Cause I was just so, um, depressed and I was messed up. I didn't, I didn't even look into try and claim any of that. I know I was supposed to get some money, you know, even... I know I could've maybe had some claims

for, for missing work, you know, um, for, um, short-term disability I think I had or something like that. But I just wasn't taking care of anything, you know?

Speaker speaker_1: Um, to be honest with you, I, I'm not too sure if it's too late to file a claim. We're just your administrators. Um, but you can definitely try reaching out to the insurance company directly. Um, which your medical and your... You also have short-term disability, so the medical and the short-term disability are through the same, uh, carrier, American Public Life. And I can give you their phone number. Um, I see that-

Speaker speaker_2: Okay.

Speaker speaker_1: ... your coverage became active on the 19th of August.

Speaker speaker_2: Right.

Speaker speaker_1: So, I mean it's... you may be able to file a claim. I'm not too sure. You'll have to verify with them, though.

Speaker speaker_2: Yeah. I, I spent four days in the hospital and then I was out of work for, like, six weeks. But here's something I would have to ask is... as soon, you know, as soon as I had gotten in that accident and was in the hospital, I wasn't working and collecting them to check and then I ended up not paying because I wasn't... I didn't really put that together that I'm not getting my deductions, so I, I wasn't probably covered for the time when I was out, if you know what I mean.

Speaker speaker_1: Okay. Um, well, I'm looking here, I see the week of the 19th through the 25th of August you were a- you were active. Uh, the week of the 26th to the 1st of September you were active. Pretty much all of September you were active, except for the week of the 16th through the 22nd. And then the last week of September, which is, uh, the 30th of September up to October 6th you weren't active. And then it looks like a couple more weeks.

Speaker speaker_2: I'm trying to think.

Speaker speaker_1: Do you know specifically when it was that all of this happened?

Speaker speaker_2: Uh, my, my mind escapes me sometimes but I, I thought it was, uh, August 26th. August, September. Maybe it was Sept- No, I mean, it must have been September 26th then, huh? 'Cause that's when it looks like I missed all the stuff. Yeah, it must have been September, I, I take it then. I'm gonna have to look, get my facts straight. I'm sorry.

Speaker speaker_1: No, you're fine. Um, yeah. So if you want, once you check on your end, you can call us back. We do have access to see when the coverage was active or not, so we can verify- verify that for you.

Speaker speaker_2: Okay.

Speaker speaker_1: Uh-huh.

Speaker speaker_2: So, like, when I wasn't active, like in October and this and that, that's because I didn't pay, right?

Speaker speaker_1: Yeah. It would have been because we didn't receive a, uh, payroll deduction for the coverage.

Speaker speaker_2: So if you don't pay that week, you're not covered, correct? I'd imagine, right?

Speaker speaker_1: Yeah. It's... Yeah. Yes, sir. If we don't receive a payroll deduction, the coverage is not active. Um, now, just for future references so you know, you can call us if y-you ever, like, have a break in assignment or for whatever reason you're not working, you do have the option to call us to make a direct payment to make the coverage active. Otherwise, it just wouldn't be active.

Speaker speaker_2: Yeah. I'll have to... Hopefully there won't be a next time, but if it happens next time, I just didn't think of it last time. And I'm sorry for being so ignorant about this whole thing. Um, I didn't think I was gonna be working this full on here 'cause they were b- had been offering me a full-time job and I thought I was gonna be working through them. But after I got that accident it kind of messed everything up, you know. But I, I don't have, like, medical insurance where I can go in and see a doctor at a, at a clinic, right?

Speaker speaker_1: Well, with the medical plan that you have, which is the VIP Classic, there is coverage for a physician's office. Um, there's even coverage for, like, a urgent care facility.

Speaker speaker_2: Oh, okay. I gotta talk to them about that, though, huh?

Speaker speaker_1: What do you mean?

Speaker speaker_2: Um, a- a- about the, the coverag- How... Uh, where do I get the information as to whe- where I could go and all that or whatever? How do I look that up?

Speaker speaker_1: Okay. Um, so I'm actually looking up all your ID cards so I can email those to you, and I'm gonna email you a copy of the benefits guide which kind of goes over all the plans being offered and it also provides information on how to find providers. Um, now, the good thing with the medical plan that you're specifically enrolled into, you don't have to stay in the network. So as long as the provider that you're going to accepts the coverage, you should be good to go. But if you do wanna find a provider in network, um, the name of our network is MultiPlan. So you can either go online to multiplan.com or there's a phone number that you can call and they can help you find a provider in network.

Speaker speaker_2: Okay. Um... All right. Yeah.

Speaker speaker_1: But just to kind of make it a little bit easier on you, I'm, I'm gonna send you the ID cards, like, all of your ID cards for medical, dental and vision. And I'm also gonna include instructions on how to find providers in the network.

Speaker speaker_2: Yeah, that'd be all right. I'm sorry I'm at work here and I was trying to listen to the radio but, um, sure. But, um, you know, I did get some... I did get some packet from American Public Life. I- I thought that was just the life insurance stuff. Is that... But that's... Is it health insurance too and stuff?

Speaker speaker_1: Yeah. So they do the VIP Classic medical plan that you have. They do the term life, the critical illness, the short-term disability, the dental and the group accident policy that you have.

Speaker speaker_2: What is group accident po- What is that?

Speaker speaker_1: Um, so it's just a policy, uh, designed to help pay the expenses due to an accident. So it's not accident specific. Um, so it'll pay like \$250 towards the emergency room. Um, it also has, like, if you were to be admitted to the hospital, they'll pay \$100 of the daily hospital confinement. Um, intensive care unit, \$200. Um, and then it looks like \$250 towards an ambulance, whether that's ground or air, and then \$100 towards medical imaging. Um, it also has, uh, physician office coverage and emergency dental work.

Speaker speaker_2: Hmm. All right. Yeah. I guess I... I didn't think I really had all that. I, I don't know, I, I just signed up for it and I'm sorry for, like, again, once again. All right. So what would you... Uh, I'm sorry, I'm kind of... My head's been... W- what would you suggest that I do to try and get ahold of, hold of this? Just go to, uh...

Speaker speaker_1: Yeah. Um, well, I would definitely, if you can, uh, check the dates that you were... You know, when you went to the hospital, um, and stuff, so we can verify that your coverage was active. And then from there, I would definitely suggest reaching out to American Public Life and see if you can file a claim with them from there.

Speaker speaker_2: All right. We'll do that.

Speaker speaker_1: Okay.

Speaker speaker_2: Yeah, my attorneys were, were asking for... My attorneys were asking for my medical cards, but... So if you email them-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... I can email them one of them, huh?

Speaker speaker_1: Okay., Yeah.

Speaker speaker_2: All right.

Speaker speaker_1: So I went ahead and sent the medical, dental, and vision to your email, and then I also just a- attached, like, a copy of the benefits guide that kind of goes over all the plans being offered through your employer. Um, so you can look over that. Um... And then... Yeah, I mean, did you have any other questions for me?

Speaker speaker_2: Uh, no, I don't think so. Y- y-

Speaker speaker_1: Okay.

Speaker speaker_2: You're, you're not... You're not BG... You're not involved with BGSF, you're just BIC, right? Or whatever.

Speaker speaker_1: Yes. So we're Benefits and A Card. We're just their benefits administrators.

Speaker speaker_2: Oh.

Speaker speaker_1: Yeah.

Speaker speaker_2: Supposed to give us a refund for all... everything we spent for the benefits and the card for the last month and a half, but I didn't get my refund. That, that's through them, not you guys.

Speaker speaker_1: Gotcha.

Speaker speaker_2: All right. Well, thanks for all your help. Have a good weekend.

Speaker speaker_1: You too. Bye-bye.

Speaker speaker_2: All right. Bye-bye. Bye.