

## **Transcript: VICTORIA**

**Taylor-5920733096001536-5440074715971584**

### **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? Hi, Victoria. Um, I received a text message that said something about lapse in payment, and I have a crucial question in regards to this. Um, I was wondering if you can look at my account and see if my coverage has been, um, applied, or if my coverage has been applied to my name yet. I went through like a, a thing, I guess, you guy... when, when my enrollment benefits form was submitted back in October. Um, I guess the email was missed for some reason, and, um, I had an injury happen and so I called you guys, and it looks like it said that I wasn't covered. And so we went through this whole thing of backdating my account and refilling out the form and, um, getting all the payments, um, current. And, um, I wanted to know if this text message is in regards to the week that I got injured, which was just two weeks ago. And, um, I wanna make sure I was covered during that week because I went to the ER. Okay. Well, what's the name of the agency you work for? BGSS. And the last four of your Social? 2257. And your first and last name? Lisa Bauer. Do you mind verifying your address and date of birth? 7-25-90 945 Ogden Street, Denver, Colorado 80218, Unit 105. Okay, phone number 720-400-3114? Correct. And then email is LISB25@hotmail.com? Correct. Okay, give me one second. Okay, so I see that your coverage became active on December 2nd. Um, the week that you are not active that we didn't receive the payroll deduction for is this week, uh, the 16th through the 22nd. Okay. That's fine. And how does that work? So if something happened in this week, I wouldn't be able to submit it? Yeah. So you can make a direct payment with us over the phone with a credit or debit card to make this week active. Otherwise it just wouldn't be active. Okay. Um, 'cause I got hurt, um, like at the beginning of December, but, um, they were supposed to backdate my all the way to October and take out the payments. Um, she said there would be four payments taken out, I believe. Um, how does this work? I don't see... I don't s- I don't see anything about that on your file. Uh-huh. It looks like- Okay. So my coverage started on the, my coverage started on December 2nd. Mm-hmm. And has, have you already taken those, the first two weeks payments out of my check? Yes. So it looks like a, a deduction was made on the 11th for the week of the 2nd through the 8th, and then it also looks like another deduction was made on the same day for the week of the 9th through the 15th. Okay. Um... I guess I need to talk to them about possibly updating it. Yeah, I'm not aware of us even being able to backdate it. Um, but it looks like they... uh, that might be something you need to speak to your employer directly about because I see that the, the first day that the coverage became active was on December 2nd, and it looks like- Okay, that's- ... they took a deduction out. I went... I'm sorry. I went to the hospital on the 5th. So, uh, I was just looking it up as you were talking, so I'm, I'm covered. So can you answer me this? As far as going to the ER during... since I started, um, on the 2nd and I went to the ER on the 5th for a cracked rib, and I got an

X-ray done, I was wondering, um, is m- X-rays covered in what I signed up for? So the plan that you signed up for is specifically designed for your preventative healthcare. So to my knowledge there's not coverage for emergency rooms, um, or anything non-preventative. It just covers like yearly physicals, vaccinations, and preventative screenings, um, at 100% as long as you stay in network. Now it does also come with like virtual urgent care and a subscription to FreeRx, but there's no coverage for non-preventative medical. Okay. What do I do in this circumstance then? Do you have a, a suggestion? I mean, there's really not much you can do because what you signed up for is a preventative medical plan. So, there's no coverage at all for non-preventative. And then how much is it to add the preventative or to add the, um, ER visits? So at this point, you wouldn't even be able to do that. You're outside of your personal open enrollment period as well as the company's open enrollment period. Okay. Okay. All right. I appreciate you answering my questions. Yes, ma'am. Um, it looks like they typically have open enrollment during August, September timeframe of every year. So when the next open enrollment period starts, you'll be able to add on to the coverage or switch the medical plan if you want, but as of right now, we're not able to add on or upgrade the plan. Okay. And what if when I originally signed up, because everything was messed up, I did sign up for this? Um, is there, uh, is there any way I can look into that a- and make sure that what you guys signed me up for is what I originally signed up for in October? Yes. I'm looking at the enrollment form that you signed and dated on the 4th of October. You selected the- Okay. ... StayHealthy MEC TeleRx, which is what you currently have, the dental and the group accident. Okay. Now you may be able to get coverage through the group accident policy because I know that that, um, helps pay the expenses due to an accident. Um, let me pull it up. So just to kind of give you an idea, with the 24-hour group accident policy, it'll pay \$250 towards the hospital emergency room, and I also see here that on medical imaging, it covers \$100 of that. Um, and what does an accident have to consist of? It's not accident-specific that I'm aware of. Oh. So it just helps- But it just helps pay. Okay. That is help, very helpful. Um, so wha- what do I do when I get my bill as far as backdating it? Because I told them I was waiting on my insurance card, um, at the hospital. So, what do I do when I get the bill? Sorry, I've never, I've never really gone to the hospital in like 10 years, so I'm unfamiliar how to submit any of this. Yeah. To be honest with you, I'm just your benefits administer, so um- Okay. ... I- I'm not really sure of the specific procedures and how the billing works. Okay. But what I would do is I would contact that, um, hospital or emergency room that you... The provider basically that you went to. Okay. And I can get you the policy number for the group accident, um, as well as getting- Yeah, please. ... the insurance company and all that. Give me just one second- Okay. ... so I can look that up. Is it better for you to email it to me? Is that possible? Um, it might be better just to provide it to you over the phone. Okay. If you have a pen and paper nearby. Yeah, I'm ready. Okay. So the group accident policy number is gonna be 2575324. Um, the name of the insurance carrier, the insurance company basically is American Public Life. Okay. And then I'm not sure if they'll ask for this but if they do, the group number is 70019. Um, thank you. And then, um, I had a question about the dental. Um, I actually chipped a tooth unfortunately and um, I was wondering if my... Does this dental cover, um, that? I, I just... I, I think I only saw one thing that was like, for dental it wasn't, it wasn't like this where it covers hospital or preventative. Um, am I able to get a, a ch- a too- a chipped tooth fixed with my dental plan? Um, I, I'm not... So a- again, with us just being your administrators, I can't go too much into detail because I only have certain information. What I

know about the, the dental policy is that your preventative dental work is 100% covered. Uh, basic dental work like fillings and extractions would be covered at 80% once you meet the \$50- Wow. ... um, once you meet the \$50 deductible. Um, the biggest thing to know about the dental plan is it's not gonna cover any major services like crowns or orthodontists. So as long as they just have to do like a base... Uh, what... Which I'm a- sus- I'm not really sure how they would fix that, if it would just be like a regular filling. Right. If it's just a regular filling, then it would be covered at 80% once you meet the \$50 deductible. Okay. Awesome. That's very in-helpful. Um, thank you so much for all your help. I appreciate it. Yes, ma'am. And just to verify, you said you went to the hospital on the 5th of December? Correct. Okay. So it looks like your coverage was active during that time so you should be good to go, good to go on that. Okay. Amazing. Um, let me also provide you with the phone number to American Public Life in case they need- Okay. ... to contact them. Okay. Um, it is 800-256-8606. Amazing. Thank you so much. You're welcome. Did you need help with anything else? Nope, you've answered all my questions. I appreciate it. Yes, ma'am. You have a wonderful day. You too. Bye. Thank you.

## 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: Hi, Victoria. Um, I received a text message that said something about lapse in payment, and I have a crucial question in regards to this. Um, I was wondering if you can look at my account and see if my coverage has been, um, applied, or if my coverage has been applied to my name yet. I went through like a, a thing, I guess, you guy... when, when my enrollment benefits form was submitted back in October. Um, I guess the email was missed for some reason, and, um, I had an injury happen and so I called you guys, and it looks like it said that I wasn't covered. And so we went through this whole thing of backdating my account and refilling out the form and, um, getting all the payments, um, current. And, um, I wanted to know if this text message is in regards to the week that I got injured, which was just two weeks ago. And, um, I wanna make sure I was covered during that week because I went to the ER.

Speaker speaker\_1: Okay. Well, what's the name of the agency you work for?

Speaker speaker\_2: BGSS.

Speaker speaker\_1: And the last four of your Social?

Speaker speaker\_2: 2257.

Speaker speaker\_1: And your first and last name?

Speaker speaker\_2: Lisa Bauer.

Speaker speaker\_1: Do you mind verifying your address and date of birth?

Speaker speaker\_2: 7-25-90 945 Ogden Street, Denver, Colorado 80218, Unit 105.

Speaker speaker\_1: Okay, phone number 720-400-3114?

Speaker speaker\_2: Correct.

Speaker speaker\_1: And then email is LISB25@hotmail.com?

Speaker speaker\_2: Correct.

Speaker speaker\_1: Okay, give me one second. Okay, so I see that your coverage became active on December 2nd. Um, the week that you are not active that we didn't receive the payroll deduction for is this week, uh, the 16th through the 22nd.

Speaker speaker\_2: Okay. That's fine. And how does that work? So if something happened in this week, I wouldn't be able to submit it?

Speaker speaker\_1: Yeah. So you can make a direct payment with us over the phone with a credit or debit card to make this week active. Otherwise it just wouldn't be active.

Speaker speaker\_2: Okay. Um, 'cause I got hurt, um, like at the beginning of December, but, um, they were supposed to backdate my all the way to October and take out the payments. Um, she said there would be four payments taken out, I believe. Um, how does this work?

Speaker speaker\_1: I don't see... I don't s- I don't see anything about that on your file. Uh-huh. It looks like-

Speaker speaker\_2: Okay. So my coverage started on the, my coverage started on December 2nd.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: And has, have you already taken those, the first two weeks payments out of my check?

Speaker speaker\_1: Yes. So it looks like a, a deduction was made on the 11th for the week of the 2nd through the 8th, and then it also looks like another deduction was made on the same day for the week of the 9th through the 15th.

Speaker speaker\_2: Okay. Um... I guess I need to talk to them about possibly updating it.

Speaker speaker\_1: Yeah, I'm not aware of us even being able to backdate it. Um, but it looks like they... uh, that might be something you need to speak to your employer directly about because I see that the, the first day that the coverage became active was on December 2nd, and it looks like-

Speaker speaker\_2: Okay, that's-

Speaker speaker\_1: ... they took a deduction out.

Speaker speaker\_2: I went... I'm sorry. I went to the hospital on the 5th. So, uh, I was just looking it up as you were talking, so I'm, I'm covered. So can you answer me this? As far as going to the ER during... since I started, um, on the 2nd and I went to the ER on the 5th for a

cracked rib, and I got an X-ray done, I was wondering, um, is m- X-rays covered in what I signed up for?

Speaker speaker\_1: So the plan that you signed up for is specifically designed for your preventative healthcare. So to my knowledge there's not coverage for emergency rooms, um, or anything non-preventative. It just covers like yearly physicals, vaccinations, and preventative screenings, um, at 100% as long as you stay in network. Now it does also come with like virtual urgent care and a subscription to FreeRx, but there's no coverage for non-preventative medical.

Speaker speaker\_2: Okay. What do I do in this circumstance then? Do you have a, a suggestion?

Speaker speaker\_1: I mean, there's really not much you can do because what you signed up for is a preventative medical plan. So, there's no coverage at all for non-preventative.

Speaker speaker\_2: And then how much is it to add the preventative or to add the, um, ER visits?

Speaker speaker\_1: So at this point, you wouldn't even be able to do that. You're outside of your personal open enrollment period as well as the company's open enrollment period.

Speaker speaker\_2: Okay. Okay. All right. I appreciate you answering my questions.

Speaker speaker\_1: Yes, ma'am. Um, it looks like they typically have open enrollment during August, September timeframe of every year. So when the next open enrollment period starts, you'll be able to add on to the coverage or switch the medical plan if you want, but as of right now, we're not able to add on or upgrade the plan.

Speaker speaker\_2: Okay. And what if when I originally signed up, because everything was messed up, I did sign up for this? Um, is there, uh, is there any way I can look into that a- and make sure that what you guys signed me up for is what I originally signed up for in October?

Speaker speaker\_1: Yes. I'm looking at the enrollment form that you signed and dated on the 4th of October. You selected the-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... StayHealthy MEC TeleRx, which is what you currently have, the dental and the group accident.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Now you may be able to get coverage through the group accident policy because I know that that, um, helps pay the expenses due to an accident. Um, let me pull it up. So just to kind of give you an idea, with the 24-hour group accident policy, it'll pay \$250 towards the hospital emergency room, and I also see here that on medical imaging, it covers \$100 of that.

Speaker speaker\_2: Um, and what does an accident have to consist of?

Speaker speaker\_1: It's not accident-specific that I'm aware of.

Speaker speaker\_2: Oh. So it just helps-

Speaker speaker\_1: But it just helps pay.

Speaker speaker\_2: Okay. That is help, very helpful. Um, so wha- what do I do when I get my bill as far as backdating it? Because I told them I was waiting on my insurance card, um, at the hospital. So, what do I do when I get the bill? Sorry, I've never, I've never really gone to the hospital in like 10 years, so I'm unfamiliar how to submit any of this.

Speaker speaker\_1: Yeah. To be honest with you, I'm just your benefits administer, so um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... I- I'm not really sure of the specific procedures and how the billing works.

Speaker speaker\_2: Okay.

Speaker speaker\_1: But what I would do is I would contact that, um, hospital or emergency room that you... The provider basically that you went to.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And I can get you the policy number for the group accident, um, as well as getting-

Speaker speaker\_2: Yeah, please.

Speaker speaker\_1: ... the insurance company and all that. Give me just one second-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... so I can look that up.

Speaker speaker\_2: Is it better for you to email it to me? Is that possible?

Speaker speaker\_1: Um, it might be better just to provide it to you over the phone.

Speaker speaker\_2: Okay.

Speaker speaker\_1: If you have a pen and paper nearby.

Speaker speaker\_2: Yeah, I'm ready.

Speaker speaker\_1: Okay. So the group accident policy number is gonna be 2575324. Um, the name of the insurance carrier, the insurance company basically is American Public Life.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then I'm not sure if they'll ask for this but if they do, the group number is 70019.

Speaker speaker\_2: Um, thank you. And then, um, I had a question about the dental. Um, I actually chipped a tooth unfortunately and um, I was wondering if my... Does this dental cover, um, that? I, I just... I, I think I only saw one thing that was like, for dental it wasn't, it wasn't like this where it covers hospital or preventative. Um, am I able to get a, a ch- a too- a chipped tooth fixed with my dental plan?

Speaker speaker\_1: Um, I, I'm not... So a- again, with us just being your administrators, I can't go too much into detail because I only have certain information. What I know about the, the dental policy is that your preventative dental work is 100% covered. Uh, basic dental work like fillings and extractions would be covered at 80% once you meet the \$50-

Speaker speaker\_2: Wow.

Speaker speaker\_1: ... um, once you meet the \$50 deductible. Um, the biggest thing to know about the dental plan is it's not gonna cover any major services like crowns or orthodontists. So as long as they just have to do like a base... Uh, what... Which I'm a- sus- I'm not really sure how they would fix that, if it would just be like a regular filling.

Speaker speaker\_2: Right.

Speaker speaker\_1: If it's just a regular filling, then it would be covered at 80% once you meet the \$50 deductible.

Speaker speaker\_2: Okay. Awesome. That's very in- helpful. Um, thank you so much for all your help. I appreciate it.

Speaker speaker\_1: Yes, ma'am. And just to verify, you said you went to the hospital on the 5th of December?

Speaker speaker\_2: Correct.

Speaker speaker\_1: Okay. So it looks like your coverage was active during that time so you should be good to go, good to go on that.

Speaker speaker\_2: Okay. Amazing.

Speaker speaker\_1: Um, let me also provide you with the phone number to American Public Life in case they need-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... to contact them.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, it is 800-256-8606.

Speaker speaker\_2: Amazing. Thank you so much.

Speaker speaker\_1: You're welcome. Did you need help with anything else?

Speaker speaker\_2: Nope, you've answered all my questions. I appreciate it.

Speaker speaker\_1: Yes, ma'am. You have a wonderful day.

Speaker speaker\_2: You too. Bye.

Speaker speaker\_1: Thank you.