

Transcript: VICTORIA

Taylor-5932386213216256-4563176073510912

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Victoria. How can I help you? Hello, Victoria. Uh, my name is Anthony, and I'm calling because it- I tried logging into my, uh, uh, account and it's saying that it's disabled and then it gave me this number to call. I'm trying to figure out what's going on. Okay. What website are you on? Uh, the virtualcare.benefitsinacard.com. Okay, let me- And I do have to sign in. I put in my email and... Yeah. Okay. Let me pull up your file. What's the name of the agency you work for? Uh, Oxford. And then the last four- What was the solution again? Oh, of my soc? Yes, sir. Uh, 7653. Okay. And your first and last name again? Uh, Anthony. Last name Cekic. C-E-K-I-C. Gotcha. And then do you mind verifying your address and date of birth? Um, date of birth is 11/20/88. I could have one of two addresses. Either it's 446 Shadowbrook, Oregon, Ohio 43616, or it's, um, 29 Main Street, uh, Cohoes, New York 12047. It's one of those two. Okay. I have the, uh, Shadowbrook. Is that a good mailing address or does it need to be updated? Um, the ma- better mailing address is the, uh, 29 Main Street. I can give you th- the information when you're ready. Okay, so 29 Main Street. Floor two. Or second floor. Uh, Cohoes, New York. C-O-H-O-E-S, New York, zip code 12047. Okay, so 29, uh, Main Street, second floor. Eh, let's see. In New York, the zip code is- Cohoes. ... 12- 047. Cohoes. C-O-H-O-E-S. Okay. All right. And then phone number, is it, uh, 419-340-0067? 419-340-0067, yes. Okay. Email is gonna be AR and then your last name11@gmail.com. You got it. Okay. Give me one second. Yeah. So I see that your coverage is active, so I'm not sure why you're getting that error message. Um, what exactly does the error message say again? It says, "Account disabled. Please contact member services at 800-497-4856." Okay. Give me just a few seconds if you will. I'm gonna put you on a brief hold to see what I can find out. All right. Thank you. Thank you. Bye-bye. All right. Thank you so much for holding. Try using it again. You should be able to get in now. Okay. Give me one quick second here. Sure. Let's see here. Okay. Yep. Yeah. Um, do you know, what, what was the issue? What was goin' on? So, there was an issue with, like, us trying to confirm that we received the deduction. Some- sometimes there's a little delay with that, so we were able to confirm that we received the deduction for this week, which makes your coverage active. Um, so it's just a, a timing issue unfortunately. Oh. I see. So, like, I mean, I paid, it's just y'all- Mm-hmm. ... didn't get the confirmation that I paid. Got you. Yeah. Um, and then another question I have is, I was... I've been going to a doctor that was within network, um, and I don't know if, um, like, I should be expecting a co-pay or something. I haven't gotten anything in the mail and I'm trying to figure that out. I just don't wanna get to a point where, like, you know, you guys are like, "Oh. Hey, by the way, you owe, like, \$3,000 for, you know, um, just getting a check-up." You know? Um, like, where would I find that information or is there, um, anything regarding that information? For the, like, the in-person visit that you had?

Yeah. Okay. Did you not have your, um, ID card with you when you went? Yeah. No. I did. I... Are you talking about my insurance card, like the American Public Life? Yeah. Because I'm, I'm not sure why they didn't... I- I mean, I don't know if they instantly can know, like, with how the claims work. So we're just your benefits administrators. Let me say that, because, um, we're not the actual insurance carriers. But with the plan that you have, uh, there's no- Mm-hmm. ... co-pays, no deductibles. The way that it works is the insurance is gonna pay us that dollar amount towards, uh, the benefit and then you pay the remainder of the bill. So what I know about physician office visits is they'll cover \$50 of that visit and then you pay the remainder. I see. Okay. Yeah, that, that explains the check then 'cause, yeah, I don't know what happened, um, because I've been... Yeah, I've been waiting for... Um, yeah. I just wanted to make sure. Okay, then. I'll, uh- Okay. ... if that's the case then, yeah, that's not a problem. Um, and then what about prescriptions? Um, because I've been trying to find that information too and I can't really find- Yeah. ... anything, um. Um- So under your plan, you have, uh, prescription coverage with Pharmavail. Mm-hmm. And if it is a covered medication, it would be covered at \$10, \$20, or \$30. Um, so- So, like, oh, they only cover, like, \$10, \$30 bucks of it? Yeah. So if it is a covered medication- I see. ... just depending on what it is, they'll either cover \$10, \$20, or \$30 of that medication. Um, now, if you want to see if a specific medication is covered or not, you can contact Pharmavail. I see. And they should be able to look it up and tell you. And let me see here. If... I'm trying to find Pharmavail in the... I think it's not in this dashboard here. Let me see. Okay. I can give you their phone number if you need it. Yeah. Or even the... Do you have their website by chance? I don't have a website, unfortunately. I just have a phone number. And, well, it... Uh, how do you... Is it Pharmaville, like V-I-L-L-E? So it's P-H-A-R-M-A-V-A-I-L. Oh. I see. Mm-hmm. Let me see here. And then here's their website. Oh. Oh. Well, I'm being directed . Oh, man. What ghetto-ass insurance is this? Um. All right. Uh. All right. That's fine. Um. Thank you so much. Thank you for your- the info. Yes, sir. Have a wonderful day. That's all I needed. Y- You too. Bye. Thank you. 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 in a Card. This is Victoria. How can I help you?

Speaker speaker_2: Hello, Victoria. Uh, my name is Anthony, and I'm calling because it- I tried logging into my, uh, uh, account and it's saying that it's disabled and then it gave me this number to call. I'm trying to figure out what's going on.

Speaker speaker_1: Okay. What website are you on?

Speaker speaker_2: Uh, the virtualcare.benefitsinacard.com.

Speaker speaker_1: Okay, let me-

Speaker speaker_2: And I do have to sign in. I put in my email and... Yeah.

Speaker speaker_1: Okay. Let me pull up your file. What's the name of the agency you work for?

Speaker speaker_2: Uh, Oxford.

Speaker speaker_1: And then the last four-

Speaker speaker_2: What was the solution again? Oh, of my soc?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Uh, 7653.

Speaker speaker_1: Okay. And your first and last name again?

Speaker speaker_2: Uh, Anthony. Last name Cekic. C-E-K-I-C.

Speaker speaker_1: Gotcha. And then do you mind verifying your address and date of birth?

Speaker speaker_2: Um, date of birth is 11/20/88. I could have one of two addresses. Either it's 446 Shadowbrook, Oregon, Ohio 43616, or it's, um , 29 Main Street, uh, Cohoes, New York 12047. It's one of those two.

Speaker speaker_1: Okay. I have the, uh, Shadowbrook. Is that a good mailing address or does it need to be updated?

Speaker speaker_2: Um, the ma- better mailing address is the, uh, 29 Main Street. I can give you th- the information when you're ready.

Speaker speaker_1: Okay, so 29 Main Street.

Speaker speaker_2: Floor two. Or second floor. Uh, Cohoes, New York. C-O-H-O-E-S, New York, zip code 12047.

Speaker speaker_1: Okay, so 29, uh, Main Street, second floor. Eh, let's see. In New York, the zip code is-

Speaker speaker_2: Cohoes.

Speaker speaker_1: ... 12-

Speaker speaker_2: 047. Cohoes. C-O-H-O-E-S.

Speaker speaker_1: Okay . All righty. And then phone number, is it, uh, 419-340-0067?

Speaker speaker_2: 419-340-0067, yes.

Speaker speaker_1: Okay. Email is gonna be AR and then your last name11@gmail.com.

Speaker speaker_2: You got it.

Speaker speaker_1: Okay. Give me one second. Yeah. So I see that your coverage is active, so I'm not sure why you're getting that error message. Um, what exactly does the error message say again?

Speaker speaker_2: It says, "Account disabled. Please contact member services at 800-497-4856."

Speaker speaker_1: Okay. Give me just a few seconds if you will. I'm gonna put you on a brief hold to see what I can find out.

Speaker speaker_2: All right. Thank you.

Speaker speaker_1: Thank you. Bye-bye. All right. Thank you so much for holding. Try using it again. You should be able to get in now.

Speaker speaker_3: Okay. Give me one quick second here.

Speaker speaker_1: Sure.

Speaker speaker_3: Let's see here. Okay. Yep. Yeah. Um, do you know, what, what was the issue? What was goin' on?

Speaker speaker_1: So, there was an issue with, like, us trying to confirm that we received the deduction. Some- sometimes there's a little delay with that, so we were able to confirm that we received the deduction for this week, which makes your coverage active. Um, so it's just a, a timing issue unfortunately.

Speaker speaker_3: Oh. I see. So, like, I mean, I paid, it's just y'all-

Speaker speaker_1: Mm-hmm.

Speaker speaker_3: ... didn't get the confirmation that I paid. Got you.

Speaker speaker_1: Yeah.

Speaker speaker_3: Um, and then another question I have is, I was... I've been going to a doctor that was within network, um, and I don't know if, um, like, I should be expecting a co-pay or something. I haven't gotten anything in the mail and I'm trying to figure that out. I just don't wanna get to a point where, like, you know, you guys are like, "Oh. Hey, by the way, you owe, like, \$3,000 for, you know, um, just getting a check-up." You know? Um, like, where would I find that information or is there, um, anything regarding that information?

Speaker speaker_1: For the, like, the in-person visit that you had?

Speaker speaker_3: Yeah.

Speaker speaker_1: Okay. Did you not have your, um, ID card with you when you went?

Speaker speaker_3: Yeah. No. I did. I... Are you talking about my insurance card, like the American Public Life?

Speaker speaker_1: Yeah. Because I'm, I'm not sure why they didn't... I- I mean, I don't know if they instantly can know, like, with how the claims work. So we're just your benefits administrators. Let me say that, because, um, we're not the actual insurance carriers. But with the plan that you have, uh, there's no-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... co-pays, no deductibles. The way that it works is the insurance is gonna pay us that dollar amount towards, uh, the benefit and then you pay the remainder of the bill. So what I know about physician office visits is they'll cover \$50 of that visit and then you pay the remainder.

Speaker speaker_3: I see. Okay. Yeah, that, that explains the check then 'cause, yeah, I don't know what happened, um, because I've been... Yeah, I've been waiting for... Um, yeah. I just wanted to make sure. Okay, then. I'll, uh-

Speaker speaker_1: Okay.

Speaker speaker_3: ... if that's the case then, yeah, that's not a problem. Um, and then what about prescriptions? Um, because I've been trying to find that information too and I can't really find-

Speaker speaker_1: Yeah.

Speaker speaker_3: ... anything, um. Um-

Speaker speaker_1: So under your plan, you have, uh, prescription coverage with Pharmavail.

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: And if it is a covered medication, it would be covered at \$10, \$20, or \$30. Um, so-

Speaker speaker_3: So, like, oh, they only cover, like, \$10, \$30 bucks of it?

Speaker speaker_1: Yeah. So if it is a covered medication-

Speaker speaker_3: I see.

Speaker speaker_1: ... just depending on what it is, they'll either cover \$10, \$20, or \$30 of that medication. Um, now, if you want to see if a specific medication is covered or not, you can contact Pharmavail.

Speaker speaker_3: I see.

Speaker speaker_1: And they should be able to look it up and tell you.

Speaker speaker_3: And let me see here. If... I'm trying to find Pharmavail in the... I think it's not in this dashboard here. Let me see.

Speaker speaker_1: Okay. I can give you their phone number if you need it.

Speaker speaker_3: Yeah. Or even the... Do you have their website by chance?

Speaker speaker_1: I don't have a website, unfortunately. I just have a phone number.

Speaker speaker_3: And, well, it... Uh, how do you... Is it Pharmaville, like V-I-L-L-E?

Speaker speaker_1: So it's P-H-A-R-M-A-V-A-I-L.

Speaker speaker_3: Oh. I see.

Speaker speaker_1: Mm-hmm.

Speaker speaker_3: Let me see here. And then here's their website. Oh. Oh. Well, I'm being directed . Oh, man. What ghetto-ass insurance is this? Um. All right. Uh. All right. That's fine. Um. Thank you so much. Thank you for your- the info.

Speaker speaker_1: Yes, sir. Have a wonderful day.

Speaker speaker_3: That's all I needed. Y- You too. Bye.

Speaker speaker_1: Thank you. Bye-bye.