

Transcript: Chris Sofield

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Full Transcript

Thank you for calling Benefits on a Card. This is Chris. How can I help you today? Hi, Chris. Um, my name is Elizabeth, and I was just calling to ask, because my employer changed carriers to Benefits on a Card, and I was wondering, like, if my plan has been carried over as well. Typically, that would mean yes, um, but I can double-check that for you. What, uh, what's the name of your employer? Um, it's with Noor Staffing Agency, or Noor Staffing Group, so N-O-O-R. Okay. And the last four of your Social? 8049. Thank you. And your last name, Elizabeth? Kam, K-A-M. Thank you. Can you please verify your address and date of birth? Yeah. The address is 361 Tompkins Avenue, Apartment 3, Brooklyn, New York, 11216. And birthday is January 5th, 2000. Thank you. And... doesn't look like we have a phone number on file for you. What's the best number for you? Yeah, of course. It's 832-403-6313. Thank you. All right. Um, yes, ma'am, Ms. Kam, it does look like your medical, dental, and vision coverage came over. Okay. Um, should I change that, then? You're looking to change that, or...? Uh, well, not change, I guess remove. Like, can I remove the vision coverage? Yeah, we can set that up for you. Um, one moment. So you want to keep your dental and your vision but you want to... Er, sorry, dental and your medical, but you want to remove your vision? Yeah, I have vision covered already, um, so I'm just gonna remove that one. Okay. Um, all right, then. So... One moment. Sure. All right, so removing vision brings your total weekly deductions to \$29.09 per week. Um, that's gonna take about one to two weeks to fully process. Uh, once processing is complete, you should start seeing your deductions drop from the \$31.51 to the \$29.09. And the Monday following that is when your vision will have fully canceled out, okay? Okay. And for the medical plan, is that enrolled... Which one is that? Uh, you have been enrolled into the VIP Classic plan. Okay. Can you... Sorry, what is the difference between that and then the Elite Pro? Um, let's see here. Um- 'Cause, sorry, they didn't explain it on here. That's why... Right. No, I understand. So, uh, the VIP Classic and the Elite Pro, looks like there's a number of different, um, number of different coverages for those, um, as far as, like, the kinds of services they cover. So they, they both cover most of the same things, like outpatient surgery, emergency room, doctor's office- Mm-hmm. ... urgent care, hospital admission. Uh, where the difference is, is, um, what exactly, eh, like, certain coverages that are included in one but not the other, and then kind of like exactly how much those coverages are, as well as, um, any limitations on how often you can use the benefit. Okay. Um, so both have the same, like, hospital admission benefit. However, VIP Classic, um, as far as hospital confinement, like overnight hospital stay, as an example, VIP Classic will pay a lower amount per day, but a longer period of time than Elite Pro, which covers a higher amount per day, but a less amount of time. Um- Ah, I see. Yeah. So it's, so it's kind of the, uh, it's kind of the, the balance between how much money is being, is being paid versus how long the service, like, you're able to use the benefit. Um, additionally- Okay. Um, additionally, VIP covers r- uh, uh,

g- gives some slight rehabilitation benefit along with preventative surgeries. Elite, um, Elite Pro does not cover those. However, Elite Pro will cover, um, m- uh, things like in-patient surgery, anesthesia, and minor d- and- Mm-hmm. ... um, things like that. But VIP doesn't cover those. And then VIP includes a critical illness rider for things like heart attacks, invasive cancers, and stuff like that. Whereas, Elite Pro does not cover those. So kind of, you can kind of explain it as like VIP is low amount but long term, Elite Pro is high amount but short term. I see. Okay. Thank you for that explanation. And then, sorry, what was the price differential for, between those then? Uh, VIP is \$23.69 per week. Elite Pro is \$28.14 per week. Okay. Um, and like, let's just say, if I'm going to, like, some sort of facility and they ask what insurance I'm using, then what, how do I respond to that? The insur- the actual medical insurance carrier, um- Yes. ... the actual insurance company is American Public Life. Okay, so then if I go, then I would have to ask them if they accept that then? Yes. Uh, so the, um..... the, the medical plans all use the same, um, network, uh, which is called MultiPlan. So, you can go to multiplan.com to check to see which providers in your area are part of the network. Okay. Um... Sorry, there was, like, another question I was gonna ask, so I'm blanking now. Oh, the, um, ID card, is there any way I can get access to that electronically? Um... I should be able to pull... 'Cause I know there's not, like, an app or anything like that, but I should be able to pull up copies of the ID cards and email those to you. Bear with me just a moment. Sure, no rush. Can you confirm we have your email involved, ekim9722@gmail.com? Yeah, that's me. Okay. And then seeing as we're removing the vision, would you o- uh, would you only want the, uh, medical and dental cards then? Yeah, I usually use it 'cause I'm currently doing PT, so I'm wondering if the coverage is going to be different when they ask them. So, yeah. Okay. Um... Let's see here. Okay. So, it looks like, um... It looks like American Public Life is still in the process of generating all policy information for, uh, Norstaffing employees, as it looks like all plans only went into effect as of yesterday. Uh-huh. So, it may just be taking a little bit longer for them to get all of that taken care of. Um, I would say... At, uh, at minimum you can either give us a call back probably tomorrow or Thursday. Um, that should allow them time to get everything generated or y- or if it, uh... Or you may want to get in contact with American Public Life directly to see if they may have any information for you as well, and I can give you their phone number. Okay. Um, let me... Jot this down. Okay, sorry, what was the number? It is 800- Mm-hmm. ... 256... 8606. Okay. And then, sorry, just another question. So, like, if I'm trying to look... For, like, a list of doctors that I would potentially want to go to, is that going to be through Benefits in a Card Portal, or is that al- or is that gonna be through American Public Life, will they give you access to that? Um, no, that, that was the, uh, the network information I stated earlier, multiplan.com. Uh, you would use- Yeah. ... you would go to that website and utilize the resources there to locate providers... for medical. Ah. Okay. So, then... Sorry, I'm just kind of confused. So, for the Benefits in a Card Portal, what would the purpose of that be then? So- 'Cause I just got, like, the email saying I need a register which I just did, but... Right. So, the Benefits in a Card Portal is for you to be able to make any changes to your insurance benefits, such as adding, removing or anything like that. Um, making payments out of pocket for the insurance premiums if you have missed a payment due to a missed pay, um, due to a missed payroll deduction. Um, things like that. I see. Okay. Um... Yeah, 'cause, like, I'm on it right now, and then when I click on, like, the My Benefits tab, it doesn't show anything. I don't know if that's because that's still in process, or... It, it is entirely possible that it's still in the process of all being generated and added into the system. Again, as we do see here, that,

um... All... Like, it looks like all, um, enrollments from your staffing, from your guys' previous enrollment administrator, uh, that all went into effect as of yesterday. So, it could just be that it... There's a slight... There's a slight hiccup, just because of... Just because of everything being brand new into our system. Gotcha. Okay. Um... Yeah, I think that was basically it, but I really appreciate your help, Chris. Thank you so much. No problem, Ms. Kim. Was there anything else? Um, no, you've pretty much answered anything, so thank you again. You're very welcome. Thanks again for calling and you have a wonderful day. You too. Have one. Bye-bye. Mm-hmm. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Chris. How can I help you today?

Speaker speaker_1: Hi, Chris. Um, my name is Elizabeth, and I was just calling to ask, because my employer changed carriers to Benefits on a Card, and I was wondering, like, if my plan has been carried over as well.

Speaker speaker_0: Typically, that would mean yes, um, but I can double-check that for you. What, uh, what's the name of your employer?

Speaker speaker_1: Um, it's with Noor Staffing Agency, or Noor Staffing Group, so N-O-O-R.

Speaker speaker_0: Okay. And the last four of your Social?

Speaker speaker_1: 8049.

Speaker speaker_0: Thank you. And your last name, Elizabeth?

Speaker speaker_1: Kam, K-A-M.

Speaker speaker_0: Thank you. Can you please verify your address and date of birth?

Speaker speaker_1: Yeah. The address is 361 Tompkins Avenue, Apartment 3, Brooklyn, New York, 11216. And birthday is January 5th, 2000.

Speaker speaker_0: Thank you. And... doesn't look like we have a phone number on file for you. What's the best number for you?

Speaker speaker_1: Yeah, of course. It's 832-403-6313.

Speaker speaker_0: Thank you. All right. Um, yes, ma'am, Ms. Kam, it does look like your medical, dental, and vision coverage came over.

Speaker speaker_1: Okay. Um, should I change that, then?

Speaker speaker_0: You're looking to change that, or...?

Speaker speaker_1: Uh, well, not change, I guess remove. Like, can I remove the vision coverage?

Speaker speaker_0: Yeah, we can set that up for you. Um, one moment. So you want to keep your dental and your vision but you want to... Er, sorry, dental and your medical, but you want to remove your vision?

Speaker speaker_1: Yeah, I have vision covered already, um, so I'm just gonna remove that one.

Speaker speaker_0: Okay. Um, all right, then. So... One moment.

Speaker speaker_1: Sure.

Speaker speaker_0: All right, so removing vision brings your total weekly deductions to \$29.09 per week. Um, that's gonna take about one to two weeks to fully process. Uh, once processing is complete, you should start seeing your deductions drop from the \$31.51 to the \$29.09. And the Monday following that is when your vision will have fully canceled out, okay?

Speaker speaker_1: Okay. And for the medical plan, is that enrolled... Which one is that?

Speaker speaker_0: Uh, you have been enrolled into the VIP Classic plan.

Speaker speaker_1: Okay. Can you... Sorry, what is the difference between that and then the Elite Pro?

Speaker speaker_0: Um, let's see here. Um-

Speaker speaker_1: 'Cause, sorry, they didn't explain it on here. That's why...

Speaker speaker_0: Right. No, I understand. So, uh, the VIP Classic and the Elite Pro, looks like there's a number of different, um, number of different coverages for those, um, as far as, like, the kinds of services they cover. So they, they both cover most of the same things, like outpatient surgery, emergency room, doctor's office-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... urgent care, hospital admission. Uh, where the difference is, is, um, what exactly, eh, like, certain coverages that are included in one but not the other, and then kind of like exactly how much those coverages are, as well as, um, any limitations on how often you can use the benefit.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, so both have the same, like, hospital admission benefit. However, VIP Classic, um, as far as hospital confinement, like overnight hospital stay, as an example, VIP Classic will pay a lower amount per day, but a longer period of time than Elite Pro, which covers a higher amount per day, but a less amount of time. Um-

Speaker speaker_1: Ah, I see.

Speaker speaker_0: Yeah. So it's, so it's kind of the, uh, it's kind of the, the balance between how much money is being, is being paid versus how long the service, like, you're able to use the benefit. Um, additionally-

Speaker speaker_1: Okay.

Speaker speaker_0: Um, additionally, VIP covers r- uh, uh, g- gives some slight rehabilitation benefit along with preventative surgeries. Elite, um, Elite Pro does not cover those. However, Elite Pro will cover, um, m- uh, things like in-patient surgery, anesthesia, and minor d- and-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... um, things like that. But VIP doesn't cover those. And then VIP includes a critical illness rider for things like heart attacks, invasive cancers, and stuff like that. Whereas, Elite Pro does not cover those. So kind of, you can kind of explain it as like VIP is low amount but long term, Elite Pro is high amount but short term.

Speaker speaker_1: I see. Okay. Thank you for that explanation. And then, sorry, what was the price differential for, between those then?

Speaker speaker_0: Uh, VIP is \$23.69 per week. Elite Pro is \$28.14 per week.

Speaker speaker_1: Okay. Um, and like, let's just say, if I'm going to, like, some sort of facility and they ask what insurance I'm using, then what, how do I respond to that?

Speaker speaker_0: The insur- the actual medical insurance carrier, um-

Speaker speaker_1: Yes.

Speaker speaker_0: ... the actual insurance company is American Public Life.

Speaker speaker_1: Okay, so then if I go, then I would have to ask them if they accept that then?

Speaker speaker_0: Yes. Uh, so the, um..... the, the medical plans all use the same, um, network, uh, which is called MultiPlan. So, you can go to multiplan.com to check to see which providers in your area are part of the network.

Speaker speaker_1: Okay. Um... Sorry, there was, like, another question I was gonna ask, so I'm blanking now. Oh, the, um, ID card, is there any way I can get access to that electronically?

Speaker speaker_0: Um... I should be able to pull... 'Cause I know there's not, like, an app or anything like that, but I should be able to pull up copies of the ID cards and email those to you. Bear with me just a moment.

Speaker speaker_1: Sure, no rush.

Speaker speaker_0: Can you confirm we have your email involved, ekim9722@gmail.com?

Speaker speaker_1: Yeah, that's me.

Speaker speaker_0: Okay. And then seeing as we're removing the vision, would you o- uh, would you only want the, uh, medical and dental cards then?

Speaker speaker_1: Yeah, I usually use it 'cause I'm currently doing PT, so I'm wondering if the coverage is going to be different when they ask them. So, yeah.

Speaker speaker_0: Okay. Um... Let's see here. Okay. So, it looks like, um... It looks like American Public Life is still in the process of generating all policy information for, uh, Norstaffing employees, as it looks like all plans only went into effect as of yesterday.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: So, it may just be taking a little bit longer for them to get all of that taken care of. Um, I would say... At, uh, at minimum you can either give us a call back probably tomorrow or Thursday. Um, that should allow them time to get everything generated or y- or if it, uh... Or you may want to get in contact with American Public Life directly to see if they may have any information for you as well, and I can give you their phone number.

Speaker speaker_1: Okay. Um, let me... Jot this down. Okay, sorry, what was the number?

Speaker speaker_0: It is 800-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 256... 8606.

Speaker speaker_1: Okay. And then, sorry, just another question. So, like, if I'm trying to look... For, like, a list of doctors that I would potentially want to go to, is that going to be through Benefits in a Card Portal, or is that al- or is that gonna be through American Public Life, will they give you access to that?

Speaker speaker_0: Um, no, that, that was the, uh, the network information I stated earlier, multiplan.com. Uh, you would use-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... you would go to that website and utilize the resources there to locate providers... for medical.

Speaker speaker_1: Ah. Okay. So, then... Sorry, I'm just kind of confused. So, for the Benefits in a Card Portal, what would the purpose of that be then?

Speaker speaker_0: So-

Speaker speaker_1: 'Cause I just got, like, the email saying I need a register which I just did, but...

Speaker speaker_0: Right. So, the Benefits in a Card Portal is for you to be able to make any changes to your insurance benefits, such as adding, removing or anything like that. Um, making payments out of pocket for the insurance premiums if you have missed a payment due to a missed pay, um, due to a missed payroll deduction. Um, things like that.

Speaker speaker_1: I see. Okay. Um... Yeah, 'cause, like, I'm on it right now, and then when I click on, like, the My Benefits tab, it doesn't show anything. I don't know if that's because that's still in process, or...

Speaker speaker_0: It, it is entirely possible that it's still in the process of all being generated and added into the system. Again, as we do see here, that, um... All... Like, it looks like all,

um, enrollments from your staffing, from your guys' previous enrollment administrator, uh, that all went into effect as of yesterday. So, it could just be that it... There's a slight... There's a slight hiccup, just because of... Just because of everything being brand new into our system.

Speaker speaker_1: Gotcha. Okay. Um... Yeah, I think that was basically it, but I really appreciate your help, Chris. Thank you so much.

Speaker speaker_0: No problem, Ms. Kim. Was there anything else?

Speaker speaker_1: Um, no, you've pretty much answered anything, so thank you again.

Speaker speaker_0: You're very welcome. Thanks again for calling and you have a wonderful day.

Speaker speaker_1: You too. Have one. Bye-bye.

Speaker speaker_0: Mm-hmm. Bye.