

## Transcript: Chris Sofield

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Chris. How can I help you today? Hi, Chris. Um, well, one... Oh, sorry. I'm not sure what my line says. No, you're good. Um, sign of... Hold on a second, let me get you off the speaker. Are you there? Uh, yes, sir. How can I help you? Okay. Yeah, so I'm having a bit of, uh, complications here with this, uh, insurance. I, I currently work through Surge Staffing and, um, have, uh, 580 hours I have to complete. So, I wanted to bridge the gap before I would get hired on in, get Highmark insurance. And I, I opted in to pay, uh, weekly. I think it was, like, the 26, I think, Classic, and it's just, it's not covering. It's... I read everything right. It looked like it covered everything, but it's not. And I still gotta pay, like, loads out of pocket and I don't know what's going on. I just wanna be able to see, like... Okay. You know, if you don't ask me. Um, so, all right. So, uh, the only thing I can... I'd really be able to tell you is, um, the, that we're just the enrollment admins for Surge Staffing. We're not the actual insurance company. As such, we're not involved with or responsible for what is or is not covered. Uh, for that kind of, uh, for that kind of information, you would need to get in contact with the actual insurance company. Um- That's what they're... They're, like, giving me the runaround. I called the number off the card and they're saying that I have to go through the company who, who does it, whatever. 'Cause if I, if I call Surge, they're not gon-... They're gonna give me your guys' num-... You see what I mean? I'm getting the runaround. Right, yeah. I'm, like, not mad at you. I'm confused. I'm confused with this. Right. So, um, so for that, um, you said you enrolled into the VIP Classic plan? Yeah, it was American Public Life. They're taking \$27 of, of pay each week. Yeah. It's not covering anything I need. I didn't even use it yet. So it's like, can I even just, like, cancel it? Like, I don't even know what to do with it. Yes, uh- Doesn't cover anything. Yes, uh, um, cancellation is, uh, is possible, uh, if you wa- if you wanna move that rout- go with that route. Um, 'cause like I said, the only thing I'd really be able to tell you is to get in contact with American Public Life for a clarification on what your, what your plan may or may not cover. Uh, that's all I'd really- I- ... be able to do for you, is just- And you know what? He, he, he gave me... I got the number through what he gave me, an email with the sum- Benefits in a Card, and it says everything it covers, so that's why I picked it. Said it covered my appointments, covered all that, a \$50 copay. No, this is like I gotta pay \$200 for a month. Like, it's not covering it. I almost, like, want my weeks of, like, reimbursed. It- it- it's just, it, it's aw- it's, you know, it's awful. I don't understand it. I woulda never got it if I woulda known that, but it, it's showing... I have screenshots. I have a, you know, of the email saying everything it covers, that's why I picked it. It's not doing anything for me. Okay. Um- Man. Yeah, like I said, as, it, other than just getting, like, letting, like, referring you to American Public Life, I mean, the only other thing I'd really be able to do is, if you wanted to go with that route, just cancel the coverage moving forward. That's really all I'd be able to do. So who can

I... Do you have a phone number? Who can I talk to? Like, who, what, what can I get with? For, like, for clarification on what exactly it covers, yeah. The... I have a phone number for American Public Life that I can give you, but that's kind of the only... that's the only information I'd really be able to give you. Um, let me know when you're ready and I can give you that. Is there any way I can get, like, reimbursed, like, something? It, it's... Like, I didn't even use this. It doesn't cover... Is that something you'd be able to tell me, or is that them? Uh, ty- typically, if you had enrolled into any insurance, um, any premiums for the insur- like, for the insurance, like, any deductions for the insurance premiums- Mm-hmm. ... uh, would, would not be refundable. Okay. Geez. Just insane. I don't know. I don't know what to do here. Uh, I never had to deal with this. Like I said, I did this to try to get me by for until my fi-... Like, two months or three months is done until I get on a regular, uh, plan here. 'Cause it says on your guys' site it covers everything. It's weird, I'm confused. Like, it's Benefits in a Card, but it's American Public Life. So, Benefits in a Card- And- ... we're the enrollment administrator. We help you get enrolled into the policy, but we're not the actual carrier of the policy. That's American Public Life. Okay, I get that. And what's the, the highest one you can pick? Is that the VIP Classic, right? Uh, let's see here one moment. That's what I've got, I think. The highest level- Oh. ... of the VIP plan is VIP Classic. That's what I have, I think. Yeah. Yeah, VIP Classic. Yeah, just me, 19.50. Yeah, I even picked the highest plan and it's not covering my prescrip- it's not covering my prescriptions, it's, uh, nothing. It's, it's wild. Like I said- And like I said- ... the only thing I'd really be able to do is give you the phone number to American Public Life, or if you want to move forward with cancellation we can start that process. But those are kind of the only two options I'd be able to offer you at this time. And whenever I get hired on with the company and go to Highmark, I'll have to call and cancel it? Or what? Uh, no. So, how, how this works is that this coverage is only active as long as there's deductions coming out of your checks from Surge Staffing. Oh, okay, so what do I need to- If you're not getting any checks from Surge Staffing, then it will eventually terminate on its own. Oh, okay. All right, um, let's see. Okay, so let me find the phone number. If it's APL... All right, so what's the phone number? Uh, the phone number I have for them is 800- Mm-hmm. ... 256- Mm-hmm. ... 8606. Okay. Yeah, let me see what's going on with that and we'll go from there. All right, sir. Um, was there anything else I could help you with at this time? That's it. Thank you. All right, thanks again for calling and have a good day. Yes, sir. You too. Bye-bye. Bye now.

## 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 Chris. How can I help you today?

Speaker speaker\_2: Hi, Chris. Um, well, one... Oh, sorry.

Speaker speaker\_0: I'm not sure what my line says.

Speaker speaker\_2: No, you're good. Um, sign of... Hold on a second, let me get you off the speaker. Are you there?

Speaker speaker\_1: Uh, yes, sir. How can I help you?

Speaker speaker\_2: Okay. Yeah, so I'm having a bit of, uh, complications here with this, uh, insurance. I, I currently work through Surge Staffing and, um, have, uh, 580 hours I have to complete. So, I wanted to bridge the gap before I would get hired on in, get Highmark insurance. And I, I opted in to pay, uh, weekly. I think it was, like, the 26, I think, Classic, and it's just, it's not covering. It's... I read everything right. It looked like it covered everything, but it's not. And I still gotta pay, like, loads out of pocket and I don't know what's going on. I just wanna be able to see, like...

Speaker speaker\_1: Okay.

Speaker speaker\_2: You know, if you don't ask me.

Speaker speaker\_1: Um, so, all right. So, uh, the only thing I can... I'd really be able to tell you is, um, the, that we're just the enrollment admins for Surge Staffing. We're not the actual insurance company. As such, we're not involved with or responsible for what is or is not covered. Uh, for that kind of, uh, for that kind of information, you would need to get in contact with the actual insurance company. Um-

Speaker speaker\_2: That's what they're... They're, like, giving me the runaround. I called the number off the card and they're saying that I have to go through the company who, who does it, whatever. 'Cause if I, if I call Surge, they're not gon-... They're gonna give me your guys' num-... You see what I mean? I'm getting the runaround.

Speaker speaker\_1: Right, yeah.

Speaker speaker\_2: I'm, like, not mad at you. I'm confused. I'm confused with this.

Speaker speaker\_1: Right. So, um, so for that, um, you said you enrolled into the VIP Classic plan?

Speaker speaker\_2: Yeah, it was American Public Life. They're taking \$27 of, of pay each week.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: It's not covering anything I need. I didn't even use it yet. So it's like, can I even just, like, cancel it? Like, I don't even know what to do with it.

Speaker speaker\_1: Yes, uh-

Speaker speaker\_2: Doesn't cover anything.

Speaker speaker\_1: Yes, uh, um, cancellation is, uh, is possible, uh, if you wa- if you wanna move that rout- go with that route. Um, 'cause like I said, the only thing I'd really be able to tell you is to get in contact with American Public Life for a clarification on what your, what your plan may or may not cover. Uh, that's all I'd really-

Speaker speaker\_2: I-

Speaker speaker\_1: ... be able to do for you, is just-

Speaker speaker\_2: And you know what? He, he, he gave me... I got the number through what he gave me, an email with the sum- Benefits in a Card, and it says everything it covers, so that's why I picked it. Said it covered my appointments, covered all that, a \$50 copay. No, this is like I gotta pay \$200 for a month. Like, it's not covering it. I almost, like, want my weeks of, like, reimbursed. It- it- it's just, it, it's aw- it's, you know, it's awful. I don't understand it. I woulda never got it if I woulda known that, but it, it's showing... I have screenshots. I have a, you know, of the email saying everything it covers, that's why I picked it. It's not doing anything for me.

Speaker speaker\_1: Okay. Um-

Speaker speaker\_2: Man.

Speaker speaker\_1: Yeah, like I said, as, it, other than just getting, like, letting, like, referring you to American Public Life, I mean, the only other thing I'd really be able to do is, if you wanted to go with that route, just cancel the coverage moving forward. That's really all I'd be able to do.

Speaker speaker\_2: So who can I... Do you have a phone number? Who can I talk to? Like, who, what, what can I get with?

Speaker speaker\_1: For, like, for clarification on what exactly it covers, yeah. The... I have a phone number for American Public Life that I can give you, but that's kind of the only... that's the only information I'd really be able to give you. Um, let me know when you're ready and I can give you that.

Speaker speaker\_2: Is there any way I can get, like, reimbursed, like, something? It, it's... Like, I didn't even use this. It doesn't cover... Is that something you'd be able to tell me, or is that them?

Speaker speaker\_1: Uh, ty- typically, if you had enrolled into any insurance, um, any premiums for the insur- like, for the insurance, like, any deductions for the insurance premiums-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... uh, would, would not be refundable.

Speaker speaker\_2: Okay. Geez. Just insane. I don't know. I don't know what to do here. Uh, I never had to deal with this. Like I said, I did this to try to get me by for until my fi-... Like, two months or three months is done until I get on a regular, uh, plan here. 'Cause it says on your guys' site it covers everything. It's weird, I'm confused. Like, it's Benefits in a Card, but it's American Public Life.

Speaker speaker\_1: So, Benefits in a Card-

Speaker speaker\_2: And-

Speaker speaker\_1: ... we're the enrollment administrator. We help you get enrolled into the policy, but we're not the actual carrier of the policy. That's American Public Life.

Speaker speaker\_2: Okay, I get that. And what's the, the highest one you can pick? Is that the VIP Classic, right?

Speaker speaker\_1: Uh, let's see here one moment.

Speaker speaker\_2: That's what I've got, I think.

Speaker speaker\_1: The highest level-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... of the VIP plan is VIP Classic.

Speaker speaker\_2: That's what I have, I think. Yeah. Yeah, VIP Classic. Yeah, just me, 19.50. Yeah, I even picked the highest plan and it's not covering my prescrip- it's not covering my prescriptions, it's, uh, nothing. It's, it's wild.

Speaker speaker\_1: Like I said-

Speaker speaker\_2: And like I said-

Speaker speaker\_1: ... the only thing I'd really be able to do is give you the phone number to American Public Life, or if you want to move forward with cancellation we can start that process. But those are kind of the only two options I'd be able to offer you at this time.

Speaker speaker\_2: And whenever I get hired on with the company and go to Highmark, I'll have to call and cancel it? Or what?

Speaker speaker\_1: Uh, no. So, how, how this works is that this coverage is only active as long as there's deductions coming out of your checks from Surge Staffing.

Speaker speaker\_2: Oh, okay, so what do I need to-

Speaker speaker\_1: If you're not getting any checks from Surge Staffing, then it will eventually terminate on its own.

Speaker speaker\_2: Oh, okay. All right, um, let's see. Okay, so let me find the phone number. If it's APL... All right, so what's the phone number?

Speaker speaker\_1: Uh, the phone number I have for them is 800-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... 256-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... 8606.

Speaker speaker\_2: Okay. Yeah, let me see what's going on with that and we'll go from there.

Speaker speaker\_1: All right, sir. Um, was there anything else I could help you with at this time?

Speaker speaker\_2: That's it. Thank you.

Speaker speaker\_1: All right, thanks again for calling and have a good day. Yes, sir.

Speaker speaker\_2: You too. Bye-bye.

Speaker speaker\_1: Bye now.