

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 and a Card, this is Chris. How can I help you today? Um, yes, I just got... looked at my check stub and my insurance went up a lot of money. I was just wondering why. Hm. Okay. Let me take a look at your file and see if any changes have b- have been processed. What, uh, what's the... What staffing company do you work with? Uh, Focus. And the last four of your Social? 1226. And your first and last name? Karen Maddox. Okay. Ms. Maddox, could you verify your address and date of birth for me please? 701 Harold Street, in the 0 show Missouri, 4-26-79. Thank you. Phone on file of 209-648-6189. Is that correct? Yes. Okay. One moment. One moment, I'm taking a look here. Okay. So it looks like with the new year rollover... Um, looks like, uh, Focus has made a couple of changes to the insurance plans that they offer. You were originally enrolled into the VIP Classic, however Focus is no longer offering that plan. Um, you were enrolled into the, uh, most comparable plan, which was the VIP Plus plan, uh, um, which is why you saw that increase in your premium. So is there one cheaper? Uh, yes. There is the VIP Standard Plan. Um, the VIP Plus is \$33.54 by itself, the VIP Standard is \$19.55 by itself. What was... What was I before? Uh, \$19.63 for the VIP Classic. So the VIP... They don't have that no more? No, VIP Classic is no longer offered. So what's the difference between- Um- ... the cheaper one? This... So, let's see. The VIP Standard, um, covers... Let's see here. Okay. So it will cover less benefit for hospitalizations and surgeries than the VIP Plus o- uh, and additionally, VIP Standard does not include coverage for intensive care or rehab services, whereas VIP Plus does cover those. Okay. Okay. Um, also, I haven't received my card yet. Oh. And I've been there since October. Okay. So, the original ID card for your medical, for the original VIP Classic Plan that you selected, um, would have shown up about a week or two after it had gone into effect. Uh, so it should've been like within the first s- first- sorry, the first two weeks of November. Um, however ... However, the insurance policy, your insurance carrier for that plan sends the original ID card via email. Um- Oh. So it wouldn't have been... Yeah, it wouldn't have been a physical card that you would receive, it was a digital one. Now, while I can send a copy of that card now, your policy is only effective as it is until the 5th. Starting on the 6th, it will upgrade to the VIP Plus and it will then be a different policy number, so the, so the original ID card would no longer be valid. Okay, so can I get the other one sent out, or no? I don't- Um, at- ... have a physical card. Right. At this moment, um... At this moment, no, because the new policy isn't technically in effect yet, it's not in, not in effect until the 6th. Okay. What we can... Um, so yeah, I would just say give us a call back next week. We should be able to pull up a copy of your new ID card at that point. We can email it to you as a, as an interim- Okay. ... and then we can request the, uh, the carrier send a physical copy to you. Do I need to call back? Uh, yes, you would need to give us a call back. Okay. Now my Focus... I have one for the My Vision- Right. Is that still...

Will that be the same? Yeah, the, the only thing that has changed is the medical. Everything else- Okay. ... is, is the same. There's no- Okay. There's no change . Yeah. Okay. I wonder why I didn't get a letter or anything telling me that it was gonna do that. I'm, I'm not sure. I would have assumed-... I would have assumed that Focus would have made sure that you guys were aware of any changes that they were making to their insurance plans, but- Yeah, I think it's- ... again, I'm, I'm not 100% on that. Okay. Okay, well, I appreciate it. Thank you, sir. No problem. Anything else? No. Happy New Year. You're welcome. Thanks again for calling and ha- happy New Year to you as well. Bye. Goodbye now.

Conversation Format

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

Speaker speaker_2: Thank you for calling Benefits and a Card, this is Chris. How can I help you today?

Speaker speaker_1: Um, yes, I just got... looked at my check stub and my insurance went up a lot of money. I was just wondering why.

Speaker speaker_2: Hm. Okay. Let me take a look at your file and see if any changes have b- have been processed. What, uh, what's the... What staffing company do you work with?

Speaker speaker_1: Uh, Focus.

Speaker speaker_2: And the last four of your Social?

Speaker speaker_1: 1226.

Speaker speaker_2: And your first and last name?

Speaker speaker_1: Karen Maddox.

Speaker speaker_2: Okay. Ms. Maddox, could you verify your address and date of birth for me please?

Speaker speaker_1: 701 Harold Street, in the 0 show Missouri, 4-26-79.

Speaker speaker_2: Thank you. Phone on file of 209-648-6189. Is that correct?

Speaker speaker_1: Yes.

Speaker speaker_2: Okay. One moment. One moment, I'm taking a look here. Okay. So it looks like with the new year rollover... Um, looks like, uh, Focus has made a couple of changes to the insurance plans that they offer. You were originally enrolled into the VIP Classic, however Focus is no longer offering that plan. Um, you were enrolled into the, uh, most comparable plan, which was the VIP Plus plan, uh, um, which is why you saw that increase in your premium.

Speaker speaker_1: So is there one cheaper?

Speaker speaker_2: Uh, yes. There is the VIP Standard Plan. Um, the VIP Plus is \$33.54 by itself, the VIP Standard is \$19.55 by itself.

Speaker speaker_1: What was... What was I before?

Speaker speaker_2: Uh, \$19.63 for the VIP Classic.

Speaker speaker_1: So the VIP... They don't have that no more?

Speaker speaker_2: No, VIP Classic is no longer offered.

Speaker speaker_1: So what's the difference between-

Speaker speaker_2: Um-

Speaker speaker_1: ... the cheaper one?

Speaker speaker_2: This... So, let's see. The VIP Standard, um, covers... Let's see here. Okay. So it will cover less benefit for hospitalizations and surgeries than the VIP Plus o- uh, and additionally, VIP Standard does not include coverage for intensive care or rehab services, whereas VIP Plus does cover those.

Speaker speaker_1: Okay. Okay. Um, also, I haven't received my card yet.

Speaker speaker_2: Oh.

Speaker speaker_1: And I've been there since October.

Speaker speaker_2: Okay. So, the original ID card for your medical, for the original VIP Classic Plan that you selected, um, would have shown up about a week or two after it had gone into effect. Uh, so it should've been like within the first s- firs- sorry, the first two weeks of November. Um, however ... However, the insurance policy, your insurance carrier for that plan sends the original ID card via email. Um-

Speaker speaker_1: Oh.

Speaker speaker_2: So it wouldn't have been... Yeah, it wouldn't have been a physical card that you would receive, it was a digital one. Now, while I can send a copy of that card now, your policy is only effective as it is until the 5th. Starting on the 6th, it will upgrade to the VIP Plus and it will then be a different policy number, so the, so the original ID card would no longer be valid.

Speaker speaker_1: Okay, so can I get the other one sent out, or no? I don't-

Speaker speaker_2: Um, at-

Speaker speaker_1: ... have a physical card.

Speaker speaker_2: Right. At this moment, um... At this moment, no, because the new policy isn't technically in effect yet, it's not in, not in effect until the 6th.

Speaker speaker_1: Okay.

Speaker speaker_2: What we can... Um, so yeah, I would just say give us a call back next week. We should be able to pull up a copy of your new ID card at that point. We can email it to you as a, as an interim-

Speaker speaker_1: Okay.

Speaker speaker_2: ... and then we can request the, uh, the carrier send a physical copy to you.

Speaker speaker_1: Do I need to call back?

Speaker speaker_2: Uh, yes, you would need to give us a call back.

Speaker speaker_1: Okay. Now my Focus... I have one for the My Vision-

Speaker speaker_2: Right.

Speaker speaker_1: Is that still... Will that be the same?

Speaker speaker_2: Yeah, the, the only thing that has changed is the medical. Everything else-

Speaker speaker_1: Okay.

Speaker speaker_2: ... is, is the same. There's no-

Speaker speaker_1: Okay.

Speaker speaker_2: There's no change . Yeah.

Speaker speaker_1: Okay. I wonder why I didn't get a letter or anything telling me that it was gonna do that.

Speaker speaker_2: I'm, I'm not sure. I would have ass-... I would have assumed that Focus would have made sure that you guys were aware of any changes that they were making to their insurance plans, but-

Speaker speaker_1: Yeah, I think it's-

Speaker speaker_2: ... again, I'm, I'm not 100% on that.

Speaker speaker_1: Okay. Okay, well, I appreciate it. Thank you, sir.

Speaker speaker_2: No problem. Anything else?

Speaker speaker_1: No. Happy New Year.

Speaker speaker_2: You're welcome. Thanks again for calling and ha- happy New Year to you as well.

Speaker speaker_1: Bye.

Speaker speaker_2: Goodbye now.