

## **Transcript: Estefania**

**Acevedo-4733884372795392-5557280505511936**

### **Full Transcript**

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Um, I was meaning to see when I'd be getting my card. Okay. I can check to see if you're active. If you are- Okay. ... send them to you electronically while you wait on them. Um, what staff and agency are you working with? Um, American, uh, Staffing Corp. Okay. And then, what is the last four of your social? 5618. Okay. And then your first and last name? Um, and your first and last name please? Hello? Hello? Hello? Um, and I was just gonna ask you- Is it- ... can you please verify your first and last name for me? Ethan. E-T-H-A-N. Last name is Hise, H-I-S-E. Okay. And then, um, for security purposes, I do need you to verify the address that I have on file and your date of birth. Okay. So the address should be, um, 14700 East 400 Road, Kramer, Oklahoma 74017. And date of birth is 07/14 of 2004. Okay, thank you. And then I have your phone number, uh, 620-688-3130. Is that up-to-date? Yes. Okay, thank you. And then, what's a good email to send you that card at? Is it still the hisethen58@gmail.com or do you want me to send it to the ethanhisee350@gmail.com? Um, the 58 would be better. Okay. All right, give me one second. And then if you could please verify that you've received it for me. Um, so it looks like you just became active this week. So most likely you should be getting the card Thursday or Friday of this week or next week. Okay? Okay. So I was- Um, and then I... um, I went ahead and emailed you your card too, just in case you wanted to check your email real quick. Okay. Yeah, I'm getting into it. It should come from the email that says i-info@benefitsinacard.com. Um, and then in that email, you should see the provider number that you can contact to make sure that you're within the network. 'Cause the plan that you have does require network. Okay. Um, so you would just have to contact that number on the email that I sent you. Oh. And you said what will it say? Um, it should say info@benefitsinacard.com. If you don't see it right away, I would check your spam and junk file as well. Okay. One, two, three, four, five, six, seven... Yeah. 'Cause I was wondering when the earliest you could use that, the benefits? Well, you can use it now because, um, you're active already. Okay. So they must have done the first deduction last week. Once they do the first deduction, the following Monday you become active. So most likely they did that first deduction last week in your check for you to be active for this week. So you have active coverage. That's why your card is ready. Okay. Then my question was, um, so last week they only paid out- they only pulled out the 16.85? Mm-hmm. Which was the, uh, Met, the- This week. ... the Metametellexart but they pulled out the full this week? Correct. So if they, if they did it for this week, that's for the following week. So for this week, they only pulled out the 16.85 because th- that's the only plan that you have active of this week. But if they already pulled out the 77.73, you said you received that already, right? Yeah, they, they already pulled it out on my check. Okay. So if they did that, that means that the following week those plans become effective. Not for this week, but for next. So for this week- Okay. ... you only have the

preventative plan..... - What goes on there? Preventative is the one of the \$16.85 that only covers a physical, some vaccines, some STD and cancer screening, but it doesn't cover no doctor visits to sick, no urgent care, no emergency room, no surgeries, none of that. 'Cause I do see that you made a change in your enrollment and you added other stuff, um, like dental, vision, VIP, Excel, group accident, short-term critical illness, term life, and then the plan that you have right now for \$77.73. Um, so I can't tell you if it's gonna go active next week 'cause I don't, I can't really see future coverage. But if you did see it, that means that the following Monday the plan would become effective, are the other plans. Okay, so it'll be after Monday, the \$77 plan will become active? Yeah. So once you see the first d- the first deduction of that amount, the following Monday the plan becomes effective. And if you want to make sure, you can... You're always welcome to contact us, Monday, just to make sure that those times went into effect. Um, because like I said, I can't see future coverage on my end. I can only see past and then present. Okay. Now, I got you. But that's typically... That's how it works, though. Once you see the first deduction of that new amount come out of your check, the following Monday, the plan becomes effective. But for this week, it was only for the 16.85, which was for only one time. Okay. Okay, now I see it. And so, that only covers- Like a physical, vaccines, STD screening, cancer screening, so it's only a preventative plan. So preventative, you can see it like anything before a problem happens. So that would be like your annual check-ups. Okay. Let's say... All righty. And it said I have the MedImpact, uh, Pharmacy Card plan. Yes, that's correct. Yes. Um, and that should be on the file that I sent you, attached. You should see it. It's gonna say, um... Let me open your card real quick. Give me one second. Oh, you're good. 'Cause this is all new to me, 'cause- Okay, you'll be fine. ... I don't have any... I haven't had insurance in Oklahoma. So I'm originally from Kansas. It's just, I moved to Oklahoma in the past... I moved to Oklahoma in January, and so it's like, trying to get Oklahoma med, trying to get my medication from Kansas. So it's... Go over to Oklahoma Walmart so I can pick that up. Gotcha. Okay, yeah. So, where it says Pharmacy, it says MedImpact, that's the, um, carrier that you have. So you would just have to call that number that's on the card. Okay. And then to find providers, because that plan does require you to stay within the network, the M.E.C., the preventative one. So it's important that you do contact the multi-plan network to find a provider. So then, you would just- All right. ... call that number, that 806-993. And then the carrier is 90 Degrees, so that's why you see 90 Degrees on the card, 'cause that's the carrier for the plan. So if you ever have questions if a certain service is covered, for example, if you ever wanna know if a colonoscopy, pap smear or a mammogram, if stuff like that is covered, who you would have to call and ask is that 4296 number, which is the carrier. And they would be able to answer that question. Or if you're not sure, you can just call us and we would just end up directing you to them. Okay, where is that at on the card 'cause I only see the 46-48, 48-56 and then the 90, the 69.93 one? Um, I have your card open right now and I see it says Member, Medical, Pharmacy and then it says Providers on the right-hand side. Where it says Member, Pharmacy and Medical, those three cards are together. And then the one that says Providers is by itself. I'm not sure, you might have to zoom in- Oh, okay. ... zoom out. I got it now. Providers, call 90 Degrees Benefit, okay. Yeah. So that's the carrier for your M.E.C. Tele-RS plan. If you have questions regarding if a claim or if a certain server- service is covered, like let's say a mammogram, that's who you would call to ask and they would actually let you know. Um, we would just end up transferring you since we're just like the middle men, like the administrators. There's so much information that we

can provide. We can just go based off the guide. We can't really tell you if it's covered or not, so that's why you would end up getting transferred to them, 'cause they would- Okay. ... actually inform you. All righty. All right, that's all I was wondering. All right. Well, I hope you have a great day. If you have any questions, we're open from 8:00 AM up until 8:00 PM, Monday through Friday, Eastern time, okay? And like I said, for this week, you have, um, your preventative plan covered. I can't see far ahead, but if you saw that deduction already of the \$77, that means that the following Monday, the plan becomes effective for the new one. Okay. So Monday, so basically next, next Monday, it'll become... The \$77 plan- Okay. ... will become active? Yes, that's usually what happens, but since I can't see like future deductions, I wouldn't be able to tell you if yes or not. So if you're not so sure Monday, I would actually call this number and ask, "Hey, um, can I see if my plan's become effective, 'cause I did see that deduction?" 'Cause like I said, I can't see future deductions, but if you just wanna make sure- Yeah. ... I would call Monday this number. But typically, like I said, if you did see that first, that deduction of the 77.73, the following Monday, the plan would become effective, the new one. All righty. All right. And I was gonna tell you that for your VIP Excel, which is your medical plan that actually does cover doctor visits, like urgent care, emergency room, surgeries, um, for that plan, they typically don't mail out your card. So if you do want a physical one and not just a digital one, um, you can call us and we can request it to the carrier. But you do have to be active already for us to put in a request. So you can do that Monday too, if they do tell you that. It's already- Okay. ... effective, just in case you do want. 'Cause a lot of people are... We usually wait and wait on it and I don't think they know that you actually have to request the medical one. Okay. Yeah, 'cause I- All the other ones you did for the VIPs. Yes. All righty. All right. Well, I hope you have a great day. You too. Thank you. You're welcome.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Um, I was meaning to see when I'd be getting my card.

Speaker speaker\_0: Okay. I can check to see if you're active. If you are-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... send them to you electronically while you wait on them. Um, what staff and agency are you working with?

Speaker speaker\_1: Um, American, uh, Staffing Corp.

Speaker speaker\_0: Okay. And then, what is the last four of your social?

Speaker speaker\_1: 5618.

Speaker speaker\_0: Okay. And then your first and last name? Um, and your first and last name please? Hello? Hello?

Speaker speaker\_1: Hello?

Speaker speaker\_0: Um, and I was just gonna ask you-

Speaker speaker\_1: Is it-

Speaker speaker\_0: ... can you please verify your first and last name for me?

Speaker speaker\_1: Ethan. E-T-H-A-N. Last name is Hise, H-I-S-E.

Speaker speaker\_0: Okay. And then, um, for security purposes, I do need you to verify the address that I have on file and your date of birth.

Speaker speaker\_1: Okay. So the address should be, um, 14700 East 400 Road, Kramer, Oklahoma 74017. And date of birth is 07/14 of 2004.

Speaker speaker\_0: Okay, thank you. And then I have your phone number, uh, 620-688-3130. Is that up-to-date?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay, thank you. And then, what's a good email to send you that card at? Is it still the hisethen58@gmail.com or do you want me to send it to the ethanhisee350@gmail.com?

Speaker speaker\_1: Um, the 58 would be better.

Speaker speaker\_0: Okay. All right, give me one second. And then if you could please verify that you've received it for me. Um, so it looks like you just became active this week. So most likely you should be getting the card Thursday or Friday of this week or next week. Okay?

Speaker speaker\_1: Okay. So I was-

Speaker speaker\_0: Um, and then I... um, I went ahead and emailed you your card too, just in case you wanted to check your email real quick.

Speaker speaker\_1: Okay. Yeah, I'm getting into it.

Speaker speaker\_0: It should come from the email that says i- info@benefitsinacard.com. Um, and then in that email, you should see the provider number that you can contact to make sure that you're within the network. 'Cause the plan that you have does require network.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, so you would just have to contact that number on the email that I sent you.

Speaker speaker\_1: Oh. And you said what will it say?

Speaker speaker\_0: Um, it should say info@benefitsinacard.com. If you don't see it right away, I would check your spam and junk file as well.

Speaker speaker\_1: Okay. One, two, three, four, five, six, seven... Yeah. 'Cause I was wondering when the earliest you could use that, the benefits?

Speaker speaker\_0: Well, you can use it now because, um, you're active already.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So they must have done the first deduction last week. Once they do the first deduction, the following Monday you become active. So most likely they did that first deduction last week in your check for you to be active for this week. So you have active coverage. That's why your card is ready.

Speaker speaker\_1: Okay. Then my question was, um, so last week they only paid ou- they only pulled out the 16.85?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Which was the, uh, Met, the-

Speaker speaker\_0: This week.

Speaker speaker\_1: ... the Metametellexart but they pulled out the full this week?

Speaker speaker\_0: Correct. So if they, if they did it for this week, that's for the following week. So for this week, they only pulled out the 16.85 because th- that's the only plan that you have active of this week. But if they already pulled out the 77.73, you said you received that already, right?

Speaker speaker\_1: Yeah, they, they already pulled it out on my check.

Speaker speaker\_0: Okay. So if they did that, that means that the following week those plans become effective. Not for this week, but for next. So for this week-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... you only have the preventative plan..... -

Speaker speaker\_1: What goes on there?

Speaker speaker\_0: Preventative is the one of the \$16.85 that only covers a physical, some vaccines, some STD and cancer screening, but it doesn't cover no doctor visits to sick, no urgent care, no emergency room, no surgeries, none of that. 'Cause I do see that you made a change in your enrollment and you added other stuff, um, like dental, vision, VIP, Excel, group accident, short-term critical illness, term life, and then the plan that you have right now for \$77.73. Um, so I can't tell you if it's gonna go active next week 'cause I don't, I can't really see future coverage. But if you did see it, that means that the following Monday the plan would become effective, are the other plans.

Speaker speaker\_1: Okay, so it'll be after Monday, the \$77 plan will become active?

Speaker speaker\_0: Yeah. So once you see the first d- the first deduction of that amount, the following Monday the plan becomes effective. And if you want to make sure, you can... You're always welcome to contact us, Monday, just to make sure that those times went into effect. Um, because like I said, I can't see future coverage on my end. I can only see past and then present.

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Speaker speaker\_0: But that's typically... That's how it works, though. Once you see the first deduction of that new amount come out of your check, the following Monday, the plan becomes effective. But for this week, it was only for the 16.85, which was for only one time.

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Speaker speaker\_0: Yes, that's correct. Yes. Um, and that should be on the file that I sent you, attached. You should see it. It's gonna say, um... Let me open your card real quick. Give me one second.

Speaker speaker\_1: Oh, you're good. 'Cause this is all new to me, 'cause-

Speaker speaker\_0: Okay, you'll be fine.

Speaker speaker\_1: ... I don't have any... I haven't had insurance in Oklahoma. So I'm originally from Kansas. It's just, I moved to Oklahoma in the past... I moved to Oklahoma in January, and so it's like, trying to get Oklahoma med, trying to get my medication from Kansas. So it's... Go over to Oklahoma Walmart so I can pick that up.

Speaker speaker\_0: Gotcha. Okay, yeah. So, where it says Pharmacy, it says MedImpact, that's the, um, carrier that you have. So you would just have to call that number that's on the card.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then to find providers, because that plan does require you to stay within the network, the M.E.C., the preventative one. So it's important that you do contact the multi-plan network to find a provider. So then, you would just-

Speaker speaker\_1: All right.

Speaker speaker\_0: ... call that number, that 806-993. And then the carrier is 90 Degrees, so that's why you see 90 Degrees on the card, 'cause that's the carrier for the plan. So if you ever have questions if a certain service is covered, for example, if you ever wanna know if a colonoscopy, pap smear or a mammogram, if stuff like that is covered, who you would have to call and ask is that 4296 number, which is the carrier. And they would be able to answer that question. Or if you're not sure, you can just call us and we would just end up directing you to them.

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Speaker speaker\_0: Um, I have your card open right now and I see it says Member, Medical, Pharmacy and then it says Providers on the right-hand side. Where it says Member,

Pharmacy and Medical, those three cards are together. And then the one that says Providers is by itself. I'm not sure, you might have to zoom in-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: ... zoom out.

Speaker speaker\_1: I got it now. Providers, call 90 Degrees Benefit, okay.

Speaker speaker\_0: Yeah. So that's the carrier for your M.E.C. Tele-RS plan. If you have questions regarding if a claim or if a certain service is covered, like let's say a mammogram, that's who you would call to ask and they would actually let you know. Um, we would just end up transferring you since we're just like the middle men, like the administrators. There's so much information that we can provide. We can just go based off the guide. We can't really tell you if it's covered or not, so that's why you would end up getting transferred to them, 'cause they would-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... actually inform you.

Speaker speaker\_1: All righty. All right, that's all I was wondering.

Speaker speaker\_0: All right. Well, I hope you have a great day. If you have any questions, we're open from 8:00 AM up until 8:00 PM, Monday through Friday, Eastern time, okay? And like I said, for this week, you have, um, your preventative plan covered. I can't see far ahead, but if you saw that deduction already of the \$77, that means that the following Monday, the plan becomes effective for the new one.

Speaker speaker\_1: Okay. So Monday, so basically next, next Monday, it'll become... The \$77 plan-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... will become active?

Speaker speaker\_0: Yes, that's usually what happens, but since I can't see like future deductions, I wouldn't be able to tell you if yes or not. So if you're not so sure Monday, I would actually call this number and ask, "Hey, um, can I see if my plan's become effective, 'cause I did see that deduction?" 'Cause like I said, I can't see future deductions, but if you just wanna make sure-

Speaker speaker\_1: Yeah.

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Speaker speaker\_1: All righty.

Speaker speaker\_0: All right. And I was gonna tell you that for your VIP Excel, which is your medical plan that actually does cover doctor visits, like urgent care, emergency room,

surgeries, um, for that plan, they typically don't mail out your card. So if you do want a physical one and not just a digital one, um, you can call us and we can request it to the carrier. But you do have to be active already for us to put in a request. So you can do that Monday too, if they do tell you that. It's already-

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Speaker speaker\_0: ... effective, just in case you do want. 'Cause a lot of people are... We usually wait and wait on it and I don't think they know that you actually have to request the medical one.

Speaker speaker\_1: Okay. Yeah, 'cause I-

Speaker speaker\_0: All the other ones you did for the VIPs. Yes.

Speaker speaker\_1: All righty.

Speaker speaker\_0: All right. Well, I hope you have a great day.

Speaker speaker\_1: You too. Thank you.

Speaker speaker\_0: You're welcome.