

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hey, Stephanie. I have a quick question. So I currently work for a company named Noel, and they notified me that I was being transitioned to you guys for insurance. Mm-hmm. But I haven't yet received my... I haven't received my card yet from them. Is that a problem? Okay. I can check to see. Um, what is the last four of your Social? 3270. And your first and last name? Antonio Figueroa. For security purposes, can you verify your address and date of birth? 9420 53rd Avenue, Elmhurst, New York 11373. I'm sorry, what was that date of birth? August 10, 1991. I'm sorry, I'm a little nervous giving this information over the phone. Oh, it's, it's okay. And I have 646-944-2621 as your phone number. Mm-hmm. I have anthonyfigueroa12@gmail.com. Is that up-to-date? antoniofigueroa as well. Okay, yeah. So it looks like... Let's see. You have the MEC, which is a preventative plan for employee only. You have dental for employee only, term life for employee only, vision for employee only, and then your VIP Classic Card, normally that one, they don't mail it out. So if you do want a physical one, I would have to go ahead and request it so that VIP Classic is the one that you would use for, like, doctor visits if sick, hospital visits if injured, urgent care, emergency room or surgeries. Um... Yeah. I need the... If you want, I... I'm sorry. You're sorry? I was gonna tell... I was gonna tell you that if you want, I can go ahead and email them to you and then you- Oh, yeah, sure. Usually that makes sense. Uh, my quick question. If I wanna go to the dentist, then what do I have to do? Um, you just have to contact the provider number that's on the email that I'm gonna send to you. Okay. And do I have vision at all on this? You, you do. You have vision for employee only, and that's \$2.42 weekly from your paycheck. Yeah, that I paid in. What exactly does that cover? That cover me for any glasses? So... Does it cover me for any... So that one has its copays. Um, let's see. So the copay for an eye exam is \$10. Give me one second, let me open your Benefit guy. Let's see. So for vision, copay for an eye exam is \$10. Copay for lenses and frames is \$25, and your frame allowance is \$130. Um, if you have, like... 'Cause I only get this amount of information. If you wanna know if it covers, like, contacts and stuff, you would have to contact the number that's on the email that I'm gonna send to you and they would be able to answer that. Okay. And per- So we're just giving an estimate. So my- No, no, I understand that. Now, for the glasses portion, it covers \$150. How can I use that? Can I use it anywhere? 150? Or \$150. So it covers 150. Yes. Um, so to see if you could use it anywhere, you would just have to contact that number, like I said, and they will, like, guide you exactly where to go. Okay, sure. Can you get this sent from that email? Yes, sir. So everything's in that email, and then I'm gonna put down the phone numbers that you would have to call for each of the plans that you have. Okay. 'Cause for dental and then your VIP Classic is the same carrier, but for vision and the MEC, it is a different one as well. So I'm gonna just write all of that information down. Um, do you want me to go ahead and request that VIP Classic Card? Yeah, sure. If

they can send it to, um, to the email address that I have there. Okay. Now, for dental, what exactly do I get for dental? Like, I know s- For dental- I'm gonna come to the office, what do I get covered with? Mm-hmm. So a preventative visit is covered at 100%. Something basic, like a cleansing of the teeth is covered at 80. Basic restorative, so they find a cavity and you gotta fill it in, that's covered at 80%. Um, x-rays are also covered at 80%, and then your annual maximum for your dental plan is \$750. Um, with dental, you would have to pay a one-time deductible, though. Since you have the employee plan, it would be \$50, but you only pay that once. Now, so let's say I wanna go over there and get a good teeth cleaning. I have to pay how much? Um, 80% is covered, and then the rest- 80... ... you would be responsible for. But they're telling me- So 80- ... they're telling me everything 100%. 80% of that bill would be covered, but the remaining balance, you would be responsible 100%. So it really just depends on how much they would charge you. Okay. Okay. Do you have my email address then? Yes. Is it, um, your first name, last name, 12@gmail.com? Yeah. A-N-T-O-N-I-O, F as in Frank, I-G-U-E-R-O-A, the number 12@gmail.com. And then your address is 94 and then dash 20-53 Rose Avenue? Aven- no. 9420 53rd Avenue. 53rd, okay. Elmhurst, Elmhurst, New York, 11373. Okay, thank you. 'Cause they had 94 and then they had a dash 20. Oh, yeah. No. You can put... It's, it's fine. It doesn't make a difference. Oh, that's fine. 94-20 53rd Avenue, Elmhurst, New York, 11373. Okay. Um, I'm gonna put you in a brief hold while I send you that information and then I'll get you to verify just to make sure that you did receive it. Okay. Um, did you ever get your preventative card, dental card and vision card? Uh, wait. Actually, actually maybe. If they could send it again, I'd appreciate it. Okay, yeah, that's fine. All right. I'll be right back. I'm gonna put you in a brief hold. Okay. Okay, sir. I went ahead and emailed that card to you. Um, do you mind verifying that you received it? I went ahead and requested it, and then I also sent you your card. Okay. And then the number to those providers for each of the plan is on that email as well. Okay. I see it here. You saw it? Okay. I do. So those are your cards, and then you should be getting them soon through the mail as well. So that'll let you- Now, is there a way that I can, is there a way that I can see what, what I'm, what I'm covered for and, well, support? Yeah. So if you want, I can also send you the benefit guide to the staffing agency, and then it shows all the plans that they offer. So you'll see the ones that you're enrolled into, and then it explains what's covered. If you ever have questions if a certain service is covered though, and, and you don't see it on the actual benefit guide, which is what I'm gonna go ahead and send you, who you always contact is the provider. I mean, not the provider, the carrier. Um, so let's say you wanna know if, like, a colonoscopy is covered- Mm-hmm. ... then since that's something more of, like, preventative, you would have to... Since it doesn't specifically tell you on that PDF that I'm gonna send you, you would have to contact the carrier, and then they would be happy to, um-... let you know. Or if you're not so sure who is, or what, you can just contact us and we'll connect you to the right person. So I think the carrier's going to... it's the people that are gonna be providing me the service? Correct. Mm-hmm. The owners of the insurance. So for the VIP Classic, it would be, um, APL, which is American Public Life. Your VIP Classic, your term life, and your dental are under APL, which is American Public Life. And then the NEC Standalone, which is your preventative plan, that one is, um, 93- Does, does that say all this on my card? Yes, it does. When you open the card, it'll tell you APL. Okay. Thank you so much. I really appreciate that. So it will tell you on the card, um, and then I'm gonna go ahead and send you that already as well. Um, I don't know if you can just verify that you've received it. I'm about to go ahead and

send you that. Oh, yeah, sure. Send it and I, I will... Sorry. I will say, I'm a little worried about what 80% exactly of the dental visit will come out to be, because I'm not really sure what those- Yeah. ... things are gonna be defined without. So that I wouldn't be able to answer, since I can't really just tell you what I see on that PDF. Um, that's something that the carrier would have to, um, let you know. But I... but I'm not sure if they could even... I might be wrong, but you could always give it a try, 'cause I wouldn't know how much the, the visit would be. Yeah. I think it really just depends on how much is the visit and then they cover that amount, the 80%. So like I said, I wouldn't really be able to give you a- Okay. ... a price. I'm still waiting. I'm still waiting for the email to come through, okay? Okay. It's loading. Okay. It went ahead and was submitted. Um, do you mind verifying that you received it? Nope, I'm waiting. Hasn't come in yet, so... The last email I got from you was at 7:43, and that was the other one. Oh, there we go. Just came in. All right. I really appreciate that, okay? You're welcome. And if you have any questions, we're open from 8:00 AM up until 8:00 PM Monday through Friday Eastern time, okay? You got it. And what's your name? My name is Stephanie. Thank you so much for all your help with this. You're welcome. Have a nice day, sir. Thank you. Take care. Bye-bye.

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: Hey, Stephanie. I have a quick question. So I currently work for a company named Noel, and they notified me that I was being transitioned to you guys for insurance.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: But I haven't yet received my... I haven't received my card yet from them. Is that a problem?

Speaker speaker_0: Okay. I can check to see. Um, what is the last four of your Social?

Speaker speaker_1: 3270.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Antonio Figueroa.

Speaker speaker_0: For security purposes, can you verify your address and date of birth?

Speaker speaker_1: 9420 53rd Avenue, Elmhurst, New York 11373.

Speaker speaker_0: I'm sorry, what was that date of birth?

Speaker speaker_1: August 10, 1991. I'm sorry, I'm a little nervous giving this information over the phone.

Speaker speaker_0: Oh, it's, it's okay. And I have 646-944-2621 as your phone number.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: I have anthonyfigueroa12@gmail.com. Is that up-to-date?

Speaker speaker_1: antoniofigueroa as well.

Speaker speaker_0: Okay, yeah. So it looks like... Let's see. You have the MEC, which is a preventative plan for employee only. You have dental for employee only, term life for employee only, vision for employee only, and then your VIP Classic Card, normally that one, they don't mail it out. So if you do want a physical one, I would have to go ahead and request it so that VIP Classic is the one that you would use for, like, doctor visits if sick, hospital visits if injured, urgent care, emergency room or surgeries. Um...

Speaker speaker_1: Yeah. I need the...

Speaker speaker_0: If you want, I...

Speaker speaker_1: I'm sorry. You're sorry?

Speaker speaker_0: I was gonna tell... I was gonna tell you that if you want, I can go ahead and email them to you and then you-

Speaker speaker_1: Oh, yeah, sure. Usually that makes sense. Uh, my quick question. If I wanna go to the dentist, then what do I have to do?

Speaker speaker_0: Um, you just have to contact the provider number that's on the email that I'm gonna send to you.

Speaker speaker_1: Okay. And do I have vision at all on this?

Speaker speaker_0: You, you do. You have vision for employee only, and that's \$2.42 weekly from your paycheck.

Speaker speaker_1: Yeah, that I paid in. What exactly does that cover? That cover me for any glasses?

Speaker speaker_0: So...

Speaker speaker_1: Does it cover me for any...

Speaker speaker_0: So that one has its copays. Um, let's see. So the copay for an eye exam is \$10. Give me one second, let me open your Benefit guy. Let's see. So for vision, copay for an eye exam is \$10. Copay for lenses and frames is \$25, and your frame allowance is \$130. Um, if you have, like... 'Cause I only get this amount of information. If you wanna know if it covers, like, contacts and stuff, you would have to contact the number that's on the email that I'm gonna send to you and they would be able to answer that.

Speaker speaker_1: Okay. And per-

Speaker speaker_0: So we're just giving an estimate. So my-

Speaker speaker_1: No, no, I understand that. Now, for the glasses portion, it covers \$150. How can I use that? Can I use it anywhere?

Speaker speaker_0: 150?

Speaker speaker_1: Or \$150.

Speaker speaker_0: So it covers 150. Yes. Um, so to see if you could use it anywhere, you would just have to contact that number, like I said, and they will, like, guide you exactly where to go.

Speaker speaker_1: Okay, sure. Can you get this sent from that email?

Speaker speaker_0: Yes, sir. So everything's in that email, and then I'm gonna put down the phone numbers that you would have to call for each of the plans that you have.

Speaker speaker_1: Okay.

Speaker speaker_0: 'Cause for dental and then your VIP Classic is the same carrier, but for vision and the MEC, it is a different one as well. So I'm gonna just write all of that information down. Um, do you want me to go ahead and request that VIP Classic Card?

Speaker speaker_1: Yeah, sure. If they can send it to, um, to the email address that I have there.

Speaker speaker_0: Okay.

Speaker speaker_1: Now, for dental, what exactly do I get for dental? Like, I know s-

Speaker speaker_0: For dental-

Speaker speaker_1: I'm gonna come to the office, what do I get covered with?

Speaker speaker_0: Mm-hmm. So a preventative visit is covered at 100%. Something basic, like a cleansing of the teeth is covered at 80. Basic restorative, so they find a cavity and you gotta fill it in, that's covered at 80%. Um, x-rays are also covered at 80%, and then your annual maximum for your dental plan is \$750. Um, with dental, you would have to pay a one-time deductible, though. Since you have the employee plan, it would be \$50, but you only pay that once.

Speaker speaker_1: Now, so let's say I wanna go over there and get a good teeth cleaning. I have to pay how much?

Speaker speaker_0: Um, 80% is covered, and then the rest-

Speaker speaker_1: 80...

Speaker speaker_0: ... you would be responsible for.

Speaker speaker_1: But they're telling me-

Speaker speaker_0: So 80-

Speaker speaker_1: ... they're telling me everything 100%.

Speaker speaker_0: 80% of that bill would be covered, but the remaining balance, you would be responsible 100%. So it really just depends on how much they would charge you.

Speaker speaker_1: Okay. Okay. Do you have my email address then?

Speaker speaker_0: Yes. Is it, um, your first name, last name, 12@gmail.com?

Speaker speaker_1: Yeah. A-N-T-O-N-I-O, F as in Frank, I-G-U-E-R-O-A, the number 12@gmail.com.

Speaker speaker_0: And then your address is 94 and then dash 20-53 Rose Avenue?

Speaker speaker_1: Aven- no. 9420 53rd Avenue.

Speaker speaker_0: 53rd, okay.

Speaker speaker_1: Elmhurst, Elmhurst, New York, 11373.

Speaker speaker_0: Okay, thank you. 'Cause they had 94 and then they had a dash 20.

Speaker speaker_1: Oh, yeah. No. You can put... It's, it's fine. It doesn't make a difference.

Speaker speaker_0: Oh, that's fine.

Speaker speaker_1: 94-20 53rd Avenue, Elmhurst, New York, 11373.

Speaker speaker_0: Okay. Um, I'm gonna put you in a brief hold while I send you that information and then I'll get you to verify just to make sure that you did receive it.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, did you ever get your preventative card, dental card and vision card?

Speaker speaker_1: Uh, wait. Actually, actually maybe. If they could send it again, I'd appreciate it.

Speaker speaker_0: Okay, yeah, that's fine. All right. I'll be right back. I'm gonna put you in a brief hold.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay, sir. I went ahead and emailed that card to you. Um, do you mind verifying that you received it? I went ahead and requested it, and then I also sent you your card.

Speaker speaker_2: Okay.

Speaker speaker_0: And then the number to those providers for each of the plan is on that email as well.

Speaker speaker_2: Okay. I see it here.

Speaker speaker_0: You saw it? Okay.

Speaker speaker_2: I do.

Speaker speaker_0: So those are your cards, and then you should be getting them soon through the mail as well. So that'll let you-

Speaker speaker_2: Now, is there a way that I can, is there a way that I can see what, what I'm, what I'm covered for and, well, support?

Speaker speaker_0: Yeah. So if you want, I can also send you the benefit guide to the staffing agency, and then it shows all the plans that they offer. So you'll see the ones that you're enrolled into, and then it explains what's covered. If you ever have questions if a certain service is covered though, and, and you don't see it on the actual benefit guide, which is what I'm gonna go ahead and send you, who you always contact is the provider. I mean, not the provider, the carrier. Um, so let's say you wanna know if, like, a colonoscopy is covered-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... then since that's something more of, like, preventative, you would have to... Since it doesn't specifically tell you on that PDF that I'm gonna send you, you would have to contact the carrier, and then they would be happy to, um-... let you know. Or if you're not so sure who is, or what, you can just contact us and we'll connect you to the right person.

Speaker speaker_1: So I think the carrier's going to... it's the people that are gonna be providing me the service?

Speaker speaker_0: Correct. Mm-hmm. The owners of the insurance. So for the VIP Classic, it would be, um, APL, which is American Public Life. Your VIP Classic, your term life, and your dental are under APL, which is American Public Life. And then the NEC Standalone, which is your preventative plan, that one is, um, 93-

Speaker speaker_1: Does, does that say all this on my card?

Speaker speaker_0: Yes, it does. When you open the card, it'll tell you APL.

Speaker speaker_1: Okay. Thank you so much. I really appreciate that.

Speaker speaker_0: So it will tell you on the card, um, and then I'm gonna go ahead and send you that already as well. Um, I don't know if you can just verify that you've received it. I'm about to go ahead and send you that.

Speaker speaker_1: Oh, yeah, sure. Send it and I, I will...

Speaker speaker_0: Sorry.

Speaker speaker_1: I will say, I'm a little worried about what 80% exactly of the dental visit will come out to be, because I'm not really sure what those-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... things are gonna be defined without.

Speaker speaker_0: So that I wouldn't be able to answer, since I can't really just tell you what I see on that PDF. Um, that's something that the carrier would have to, um, let you know. But I... but I'm not sure if they could even... I might be wrong, but you could always give it a try,

'cause I wouldn't know how much the, the visit would be.

Speaker speaker_1: Yeah.

Speaker speaker_0: I think it really just depends on how much is the visit and then they cover that amount, the 80%. So like I said, I wouldn't really be able to give you a-

Speaker speaker_1: Okay.

Speaker speaker_0: ... a price.

Speaker speaker_1: I'm still waiting. I'm still waiting for the email to come through, okay?

Speaker speaker_0: Okay. It's loading. Okay. It went ahead and was submitted. Um, do you mind verifying that you received it?

Speaker speaker_1: Nope, I'm waiting. Hasn't come in yet, so... The last email I got from you was at 7:43, and that was the other one. Oh, there we go. Just came in.

Speaker speaker_0: All right.

Speaker speaker_1: I really appreciate that, okay?

Speaker speaker_0: You're welcome. And if you have any questions, we're open from 8:00 AM up until 8:00 PM Monday through Friday Eastern time, okay?

Speaker speaker_1: You got it. And what's your name?

Speaker speaker_0: My name is Stephanie.

Speaker speaker_1: Thank you so much for all your help with this.

Speaker speaker_0: You're welcome. Have a nice day, sir.

Speaker speaker_1: Thank you. Take care. Bye-bye.