

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you? Um, yes, ma'am. Um, I recently just got put on the insurance plan at work, and I'm not sure exactly how to go about using it, because I don't have a card. Okay. Yeah, I can help you with that. Um, so what agency is it that you're with? Uh... Because we are the healthcare administrators for, uh, different agencies. So I would have to know which one you're with, as well as the last, last four... Um, it is called Focus Workforce Management. Okay. And then, what is the last four of your Social? Uh, 3830. Okay, thank you. And then could I please get your first and last name, just so that I'm sure that I'm on the right file? Um, it's Skyler Garner. You said 3830? Yes, ma'am. And Focus Workforce Management? Yes, ma'am. How long have you worked with them? I've been with them since the 25th of August. I just seen on my check stub that I got y-yesterday, where it pulled out for insurance 'cause of child support putting it on there. Okay. Um, so child support added it, but it just came out. My first payment was yesterday. Spell your last name, because I'm not seeing your... I'm not seeing you in our files. Uh, my first name is S-K-Y-L-E-R, and my last name is G-A-R-N-E-R. I'm sorry. I thought you said a different last name. I found it. Thank you for that. Um- That's all right. For security purposes... Sorry. For security purposes, I would need your full address as well as your date of birth. Um, my address is 118 Bruce Circle. That's in Sharon, Tennessee. Uh, do you need a ZIP code? Yes. 38255. Okay, and then- And my date of birth is 03-28-1994. Okay, thank you. And then I have 731-273-8700. Um, I need to update that. Okay, what is it? It's 731, uh, 337-9752. Okay, and then I have a email address as your first name, last name initial, 94 @gmail.com? Yes, ma'am. Okay. And then, yeah, you have coverage, um, for dental, vision and VIP Standard for you and your child. Yes, ma'am. Yeah, I just... I noticed that yesterday when I looked at my pay stub, but I don't have a card, so I didn't really know how about using it or where to even use it at. Oh, okay. Like ... Yeah. Okay. So it looks like, uh, your coverage... Give me one second. Became active, um... Well, give me one second. Let me verify.... fourth. Okay, so it looks like your coverage is active on the 4th. Um, that's the first week that you have active coverage. By that Friday, by this upcoming Friday, you should be receiving the dental card, your vision card, and then that VIP Standard card. They normally don't send out to your address. Um, but if you wish, w- once you're active, um, or I can leave myself a note for Monday to have put a request for you to receive a physical one in the mail if you wish to have a physical copy. 'Cause normally the VIP, the medical card, they don't, um, send it to your address. But I can go ahead and put in that request on Monday once you have active coverage. And then they'll deliver it to your mailing address, which is the one you just provided. And if for some reason you need, um, you need the policy number information before you receive the card on the 8th, you're welcome to give us a call. They're typically

ready by, like, Wednesday or Thursday, and we could, um, email them to you as well. But you should be receiving them to your home address by the 8th, that dental and vision. Yes, ma'am. And do you want me to go ahead and- Okay. And then the other one is health? Yeah, the other one would be your medical card. Um, for that one, they normally don't deliver it to the address. But if you wish to have a physical one, I can leave myself a note for Monday and request it once you're active. Yes, ma'am. Is that something you want me to do? Yes, ma'am. Okay. Yeah, I can do that for you. And then, um, whenever you get your cards, on the card, there's the pharmacy information as well as the carrier's information. So, um, there's that MultiPlan Network phone number that you can contact to find preferred providers that take that insurance as well as the dental and vision providers' information- Is there, is there a, is there any... .. once you receive the card. Is there anywhere to check that, like, online, to see who takes it? Uh, give me one second. So I actually have their phone number. Okay. Um, but give me one second. There's, um... Do you mind getting put in a brief hold? Yes, huh. Thank you for your hold, sir. So, you can go to Multiplan Network, um, online. However, I honestly suggest you just wait for you to receive your cards, just because in... it makes it easier. Um, once you receive your cards, on that same card, there's the provider's phone numbers and I... Well, as... I can provide the phone number and if you call it, they'll tell you, they'll direct you where they take that insurance as well because it could be a little tricky online, if I'm honest. Okay. Uh, do you know like what the co-pays are? For which one? Um, all three. Okay, yeah. So, give me one... Let me open your guide up. So, you have the VIP Standard. So, for the VIP Standard, there isn't co-pays, there's flat fees. So, meaning that whatever service you go to, they'll help you pay for, like, whatever portion and then you're responsible for the other portion. So, I'm gonna give you an example. So, if you were to go to an emergency room visit, um, for that visit, it says that it covers \$50 per day for a max of two days. So, if your bill was \$100, they would cover \$50 and then you would be responsible for the other \$50. So, there isn't co-pays for that. And then you have dental. For the dental, there isn't a co-pay, but there is a one-time deductible, um, that you would have to give. So, for employee, the individual, if you were to gotten the employee only, it would have been \$50. And then for the family plan, it would be \$150. But you only have to give that once. And then for the- Okay. So, if you give that \$150... I'm sorry. If you give that \$150 and everything else is included in that? Mm-hmm. So, once you give the deductible, for a preventative visit, you're covered at 100%. For a basic visit, you're covered at 80%, meaning like a cleansing of the teeth. Um, a basic restorative, you're covered at 80%, so if they have to fill in a cavity. For any X-rays, you're covered at 80%. You have an annual maximum of \$500. So, after you give that one-time deductible, that's when you're covered. Okay, so, what about, like, uh, extractions or, or, uh, dentures or just fillings? So, for those per-... So, I can really just tell you what I see on the benefit guide. Specific questions like those, if you're curious if it's covered, I could transfer you to the carrier and they could answer those questions for you. Okay. Okay? Is that something you wish for me to do? Well- I could provide the number and I could transfer you, and then they should be able to answer that. O- uh, that's fine. So what is the, uh, what's the vision like? Yeah. So, the vision is the one that has co-pays. Um, so for vision, the co-pay for an eye exam is only \$10, and then the co-pay for lenses and frames is \$25, and the frame allowance is \$130. Okay. Uh, what about for contacts? Is that on there? Uh, co-pay for contact lenses, fittings, it says \$0. Okay. And the allowance for the contacts is probably the same as the glasses? Um, frame allowance is \$130. I don't really have an allowance for contacts. It only says co-pay for contact

lenses, fittings of \$0. Okay. Well, uh, thank you. I was just wanting a ballpark figure of all that. But once you get that, um, those cards on Friday, on those cards, it'll tell you, like, the carrier's information, um, it'll say pharmacy and then it'll guide you who to call, where to go. And then the Multiplan Network, that's the number that you would find the providers that take that insurance. So, it might seem jumbled up right now, but once you actually get the cards, it's, it's really easy to navigate because it, it, it tells you on the cards. Um, and like I said, if for some reason... Next week, before you get the cards, you're welcome to give us a call if for some reason you need, um, you need them ahead of time and we can try to get that policy number, and if they are available virtually, we're able to send them to your email on file. Okay. Yes, sir. All right. Well, um, thank you. You're welcome. Um, do you have any more questions for me, though? No, ma'am. No? Okay. Well, thank you for calling. I hope you have a good day. I do too. All right, thanks.

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 Car. My name is Stephanie. How can I assist you?

Speaker speaker_2: Um, yes, ma'am. Um, I recently just got put on the insurance plan at work, and I'm not sure exactly how to go about using it, because I don't have a card.

Speaker speaker_1: Okay. Yeah, I can help you with that. Um, so what agency is it that you're with?

Speaker speaker_2: Uh...

Speaker speaker_1: Because we are the healthcare administrators for, uh, different agencies. So I would have to know which one you're with, as well as the last, last four...

Speaker speaker_2: Um, it is called Focus Workforce Management.

Speaker speaker_1: Okay. And then, what is the last four of your Social?

Speaker speaker_2: Uh, 3830.

Speaker speaker_1: Okay, thank you. And then could I please get your first and last name, just so that I'm sure that I'm on the right file?

Speaker speaker_2: Um, it's Skyler Garner.

Speaker speaker_1: You said 3830?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: And Focus Workforce Management?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: How long have you worked with them?

Speaker speaker_2: I've been with them since the 25th of August. I just seen on my check stub that I got y- yesterday, where it pulled out for insurance 'cause of child support putting it on there.

Speaker speaker_1: Okay.

Speaker speaker_2: Um, so child support added it, but it just came out. My first payment was yesterday.

Speaker speaker_1: Spell your last name, because I'm not seeing your... I'm not seeing you in our files.

Speaker speaker_2: Uh, my first name is S-K-Y-L-E-R, and my last name is G-A-R-N-E-R.

Speaker speaker_1: I'm sorry. I thought you said a different last name. I found it. Thank you for that. Um-

Speaker speaker_2: That's all right.

Speaker speaker_1: For security purposes... Sorry. For security purposes, I would need your full address as well as your date of birth.

Speaker speaker_2: Um, my address is 118 Bruce Circle. That's in Sharon, Tennessee. Uh, do you need a ZIP code?

Speaker speaker_1: Yes.

Speaker speaker_2: 38255.

Speaker speaker_1: Okay, and then-

Speaker speaker_2: And my date of birth is 03-28-1994.

Speaker speaker_1: Okay, thank you. And then I have 731-273-8700.

Speaker speaker_2: Um, I need to update that.

Speaker speaker_1: Okay, what is it?

Speaker speaker_2: It's 731, uh, 337-9752.

Speaker speaker_1: Okay, and then I have a email address as your first name, last name initial, 94 @gmail.com?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. And then, yeah, you have coverage, um, for dental, vision and VIP Standard for you and your child.

Speaker speaker_2: Yes, ma'am. Yeah, I just... I noticed that yesterday when I looked at my pay stub, but I don't have a card, so I didn't really know how about using it or where to even use it at.

Speaker speaker_1: Oh, okay.

Speaker speaker_2: Like ...

Speaker speaker_1: Yeah. Okay. So it looks like, uh, your coverage... Give me one second. Became active, um... Well, give me one second. Let me verify.... fourth. Okay, so it looks like your coverage is active on the 4th. Um, that's the first week that you have active coverage. By that Friday, by this upcoming Friday, you should be receiving the dental card, your vision card, and then that VIP Standard card. They normally don't send out to your address. Um, but if you wish, w- once you're active, um, or I can leave myself a note for Monday to have put a request for you to receive a physical one in the mail if you wish to have a physical copy. 'Cause normally the VIP, the medical card, they don't, um, send it to your address. But I can go ahead and put in that request on Monday once you have active coverage. And then they'll deliver it to your mailing address, which is the one you just provided. And if for some reason you need, um, you need the policy number information before you receive the card on the 8th, you're welcome to give us a call. They're typically ready by, like, Wednesday or Thursday, and we could, um, email them to you as well. But you should be receiving them to your home address by the 8th, that dental and vision.

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: And do you want me to go ahead and-

Speaker speaker_2: Okay. And then the other one is health?

Speaker speaker_1: Yeah, the other one would be your medical card. Um, for that one, they normally don't deliver it to the address. But if you wish to have a physical one, I can leave myself a note for Monday and request it once you're active.

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Is that something you want me to do?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. Yeah, I can do that for you. And then, um, whenever you get your cards, on the card, there's the pharmacy information as well as the carrier's information. So, um, there's that MultiPlan Network phone number that you can contact to find preferred providers that take that insurance as well as the dental and vision providers' information-

Speaker speaker_2: Is there, is there a, is there any...

Speaker speaker_1: ... once you receive the card.

Speaker speaker_2: Is there anywhere to check that, like, online, to see who takes it?

Speaker speaker_1: Uh, give me one second. So I actually have their phone number.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, but give me one second. There's, um... Do you mind getting put in a brief hold?

Speaker speaker_2: Yes, huh.

Speaker speaker_1: Thank you for your hold, sir. So, you can go to Multiplan Network, um, online. However, I honestly suggest you just wait for you to receive your cards, just because in... it makes it easier. Um, once you receive your cards, on that same card, there's the provider's phone numbers and I... Well, as... I can provide the phone number and if you call it, they'll tell you, they'll direct you where they take that insurance as well because it could be a little tricky online, if I'm honest.

Speaker speaker_2: Okay. Uh, do you know like what the co-pays are?

Speaker speaker_1: For which one?

Speaker speaker_2: Um, all three.

Speaker speaker_1: Okay, yeah. So, give me one... Let me open your guide up. So, you have the VIP Standard. So, for the VIP Standard, there isn't co-pays, there's flat fees. So, meaning that whatever service you go to, they'll help you pay for, like, whatever portion and then you're responsible for the other portion. So, I'm gonna give you an example. So, if you were to go to an emergency room visit, um, for that visit, it says that it covers \$50 per day for a max of two days. So, if your bill was \$100, they would cover \$50 and then you would be responsible for the other \$50. So, there isn't co-pays for that. And then you have dental. For the dental, there isn't a co-pay, but there is a one-time deductible, um, that you would have to give. So, for employee, the individual, if you were to gotten the employee only, it would have been \$50. And then for the family plan, it would be \$150. But you only have to give that once. And then for the-

Speaker speaker_2: Okay. So, if you give that \$150... I'm sorry. If you give that \$150 and everything else is included in that?

Speaker speaker_1: Mm-hmm. So, once you give the deductible, for a preventative visit, you're covered at 100%. For a basic visit, you're covered at 80%, meaning like a cleansing of the teeth. Um, a basic restorative, you're covered at 80%, so if they have to fill in a cavity. For any X-rays, you're covered at 80%. You have an annual maximum of \$500. So, after you give that one-time deductible, that's when you're covered.

Speaker speaker_2: Okay, so, what about, like, uh, extractions or, or, uh, dentures or just fillings?

Speaker speaker_1: So, for those per-... So, I can really just tell you what I see on the benefit guide. Specific questions like those, if you're curious if it's covered, I could transfer you to the carrier and they could answer those questions for you.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay? Is that something you wish for me to do?

Speaker speaker_2: Well-

Speaker speaker_1: I could provide the number and I could transfer you, and then they should be able to answer that.

Speaker speaker_2: O- uh, that's fine. So what is the, uh, what's the vision like?

Speaker speaker_1: Yeah. So, the vision is the one that has co-pays. Um, so for vision, the co-pay for an eye exam is only \$10, and then the co-pay for lenses and frames is \$25, and the frame allowance is \$130.

Speaker speaker_2: Okay. Uh, what about for contacts? Is that on there?

Speaker speaker_1: Uh, co-pay for contact lenses, fittings, it says \$0.

Speaker speaker_2: Okay. And the allowance for the contacts is probably the same as the glasses?

Speaker speaker_1: Um, frame allowance is \$130. I don't really have an allowance for contacts. It only says co-pay for contact lenses, fittings of \$0.

Speaker speaker_2: Okay. Well, uh, thank you. I was just wanting a ballpark figure of all that.

Speaker speaker_1: But once you get that, um, those cards on Friday, on those cards, it'll tell you, like, the carrier's information, um, it'll say pharmacy and then it'll guide you who to call, where to go. And then the Multiplan Network, that's the number that you would find the providers that take that insurance. So, it might seem jumbled up right now, but once you actually get the cards, it's, it's really easy to navigate because it, it, it tells you on the cards. Um, and like I said, if for some reason... Next week, before you get the cards, you're welcome to give us a call if for some reason you need, um, you need them ahead of time and we can try to get that policy number, and if they are available virtually, we're able to send them to your email on file.

Speaker speaker_2: Okay.

Speaker speaker_1: Yes, sir.

Speaker speaker_2: All right. Well, um, thank you.

Speaker speaker_1: You're welcome. Um, do you have any more questions for me, though?

Speaker speaker_2: No, ma'am.

Speaker speaker_1: No? Okay. Well, thank you for calling. I hope you have a good day.

Speaker speaker_2: I do too. All right, thanks.