

## **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 Card. My name is Stephanie. How can I assist you? Um, hi. My name is Mary Dooley and my insurance has just kicked in. And I don't have the policy number and then also, um, I went to the dentist this morning, and they never heard of Benefits in a Card. Is it, um... Yeah, they said they- they've never even heard of that insurance. Okay, so we're, um, the health... So Benefits in a Card, we're the healthcare administrators for the staff and agencies. So, we administer different agencies around the nation. If you're currently working with the staff and agency that we administrate, most likely you have been receiving like probably text messages letting you know with, about company open enrollment or to let you know that you're within your personal open enrollment which makes you qualified for healthcare benefits through that staff and agency. Depending on how many you select, which ones they are, if you add dependents, has a lot to do with how much the deduction is from your paycheck. And they do weekly deductions for, for these plans. Um, what agency are they working for? Um, okay, I work for Care Builders. Care Builders? Uh-huh. Okay, let me see. So, because some of them do auto enroll their members into, um, a plan. Let me see if they're one of them. I had already talked, um, with someone and yeah, that my insurance, I signed up for it and they've already taken money out of my check, so. But I, I don't understand, like what's my health insurance name? What is my, uh, dental- Oh, the social security information? Okay, yeah. My dental plan. I have to get in your file to tell you. Mm-hmm. Because some of the plans have different carriers, so I have to look at it to see which one. Um, what are the last four of your Social? Sure, it's 3804 and it's Mary Dooley. And I am so sorry because I'm so scared to blame about this stuff. Oh. It's okay. Let me see. Mary, Mary- And then were they- Mm-hmm. And then I just need you to verify, um, for security purposes, your address and your date of birth. Sure. I live at 2400 Millwood Avenue, number 301 and that's Louisville, Kentucky 40206. And my birthday is 01/20/1960. Is your phone number 502-228-5360? Yep, that sure is. And I have maryjos... Hos... No wait, I'm sorry. It's maryjos- maryjosabel@gmail.com. Okay. And then, um- At least you didn't say Mary Jezebel like most people. Yes, ma'am. Thank you. So, you do have active coverage it looks like. So for your dental plan and then your VIP Plus, that's going to be your carriers are through American Public Life or you can call it APL and then for vision, it's MetLife. Okay, ... can get on that. Did you have to get your cards by any chance? Um, would they be mailed? Yes, ma'am. Well, I don't know where you're, where you're at but here in Louisville, we've had a very bad snow and ice storm. Oh. That's why. So. Probably still hanging in. Yeah and I'm honestly, I haven't been to the mailbox because they didn't even clear our sidewalks here where I live. Oh, no. Yeah. Uh, yeah, it's like, it's so hard. I had to dig my car out three times. Oh, no. Uh. Yeah, we're in South Carolina. It didn't really snow that much around here. Oh. Well. Barely. It, what it was is, uh, a lot of ice, too.

Mm-hmm. Yeah. If you want, I can also send you your cards to the email because I can do that and then on the email that I send, there's usually the numbers, the contact, um, preferred providers with those plans. If you want, I can send it to you and then you call. Okay, and then I can, I do have a copier so I can just copy the email on, and then come, just have a copy of the card, right? Oh, okay, yeah, that's fine, yes ma'am, um, because either way you're gonna get your dental and vision card, and then normally the medical card, they don't mail that one out. So if you do want me to request it, I can go ahead and do that also. Yes, because around here that's, that's the easy way. If you can just- Okay. ... hand them a... They had such a fit this morning at the dentist. I had an appointment at 8:00 for an extraction. Yeah. And I was like, well, it's Benefits in a Card and of course, at 8:00 in Louisville, y'all were, I guess closed. Mm. Um, what time is it there now? Right now it's 3:55. Oh, it is here too but... Yeah. And it said it was open 24 hours, didn't it? Well, we're open from 8:00 AM up until 8:00 PM. Well, we couldn't get anybody to answer. Oh, that's weird. Well, I know and they were so busy. Um, and, and I said, "Well, um, I have it, but I don't have the card yet." And, you know- Yeah. ... blah, blah and then, so I need to, because they did give me another appointment on, um, the 27th. Okay. Yeah, so- So- I'm gonna send you your, that, those cards to the email, so that you can have them already, at least on your phone if you don't have them, like, physically yet. But you should be getting them soon 'cause normally they mail them out the first week of your activation week, either that Thursday or Friday. So, they're probably in your mail. Um, but I'm gonna go ahead and send them to your email also that you can have, uh, the cards on your phone as well. Right. I don't, well, it'll show up on my laptop and then I can... I like to do things on my laptop instead of my phone. Okay. And then, I'm thinking that- So that way I, and it's, mm-hmm, and it's hooked up to my printer. Okay. And then I'm getting, um, I'm getting those cards ready for you. While I get that ready, do you mind getting put on a brief hold? Oh, no, sweetie. Take your time. I really appreciate you. You're welcome. I'll be right back. I have, I have my earbuds in. Just do what you need to do and don't worry about me. Be right back. Okay. Thank you for your hold. I went ahead and emailed that card to you. Do you mind verifying that you received it? Okay. Let's see. And then I sent your dental, vision and VIP+ cards, so you should be getting three in that PDF. Okay. And then I went ahead and requested, um, the VIP+ to get mailed out to you. Okay. Yep. Here we go. "Hello, Mary. Thank you for calling Liberty Benefit Center. Attached is a PDF file with a copy of your ID card." Yay. Yes, ma'am and then the- Uh- ... physical one, you should be getting it within probably like seven to 10 business days for that medical card. And you know what? I have a... I'm just throwing this out there. I got an email from somebody named Karen Justin and it's, has to do with, um, Coinbase. Have you ever heard of anything called Coinbase? No, ma'am. I haven't. I'm wondering, it's a new device login attempt and it says... Okay, I have no... I'm afraid it's a scam, so I'm afraid that, I'm gonna have my computer guy look at it. Okay. Um, okay. So, I can go ahead and get this information and then call my dental office or call them and see what, you know, how much they're gonna pay or whatever. Okay. All right. I appreciate it. You're welcome. Have a nice day. Did you have any more questions? You too. Um, not at this time. I just really appreciate you today. You're welcome. And tomorrow. Oh, thank you. And if you need anything, we're open from 8:00 AM up until 8:00 PM Eastern Time, okay? Okay. I appreciate it. All right. Well, you have a great day. Okay. You too. Bye-bye. Bye.

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

Speaker speaker\_2: Um, hi. My name is Mary Dooley and my insurance has just kicked in. And I don't have the policy number and then also, um, I went to the dentist this morning, and they never heard of Benefits in a Card. Is it, um... Yeah, they said they- they've never even heard of that insurance.

Speaker speaker\_1: Okay, so we're, um, the health... So Benefits in a Card, we're the healthcare administrators for the staff and agencies. So, we administer different agencies around the nation. If you're currently working with the staff and agency that we administrate, most likely you have been receiving like probably text messages letting you know with, about company open enrollment or to let you know that you're within your personal open enrollment which makes you qualified for healthcare benefits through that staff and agency. Depending on how many you select, which ones they are, if you add dependents, has a lot to do with how much the deduction is from your paycheck. And they do weekly deductions for, for these plans. Um, what agency are they working for?

Speaker speaker\_2: Um, okay, I work for Care Builders.

Speaker speaker\_1: Care Builders?

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: Okay, let me see. So, because some of them do auto enroll their members into, um, a plan. Let me see if they're one of them.

Speaker speaker\_2: I had already talked, um, with someone and yeah, that my insurance, I signed up for it and they've already taken money out of my check, so. But I, I don't understand, like what's my health insurance name? What is my, uh, dental-

Speaker speaker\_1: Oh, the social security information? Okay, yeah.

Speaker speaker\_2: My dental plan.

Speaker speaker\_1: I have to get in your file to tell you.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Because some of the plans have different carriers, so I have to look at it to see which one. Um, what are the last four of your Social?

Speaker speaker\_2: Sure, it's 3804 and it's Mary Dooley. And I am so sorry because I'm so scared to blame about this stuff. Oh.

Speaker speaker\_1: It's okay. Let me see. Mary, Mary-

Speaker speaker\_2: And then were they- Mm-hmm.

Speaker speaker\_1: And then I just need you to verify, um, for security purposes, your address and your date of birth.

Speaker speaker\_2: Sure. I live at 2400 Millwood Avenue, number 301 and that's Louisville, Kentucky 40206. And my birthday is 01/20/1960.

Speaker speaker\_1: Is your phone number 502-228-5360?

Speaker speaker\_2: Yep, that sure is.

Speaker speaker\_1: And I have maryjos... Hos... No wait, I'm sorry. It's maryjos-

Speaker speaker\_2: maryjosabel@gmail.com.

Speaker speaker\_1: Okay. And then, um-

Speaker speaker\_2: At least you didn't say Mary Jezebel like most people.

Speaker speaker\_1: Yes, ma'am. Thank you. So, you do have active coverage it looks like. So for your dental plan and then your VIP Plus, that's going to be your carriers are through American Public Life or you can call it APL and then for vision, it's MetLife.

Speaker speaker\_2: Okay,

Speaker speaker\_3: ... can get on that.

Speaker speaker\_1: Did you have to get your cards by any chance?

Speaker speaker\_2: Um, would they be mailed?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Well, I don't know where you're, where you're at but here in Louisville, we've had a very bad snow and ice storm.

Speaker speaker\_1: Oh. That's why.

Speaker speaker\_2: So.

Speaker speaker\_1: Probably still hanging in.

Speaker speaker\_2: Yeah and I'm honestly, I haven't been to the mailbox because they didn't even clear our sidewalks here where I live.

Speaker speaker\_1: Oh, no. Yeah.

Speaker speaker\_2: Uh, yeah, it's like, it's so hard. I had to dig my car out three times.

Speaker speaker\_1: Oh, no.

Speaker speaker\_2: Uh.

Speaker speaker\_1: Yeah, we're in South Carolina. It didn't really snow that much around here.

Speaker speaker\_2: Oh.

Speaker speaker\_1: Well.

Speaker speaker\_2: Barely.

Speaker speaker\_1: It, what it was is, uh, a lot of ice, too.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Yeah. If you want, I can also send you your cards to the email because I can do that and then on the email that I send, there's usually the numbers, the contact, um, preferred providers with those plans. If you want, I can send it to you and then you call.

Speaker speaker\_2: Okay, and then I can, I do have a copier so I can just copy the email on, and then come, just have a copy of the card, right?

Speaker speaker\_1: Oh, okay, yeah, that's fine, yes ma'am, um, because either way you're gonna get your dental and vision card, and then normally the medical card, they don't mail that one out. So if you do want me to request it, I can go ahead and do that also.

Speaker speaker\_2: Yes, because around here that's, that's the easy way. If you can just-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... hand them a... They had such a fit this morning at the dentist. I had an appointment at 8:00 for an extraction.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: And I was like, well, it's Benefits in a Card and of course, at 8:00 in Louisville, y'all were, I guess closed.

Speaker speaker\_1: Mm.

Speaker speaker\_2: Um, what time is it there now?

Speaker speaker\_1: Right now it's 3:55.

Speaker speaker\_2: Oh, it is here too but...

Speaker speaker\_1: Yeah.

Speaker speaker\_2: And it said it was open 24 hours, didn't it?

Speaker speaker\_1: Well, we're open from 8:00 AM up until 8:00 PM.

Speaker speaker\_2: Well, we couldn't get anybody to answer.

Speaker speaker\_1: Oh, that's weird.

Speaker speaker\_2: Well, I know and they were so busy. Um, and, and I said, "Well, um, I have it, but I don't have the card yet." And, you know-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: ... blah, blah and then, so I need to, because they did give me another appointment on, um, the 27th.

Speaker speaker\_1: Okay. Yeah, so-

Speaker speaker\_2: So-

Speaker speaker\_1: I'm gonna send you your, that, those cards to the email, so that you can have them already, at least on your phone if you don't have them, like, physically yet. But you should be getting them soon 'cause normally they mail them out the first week of your activation week, either that Thursday or Friday. So, they're probably in your mail. Um, but I'm gonna go ahead and send them to your email also that you can have, uh, the cards on your phone as well.

Speaker speaker\_2: Right. I don't, well, it'll show up on my laptop and then I can... I like to do things on my laptop instead of my phone.

Speaker speaker\_1: Okay. And then, I'm thinking that-

Speaker speaker\_2: So that way I, and it's, mm-hmm, and it's hooked up to my printer.

Speaker speaker\_1: Okay. And then I'm getting, um, I'm getting those cards ready for you. While I get that ready, do you mind getting put on a brief hold?

Speaker speaker\_2: Oh, no, sweetie. Take your time. I really appreciate you.

Speaker speaker\_1: You're welcome. I'll be right back.

Speaker speaker\_2: I have, I have my earbuds in. Just do what you need to do and don't worry about me. Be right back.

Speaker speaker\_1: Okay. Thank you for your hold. I went ahead and emailed that card to you. Do you mind verifying that you received it?

Speaker speaker\_2: Okay. Let's see.

Speaker speaker\_1: And then I sent your dental, vision and VIP+ cards, so you should be getting three in that PDF.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then I went ahead and requested, um, the VIP+ to get mailed out to you.

Speaker speaker\_2: Okay. Yep. Here we go. "Hello, Mary. Thank you for calling Liberty Benefit Center. Attached is a PDF file with a copy of your ID card." Yay.

Speaker speaker\_1: Yes, ma'am and then the-

Speaker speaker\_2: Uh-

Speaker speaker\_1: ... physical one, you should be getting it within probably like seven to 10 business days for that medical card.

Speaker speaker\_2: And you know what? I have a... I'm just throwing this out there. I got an email from somebody named Karen Justin and it's, has to do with, um, Coinbase. Have you ever heard of anything called Coinbase?

Speaker speaker\_1: No, ma'am. I haven't.

Speaker speaker\_2: I'm wondering, it's a new device login attempt and it says... Okay, I have no... I'm afraid it's a scam, so I'm afraid that, I'm gonna have my computer guy look at it.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Um, okay. So, I can go ahead and get this information and then call my dental office or call them and see what, you know, how much they're gonna pay or whatever.

Speaker speaker\_1: Okay. All right.

Speaker speaker\_2: I appreciate it.

Speaker speaker\_1: You're welcome. Have a nice day. Did you have any more questions?

Speaker speaker\_2: You too. Um, not at this time. I just really appreciate you today.

Speaker speaker\_1: You're welcome.

Speaker speaker\_2: And tomorrow.

Speaker speaker\_1: Oh, thank you. And if you need anything, we're open from 8:00 AM up until 8:00 PM Eastern Time, okay?

Speaker speaker\_2: Okay. I appreciate it.

Speaker speaker\_1: All right. Well, you have a great day.

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

Speaker speaker\_1: Bye.