

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits on a Card. My name is Stephanie. How can I assist you? Hi, Stephanie. I was wondering where our cards are. Okay, I can check. Um, what staff and agency do you work for? ManCan. Okay. And then what are the last four of your Social? 6697. Your first and last name, please. James Hoover. Oh, I'm sorry. Can you repeat that? You kind of broke up a little bit when you said your name. James Hoover. James. Okay, thank you. Thank you. And then for security purposes, James, um, can you please verify the address on file as well as your date of birth? 1236 Alpha Street, Northwest, Massillon, Ohio 44647, and 10772. Did you say northwest? Yes. Okay, so 1236 Alpha Street NW? N- yes. Thank you. And then is it still 44647? Yep. Okay. And then 330-605-4335 is your phone number? Yeah. And then I have james.hoover6@hotmail.com. Is that up to date? Wait, wait. What was it? Um, it's your first name, period, last name, the number six, @gmail.com. No, there's no, there's, there's no num- no number six. Okay, let me delete that. That's the at sign. That's the at sign- Okay. ... it's supposed to be. Okay. And then you actually just became active yesterday, meaning you should probably be getting your cards either this Thursday or Friday, or sometime next week. Um, and then if you want, I can leave myself a note, 'cause I can send them to you via email but most likely they won't be ready today. Um, I can follow up either Tuesday and Wednesday, and check to see if they're available to be sent to you, and I'll send them to you, and I'll give you a call to let you know what I did just to make sure that you did get them. But right now, they're not, um, they're n- they're n-... You haven't received them yet because you just became active yesterday. So they're probably making them already. Okay. Okay? And then, um, I was gonna let you know that for your VIP plan, the VIP Classic plan, they normally don't mail those out to you. So, if you do want a physical card for the VIP Classic plan, which is your medical plan, I can go ahead and put a request for it so that you can get it. Uh, most likely you'll receive your dental and vision first, and then you'll get your VIP Classic, since those have to be requested. Did you want a physical one, or did you just want an email one? An email one's fine. Oh, okay. So we don't have to- If they... Whichever I can get sooner. Okay. The prou- the email. But, yeah, that's fine. Um, yeah. So I'll leave myself a note that- So we can't use the... We can't use it, so w- w- well if we go to- And if- ... the doctor tomorrow, what do we... What do we put it under? You can... I can go ahead and send an email. Let me see. Um, let me see if your policy number is ready at least. 'Cause sometimes that's provided already. So give me one second. Let me check real quick. 'Cause if it is- Okay. ... I can go ahead and provide that policy number. Is it- Yeah, if you can give me for- Mm-hmm. Is it for dental, vision, or your VIP Classic? For all of them. All right. All of them? All of them, if possible. So, if you want, I can go h-... Your vision card is most likely ready already, um, but let me check for dental and the VIP Classic. Can I put you in a brief hold while I check? That's fine. Okay. I'll be right back. Okay. So I can't download them yet, but I

have your policy numbers. Um, if you want- Okay. ... I can go ahead and give that to you. Okay. Okay. Let me know when you're ready. Uh, go ahead for vision, I guess, if that's all right. Okay. For vision... So for vision, if you want, I can actually send you that card. Okay, that's fine. And then, um, but I can... I'ma have to give you your policy number for dental and then the medical plan, 'cause I don't have those cards. Okay. That's fine. But your, um, policy number for your VIP Classic plan is gonna be 25- Okay. ... 97- What is it? 25 what? Um, 2597856. So, 2597856. That's for your- This? ... VIP plan. Yes, sir. Okay. So 259- Okay. ... 7856. And then for dental, that's going to be 2597857. So for dental, 259-78-57. Okay. And that's... Who's dental through? Uh, dental is through, um, both dental and your VIP Classic plan, the carriers are APL and then the network of dental is through Carrington, which is... I can spell that if you want. Wait, for... Okay, APL? Yep, that's going to be for your VIP Classic, the carrier, and for your dental. Okay. Which, for American Public Life. Okay. And what's the... You said th- What's the other one? Um, the network is Carrington, which is C-A-R-R-I-N-G-T-O-N. And that's for dental. That's for dental, okay. And then for, um, vision, I'm going to go ahead and send you your card. Um, can I put you in a brief hold while I do that? And then if you want- That's fine. ... I'll go ahead and, um, I can also write down your policy numbers in that email and it's going to have the carrier's information. That's fine. I appreciate it. Okay, I'll be, I'll be right back. Mm-hmm. Well, she said she'll have the information for me, so hopefully they don't, they don't have to call everybody. If not, I'll ask her. They cleared last year. Oh, yeah, when... That'd be fine. It's sealed. And I'm getting out of gallon. Did that for a long time. Okay. So-Yes, sir. Thank you for your hold. I went ahead and emailed that to you. Um, do you mind double checking for me that you did receive it indeed? It's gonna come from an email that says info@benefitsinacard.com. And then I just went ahead and attached your policy numbers to that email with your card. And then on that email that I sent, it should have the information about what number to contact. So technically the... what I just gave you. And it has the numbers included that you can call to find the providers. Okay. So info@benefitsinacard.com. Yes, sir. Did you need anything else? And then I'll be checking, um, on it tomorrow to see if it's available. Typically it's not. The cards aren't actually available to send till normally like Wednesday or Thursday. But I'll be following up and once I send them to you, I'll just give you a call to let you know if you could please check your email. All right. 'Cause I usually don't get off work until 4:30. That's fine. If you don't answer, I'll leave you a voice message. Okay. I appreciate it. All right. Did you see my email? I got the... I got the email. Oh, wait. Okay. It's, uh... Oh, no. It says attachment is... Oh, I got to move it too. It's on my phone. I got to move it. Okay. Now, when does this... How long is this, uh, coverage good for? Um, as long as you keep working with ManCan. The m- um, the only time that, um, I was... So as long as you're working with them and they're getting deductions out of your paycheck, for these, um, plans, you should be... have active coverage. Now let's say you stop working with ManCan, since for you to keep active coverage for these particular plans, they have to make weekly deductions from your paycheck. Um, for... with four consecutive, um, no like payments from your check, to be specific- Mm-hmm. ... by the fifth week, your plan gets canceled. So as long as they make weekly deductions from your paycheck, you should be fine. But let's say you go on vacation one day and you go for like two months or something and they don't do four- Right. ... consecutive deductions specifically out of your paycheck, it doesn't matter if you call and make direct payments. Since it's been four consecutive weeks without deductions specifically out of your paycheck, by the fifth week, those plans would be

canceled. So as long as they're making those deductions from your paycheck- Okay. ... you have active coverage. Now, if they don't make four consecutive deductions out of your paycheck by that fifth week, the plans are gonna get canceled. Okay. That's fine. Mm-hmm. I appreciate it. Yes, sir. You're welcome. Did you have any other questions? Did you have any questions, hun? Oh. Wait. You're only covered 12 weeks? No, a month. A month. Because I have to do four consecutive- All right. No... no withdrawals. Yeah. Uh... Yeah. No withdrawals specifically out of your paycheck, by the fifth week it gets canceled. If they... let's say they don't get one for the 24th, the 3rd, the 10th and the 17th, by the 24th, your plans would be canceled. It would go into something called COBRA and that's like a whole different department. Okay. And you would have to contact them if for some reason you would still want those plans. Sure. And then from there they're like... they'll, um, work with you because that's like something else. But as long as they- Okay. So- ... make deductions, you should be fine. Okay. So the numbers on here are the numbers to call for each of the... Correct. ... different, different, uh, providers? Mm-hmm. The multi plan is for the VIP Classic or your VIPs. And with the VIP plan you... you're not really required to stay within the network. So if you don't want to be in the network, that's fine. As long as they take that insurance then you should be able to use it. And then- Okay. ... for vision, that number's there as well, and for dental. For dental- Okay. ... that number that, um, the Carenton network, that's the number that's listed there. So yeah, you just- The Carenton- ... need to call them, add those numbers. Wait, which one's the Carenton network? The one... You said for dental. Uh, 0523. It's 800-290-0523. Okay. Yeah. Okay. Okay. That's... yeah, that's what she wanted was the numbers for the actual... 'cause some of the places we go to, they ask for the contact number for the provider or the health plan. Yes, sir. And if they ever ask who the, um, the carrier is for your VIP Classic, which is your medical plan, and for dental, that's American Public Life or APL, and for vision it's called MetLife. But it should tell you in that email as well. Okay. That's fine. I appreciate it. All right. Well, I'll be sending those cards once they're available. All right. Thank you, ma'am. You're welcome. Have a nice day. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hi, Stephanie. I was wondering where our cards are.

Speaker speaker_0: Okay, I can check. Um, what staff and agency do you work for?

Speaker speaker_1: ManCan.

Speaker speaker_0: Okay. And then what are the last four of your Social?

Speaker speaker_1: 6697.

Speaker speaker_0: Your first and last name, please.

Speaker speaker_1: James Hoover.

Speaker speaker_0: Oh, I'm sorry. Can you repeat that? You kind of broke up a little bit when you said your name.

Speaker speaker_1: James Hoover.

Speaker speaker_0: James. Okay, thank you. Thank you. And then for security purposes, James, um, can you please verify the address on file as well as your date of birth?

Speaker speaker_1: 1236 Alpha Street, Northwest, Massillon, Ohio 44647, and 10772.

Speaker speaker_0: Did you say northwest?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, so 1236 Alpha Street NW?

Speaker speaker_1: N- yes.

Speaker speaker_0: Thank you. And then is it still 44647?

Speaker speaker_1: Yep.

Speaker speaker_0: Okay. And then 330-605-4335 is your phone number?

Speaker speaker_1: Yeah.

Speaker speaker_0: And then I have james.hoover6@hotmail.com. Is that up to date?

Speaker speaker_1: Wait, wait. What was it?

Speaker speaker_0: Um, it's your first name, period, last name, the number six, @gmail.com.

Speaker speaker_1: No, there's no, there's, there's no num- no number six.

Speaker speaker_0: Okay, let me delete that.

Speaker speaker_1: That's the at sign. That's the at sign-

Speaker speaker_0: Okay.

Speaker speaker_1: ... it's supposed to be.

Speaker speaker_0: Okay. And then you actually just became active yesterday, meaning you should probably be getting your cards either this Thursday or Friday, or sometime next week. Um, and then if you want, I can leave myself a note, 'cause I can send them to you via email but most likely they won't be ready today. Um, I can follow up either Tuesday and Wednesday, and check to see if they're available to be sent to you, and I'll send them to you, and I'll give you a call to let you know what I did just to make sure that you did get them. But right now, they're not, um, they're n- they're n-... You haven't received them yet because you just became active yesterday. So they're probably making them already.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay? And then, um, I was gonna let you know that for your VIP plan, the VIP Classic plan, they normally don't mail those out to you. So, if you do want a physical card for the VIP Classic plan, which is your medical plan, I can go ahead and put a request for it so that you can get it. Uh, most likely you'll receive your dental and vision first, and then you'll get your VIP Classic, since those have to be requested. Did you want a physical one, or did you just want a email one?

Speaker speaker_1: An email one's fine.

Speaker speaker_0: Oh, okay. So we don't have to-

Speaker speaker_1: If they... Whichever I can get sooner.

Speaker speaker_0: Okay. The prou- the email. But, yeah, that's fine. Um, yeah. So I'll leave myself a note that-

Speaker speaker_1: So we can't use the... We can't use it, so w- w- well if we go to-

Speaker speaker_0: And if-

Speaker speaker_1: ... the doctor tomorrow, what do we... What do we put it under?

Speaker speaker_0: You can... I can go ahead and send a email. Let me see. Um, let me see if your policy number is ready at least. 'Cause sometimes that's provided already. So give me one second. Let me check real quick. 'Cause if it is-

Speaker speaker_1: Okay.

Speaker speaker_0: ... I can go ahead and provide that policy number. Is it-

Speaker speaker_1: Yeah, if you can give me for-

Speaker speaker_0: Mm-hmm. Is it for dental, vision, or your VIP Classic?

Speaker speaker_1: For all of them.

Speaker speaker_0: All right. All of them?

Speaker speaker_1: All of them, if possible.

Speaker speaker_0: So, if you want, I can go h-... Your vision card is most likely ready already, um, but let me check for dental and the VIP Classic. Can I put you in a brief hold while I check?

Speaker speaker_1: That's fine.

Speaker speaker_0: Okay. I'll be right back. Okay. So I can't download them yet, but I have your policy numbers. Um, if you want-

Speaker speaker_1: Okay.

Speaker speaker_0: ... I can go ahead and give that to you.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. Let me know when you're ready.

Speaker speaker_1: Uh, go ahead for vision, I guess, if that's all right.

Speaker speaker_0: Okay. For vision... So for vision, if you want, I can actually send you that card.

Speaker speaker_1: Okay, that's fine.

Speaker speaker_0: And then, um, but I can... I'ma have to give you your policy number for dental and then the medical plan, 'cause I don't have those cards.

Speaker speaker_1: Okay. That's fine.

Speaker speaker_0: But your, um, policy number for your VIP Classic plan is gonna be 25-

Speaker speaker_1: Okay.

Speaker speaker_0: ... 97-

Speaker speaker_1: What is it? 25 what?

Speaker speaker_0: Um, 2597856. So, 2597856. That's for your-

Speaker speaker_1: This?

Speaker speaker_0: ... VIP plan. Yes, sir.

Speaker speaker_1: Okay.

Speaker speaker_0: So 259-

Speaker speaker_1: Okay.

Speaker speaker_0: ... 7856. And then for dental, that's going to be 2597857. So for dental, 259-78-57.

Speaker speaker_2: Okay. And that's... Who's dental through?

Speaker speaker_0: Uh, dental is through, um, both dental and your VIP Classic plan, the carriers are APL and then the network of dental is through Carrington, which is... I can spell that if you want.

Speaker speaker_2: Wait, for... Okay, APL?

Speaker speaker_0: Yep, that's going to be for your VIP Classic, the carrier, and for your dental.

Speaker speaker_2: Okay.

Speaker speaker_0: Which, for American Public Life.

Speaker speaker_2: Okay. And what's the... You said th- What's the other one?

Speaker speaker_0: Um, the network is Carrington, which is C-A-R-R-I-N-G-T-O-N. And that's for dental.

Speaker speaker_2: That's for dental, okay.

Speaker speaker_0: And then for, um, vision, I'm going to go ahead and send you your card. Um, can I put you in a brief hold while I do that? And then if you want-

Speaker speaker_2: That's fine.

Speaker speaker_0: ... I'll go ahead and, um, I can also write down your policy numbers in that email and it's going to have the carrier's information.

Speaker speaker_2: That's fine. I appreciate it.

Speaker speaker_0: Okay, I'll be, I'll be right back.

Speaker speaker_2: Mm-hmm. Well, she said she'll have the information for me, so hopefully they don't, they don't have to call everybody. If not, I'll ask her. They cleared last year. Oh, yeah, when... That'd be fine. It's sealed. And I'm getting out of gallon. Did that for a long time.

Speaker speaker_3: Okay. So-

Speaker speaker_0: Yes, sir. Thank you for your hold. I went ahead and emailed that to you. Um, do you mind double checking for me that you did receive it indeed? It's gonna come from an email that says info@benefitsinacard.com. And then I just went ahead and attached your policy numbers to that email with your card. And then on that email that I sent, it should have the information about what number to contact. So technically the... what I just gave you. And it has the numbers included that you can call to find the providers.

Speaker speaker_1: Okay. So info@benefitsinacard.com.

Speaker speaker_0: Yes, sir. Did you need anything else? And then I'll be checking, um, on it tomorrow to see if it's available. Typically it's not. The cards aren't actually available to send till normally like Wednesday or Thursday. But I'll be following up and once I send them to you, I'll just give you a call to let you know if you could please check your email.

Speaker speaker_1: All right. 'Cause I usually don't get off work until 4:30.

Speaker speaker_0: That's fine. If you don't answer, I'll leave you a voice message.

Speaker speaker_1: Okay. I appreciate it.

Speaker speaker_0: All right. Did you see my email?

Speaker speaker_1: I got the... I got the email. Oh, wait.

Speaker speaker_0: Okay.

Speaker speaker_1: It's, uh... Oh, no. It says attachment is... Oh, I got to move it too. It's on my phone. I got to move it.

Speaker speaker_0: Okay.

Speaker speaker_1: Now, when does this... How long is this, uh, coverage good for?

Speaker speaker_0: Um, as long as you keep working with ManCan. The m- um, the only time that, um, I was... So as long as you're working with them and they're getting deductions out of your paycheck, for these, um, plans, you should be... have active coverage. Now let's say you stop working with ManCan, since for you to keep active coverage for these particular plans, they have to make weekly deductions from your paycheck. Um, for... with four consecutive, um, no like payments from your check, to be specific-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... by the fifth week, your plan gets canceled. So as long as they make weekly deductions from your paycheck, you should be fine. But let's say you go on vacation one day and you go for like two months or something and they don't do four-

Speaker speaker_1: Right.

Speaker speaker_0: ... consecutive deductions specifically out of your paycheck, it doesn't matter if you call and make direct payments. Since it's been four consecutive weeks without deductions specifically out of your paycheck, by the fifth week, those plans would be canceled. So as long as they're making those deductions from your paycheck-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you have active coverage. Now, if they don't make four consecutive deductions out of your paycheck by that fifth week, the plans are gonna get canceled.

Speaker speaker_1: Okay. That's fine.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: I appreciate it.

Speaker speaker_0: Yes, sir. You're welcome. Did you have any other questions?

Speaker speaker_1: Did you have any questions, hun? Oh.

Speaker speaker_4: Wait. You're only covered 12 weeks?

Speaker speaker_1: No, a month. A month. Because I have to do four consecutive-

Speaker speaker_4: All right.

Speaker speaker_1: No... no withdrawals.

Speaker speaker_0: Yeah.

Speaker speaker_1: Uh...

Speaker speaker_0: Yeah. No withdrawals specifically out of your paycheck, by the fifth week it gets canceled. If they... let's say they don't get one for the 24th, the 3rd, the 10th and the 17th, by the 24th, your plans would be canceled. It would go into something called COBRA and that's like a whole different department.

Speaker speaker_1: Okay.

Speaker speaker_0: And you would have to contact them if for some reason you would still want those plans.

Speaker speaker_1: Sure.

Speaker speaker_0: And then from there they're like... they'll, um, work with you because that's like something else. But as long as they-

Speaker speaker_1: Okay. So-

Speaker speaker_0: ... make deductions, you should be fine.

Speaker speaker_1: Okay. So the numbers on here are the numbers to call for each of the...

Speaker speaker_0: Correct.

Speaker speaker_1: ... different, different, uh, providers?

Speaker speaker_0: Mm-hmm. The multi plan is for the VIP Classic or your VIPs. And with the VIP plan you... you're not really required to stay within the network. So if you don't want to be in the network, that's fine. As long as they take that insurance then you should be able to use it. And then-

Speaker speaker_1: Okay.

Speaker speaker_0: ... for vision, that number's there as well, and for dental. For dental-

Speaker speaker_1: Okay.

Speaker speaker_0: ... that number that, um, the Carenton network, that's the number that's listed there. So yeah, you just-

Speaker speaker_1: The Carenton-

Speaker speaker_0: ... need to call them, add those numbers.

Speaker speaker_1: Wait, which one's the Carenton network? The one... You said for dental.

Speaker speaker_0: Uh, 0523. It's 800-290-0523.

Speaker speaker_1: Okay. Yeah. Okay. Okay. That's... yeah, that's what she wanted was the numbers for the actual... 'cause some of the places we go to, they ask for the contact number for the provider or the health plan.

Speaker speaker_0: Yes, sir. And if they ever ask who the, um, the carrier is for your VIP Classic, which is your medical plan, and for dental, that's American Public Life or APL, and for vision it's called MetLife. But it should tell you in that email as well.

Speaker speaker_1: Okay. That's fine. I appreciate it.

Speaker speaker_0: All right. Well, I'll be sending those cards once they're available.

Speaker speaker_1: All right. Thank you, ma'am.

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

Speaker speaker_1: Bye-bye.