

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits 10-8 Card. My name is Stephanie. How can I assist you? Hi, Stephanie. My name is Imani. Um, I was giving a call to see if you can kind of go over some of my benefits with me. I'm not really understanding some of the stuff. Um, maybe it's just because . Um, if I could just, like, figure out maybe, like, a better layout of it all, of it all. I'm not understanding, like, my medical benefits or my dental. Okay. Yeah. I can explain them to you. Um, what staffing agency are you working with? Um, I'm working with BDSS. Okay. And then what is the last four of your Social? 8517. And your first and last name, please? It's Imani Frierson. Okay. Thank you. For security purposes, can you verify your address and date of birth? 3356 Brandon Bird Boulevard, and it's, um, Indianapolis, Indiana, 46239. My birthday is 10-31-1996. And I have 317-450-4549 as your phone number? Yes. And then I have imani.frierson@yahoo.com. Is that up to date? Yes. Okay, let's see. Okay. So, you have the VIP Standard. So, you have the plan that covers doctor visits if you get sick, urgent care, emergency room, um, hospitalization if injured, and even some surgeries. Um, it doesn't require you to only use their clinics and doctors to receive coverage, so a network requirement is not something they require. Um, you can step out of a network. As long as the provider takes that insurance, you can use it. Um, that plan, however, does not cover preventative visits, which would be, like, your annual checkups, a physical, um, your vaccines, birth control, pap smears. That's preventative, so it wouldn't have coverage with the VIP Standard. So, it's only a hospital indemnity plan. Um, you also have vision, which vision has its copays. So, I believe for your eye exam, you would have to make a copay of \$10. Uh, for lenses and frames, 25. And your frame allowance is \$130. So, if your frames are a little bit more, you're responsible for the remaining balance. It looks like you also have dental. Dental preventative visits covered at 100%. Something basic, like a cleansing of the teeth, is covered at 80%. Basic restorative, which means, like, if you got a, they gotta fill in a cavity, something basic like that's covered at 80%. X-rays are also covered at 80%, and dental you have an annual maximum of \$500. With dental, you would have to pay a one-time fee of \$50 since you have the individual plan. Um, you also have term life, a, and accidental death and dismemberment, employees get up to \$20,000. Spouse, \$2,500. Children, six months up to the age of 26, \$2,500. And children 14 days up to six months, \$500. And then short-term- So, when you say dental life, what does that mean? Which one? The, uh, one where you say you get up to 20,000. I'm not... What does that mean? So that's, that's term life. Okay. Like if you were to pass. Okay. Um, can you just go back over 'em one more time? I'm sorry, the dental. Yeah. So dental, you have a annual maximum of \$500 to spend. Um, a preventative visit is covered at 100%. Something basic, like, if you gotta go for a cleansing of the teeth, that's covered at 80%. Basic restorative, so if they gotta fill in a cavity, that's covered at 80%. X-rays are also covered at 80%, and with dental, you do have to pay a one-time deductible. Um,

since you have the employee plan, it would only be \$50, and you only have to pay that once. Okay. Mm-hmm. Okay. All right. I was just wondering. Um, did you have any other questions, though? Um, I was gonna tell you- Um... Mm-hmm. I was just gonna see, like, does it tell you, like, any good providers already that, like, are in the state of Indiana that goes good with this insurance? Um, for w- so I could actually give you the numbers to contact, but we don't have the list of the providers. That would be something that the member would have to reach out for the numbers to. Um, since we administrate the health benefits around the nation of different staffing agencies, I don't have that list, but I definitely have the number, which I can email it to you. It has the number for the dental one, the vision, and the medical. And, like I- Yes. ... told you earlier, your VIP Standard, which is your medical plan, doesn't r- require you to only use certain doctors. As long as they take that insurance, you can use it out of network. Um, but for dental and vision, I believe you do have to stay within network. I may be wrong, but I would just call those numbers that I might email you 'cause I'll actually let you know. Um, but give me one second. Let me send it to your email real quick. Okay. And then is that a good email to send it to you? Yes. At imani.friersonil.com. Okay. Did you need me to send you any of your cards? What do you mean? Oh, no, they already sent me those. Okay, gotcha. Okay. Can you verify that you received that email? I went ahead and emailed that to you. It should come from an email that says info@benefitsinacard.com. Let me see. Okay. Yeah, I got it. Okay. Did you have any other questions? So those are the numbers that you can find, I'm- I'm sorry, that you can call to contact the providers that pay those plans that you have. Mm-hmm. And yeah, I- I, yeah, I see now and then for, I'm so sorry to keep asking you questions, but my medical provider, you did say it's not like a... 'Cause I have- That's a requirement. Yeah. So it's not like a regular, like, regular place I could just go get, like, a doctor's appointment and stuff like that. Mm-hmm. It's kind of like, like for emergencies. Gotcha. Yeah, so that is a hospital indemnity plan. Um, it really just depends on that provider if he accepts that insurance or not, 'cause like I said, with their VIP standard plan, it doesn't require you to just stay within the network, you can be out of network. So in other words, you can use other clinics and doctors as long as they do accept it. So it would honestly depend on that office. Okay. If they take insurance or not. So I would ask them before you make, like, an appointment. I would ask if that's something... If they accept the VIP standard, which is the carrier is American Public Life. Okay. All righty, thank you. You're welcome. Have a nice day. If you have any questions, we're open from 8:00 AM up until 8:00 PM Monday through Friday. Thank you. Bye-bye. You're welcome. Have a nice day.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits 10-8 Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hi, Stephanie. My name is Imani. Um, I was giving a call to see if you can kind of go over some of my benefits with me. I'm not really understanding some of the stuff. Um, maybe it's just because . Um, if I could just, like, figure out maybe, like, a better layout of it all, of it all. I'm not understanding, like, my medical benefits or my dental.

Speaker speaker_0: Okay. Yeah. I can explain them to you. Um, what staffing agency are you working with?

Speaker speaker_1: Um, I'm working with BDSS.

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

Speaker speaker_1: 8517.

Speaker speaker_0: And your first and last name, please?

Speaker speaker_1: It's Imani Frierson.

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

Speaker speaker_1: 3356 Brandon Bird Boulevard, and it's, um, Indianapolis, Indiana, 46239. My birthday is 10-31-1996.

Speaker speaker_0: And I have 317-450-4549 as your phone number?

Speaker speaker_1: Yes.

Speaker speaker_0: And then I have imani.frierson@yahoo.com. Is that up to date?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, let's see. Okay. So, you have the VIP Standard. So, you have the plan that covers doctor visits if you get sick, urgent care, emergency room, um, hospitalization if injured, and even some surgeries. Um, it doesn't require you to only use their clinics and doctors to receive coverage, so a network requirement is not something they require. Um, you can step out of a network. As long as the provider takes that insurance, you can use it. Um, that plan, however, does not cover preventative visits, which would be, like, your annual checkups, a physical, um, your vaccines, birth control, pap smears. That's preventative, so it wouldn't have coverage with the VIP Standard. So, it's only a hospital indemnity plan. Um, you also have vision, which vision has its copays. So, I believe for your eye exam, you would have to make a copay of \$10. Uh, for lenses and frames, 25. And your frame allowance is \$130. So, if your frames are a little bit more, you're responsible for the remaining balance. It looks like you also have dental. Dental preventative visits covered at 100%. Something basic, like a cleansing of the teeth, is covered at 80%. Basic restorative, which means, like, if you got a, they gotta fill in a cavity, something basic like that's covered at 80%. X-rays are also covered at 80%, and dental you have an annual maximum of \$500. With dental, you would have to pay a one-time fee of \$50 since you have the individual plan. Um, you also have term life, a, and accidental death and dismemberment, employees get up to \$20,000. Spouse, \$2,500. Children, six months up to the age of 26, \$2,500. And children 14 days up to six months, \$500. And then short-term-

Speaker speaker_1: So, when you say dental life, what does that mean?

Speaker speaker_0: Which one?

Speaker speaker_1: The, uh, one where you say you get up to 20,000. I'm not... What does that mean?

Speaker speaker_0: So that's, that's term life.

Speaker speaker_1: Okay.

Speaker speaker_0: Like if you were to pass.

Speaker speaker_1: Okay. Um, can you just go back over 'em one more time? I'm sorry, the dental.

Speaker speaker_0: Yeah. So dental, you have a annual maximum of \$500 to spend. Um, a preventative visit is covered at 100%. Something basic, like, if you gotta go for a cleansing of the teeth, that's covered at 80%. Basic restorative, so if they gotta fill in a cavity, that's covered at 80%. X-rays are also covered at 80%, and with dental, you do have to pay a one-time deductible. Um, since you have the employee plan, it would only be \$50, and you only have to pay that once.

Speaker speaker_1: Okay. Mm-hmm. Okay. All right. I was just wondering.

Speaker speaker_0: Um, did you have any other questions, though? Um, I was gonna tell you-

Speaker speaker_1: Um...

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: I was just gonna see, like, does it tell you, like, any good providers already that, like, are in the state of Indiana that goes good with this insurance?

Speaker speaker_0: Um, for w- so I could actually give you the numbers to contact, but we don't have the list of the providers. That would be something that the member would have to reach out for the numbers to. Um, since we administrate the health benefits around the nation of different staffing agencies, I don't have that list, but I definitely have the number, which I can email it to you. It has the number for the dental one, the vision, and the medical. And, like I-

Speaker speaker_1: Yes.

Speaker speaker_0: ... told you earlier, your VIP Standard, which is your medical plan, doesn't r- require you to only use certain doctors. As long as they take that insurance, you can use it out of network. Um, but for dental and vision, I believe you do have to stay within network. I may be wrong, but I would just call those numbers that I might email you 'cause I'll actually let you know. Um, but give me one second. Let me send it to your email real quick.

Speaker speaker_1: Okay.

Speaker speaker_0: And then is that a good email to send it to you?

Speaker speaker_1: Yes. At imani.frieronil.com.

Speaker speaker_0: Okay. Did you need me to send you any of your cards?

Speaker speaker_2: What do you mean? Oh, no, they already sent me those.

Speaker speaker_0: Okay, gotcha. Okay. Can you verify that you received that email? I went ahead and emailed that to you. It should come from an email that says info@benefitsinacard.com.

Speaker speaker_2: Let me see. Okay. Yeah, I got it.

Speaker speaker_0: Okay. Did you have any other questions? So those are the numbers that you can find, I'm- I'm sorry, that you can call to contact the providers that pay those plans that you have.

Speaker speaker_2: Mm-hmm. And yeah, I- I, yeah, I see now and then for, I'm so sorry to keep asking you questions, but my medical provider, you did say it's not like a... 'Cause I have-

Speaker speaker_0: That's a requirement.

Speaker speaker_2: Yeah. So it's not like a regular, like, regular place I could just go get, like, a doctor's appointment and stuff like that.

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: It's kind of like, like for emergencies.

Speaker speaker_0: Gotcha. Yeah, so that is a hospital indemnity plan. Um, it really just depends on that provider if he accepts that insurance or not, 'cause like I said, with their VIP standard plan, it doesn't require you to just stay within the network, you can be out of network. So in other words, you can use other clinics and doctors as long as they do accept it. So it would honestly depend on that office.

Speaker speaker_2: Okay.

Speaker speaker_0: If they take insurance or not. So I would ask them before you make, like, an appointment. I would ask if that's something... If they accept the VIP standard, which is the carrier is American Public Life.

Speaker speaker_2: Okay. All righty, thank you.

Speaker speaker_0: You're welcome. Have a nice day. If you have any questions, we're open from 8:00 AM up until 8:00 PM Monday through Friday.

Speaker speaker_2: Thank you. Bye-bye.

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