

## **Transcript: Francesca**

**Baez-5024845714636800-5865821651812352**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Yes, I was just wondering what's the difference in this BF, uh, standard and the BF Classic? What do you mean by BF, ma'am? The insurance. Yes, ma'am. But I don't recognize those names for a plan. What do you mean by BF? Are you shortening the name of the plan? Hmm. Well, what's the name of it? I'm sorry, ma'am. That's what I'm asking 'cause you called Benefits in a Card. We administer health insurance for multiple different staffing companies, not just for one. And we're not the- No, it's- ... staffing c- It's Surge Staffing. Okay. So from Surge's benefits, there isn't anything that has the initials BF on there. Okay. What other prices are you seeing? Uh, I'm not looking at the prices. I was just wondering what's the difference and what is the name of it? What is it called then? I may have it wrote down wrong. What is it? Medical-wise, their plans are BAP Standard, Classic and MEC, TeleRx. And then they have Free Rx, Special Care, Primary Dental, Short-Term Disability, Term Life Vision, Critical Illness, Group Accident and Behavior Health. Those are the names- What about the medical plans? ... of all the plans. Let me look it up then. Medical-wise, as I stated previously is BAP Standard, BAP Classic, Stay Healthy, MEC, TeleRx. What was that A-P Standard? What you say? B as in Victor, E as in Important, P as in President, Standard. B-E-P Standard? B-A-P, ma'am. B-A-P. Okay, I might have wrote it down wrong. Well, what's the difference between the Standard and the Classic, besides the price? The difference, the difference is the fact that a Classic will cover more of a dollar amount on certain services as well as the fact that the Standard doesn't cover intensive care unit, rehabilitation or preventative surgery, whereas the Classic does. Okay. That's what I was trying to find out, I guess. And you said they had dental, pre- Yes, ma'am. Okay. Just, just one thing. Okay. Yeah. So from all the benefits, the only one that has more than one plan, um, for that specific category that they offer is just medical. But everything else, it's just one plan being offered. Okay. Uh, and what kind of like does it have a deductible or something for the medical or what? No, ma'am. These are PPO-limited plans. They don't work with deductibles. They just have a set dollar amount that they will cover per service. Um, for example, with the, with both of them, BAP Classic or Standard, for the urgent care facility visit, it will cover \$50 for days a year, max. That means that it will cover \$50 from the bill of your urgent care facility visit and there's only four visits per year that will be covered. What if you had to have a procedure or you had to go, um, to the emergency room or something? The emergency room is only cover at \$50 for both plans and it's only gonna be two visits per year. As far as procedures go, w- since we're just the account administrators, specific procedures need to be asked of the carrier since we don't have that information. Um, I know, let's say for example, if it was a surgery, the Standard for the surgery in the hospital, the outpatient facility or a surgery center, it will cover \$250 with the Standard from the bill and \$800 with the

Classic. And then if that surgery was to be done at the physician's office, then with the Standard, it will cover \$125 twice a year and with the Classic, it will cover \$250 twice a year. Um, would it matter where you went or whatever? Not with the BAPs. The only one that would matter would be that Stay Healthy that's preventative. But both of the BAPs, as long as they work with a carrier, um, which for that plan as well as the dental is American Public Life, they don't have any network requirement. Okay. Mm-mm. Well, well, okay. You said preventative. So what about, like, if it's a colonoscopy or something like that? We wouldn't know that 'cause of the coverage-specific question. That would be something depending on which of those two plans, if it's a preventative that you're talking about, a Stay Healthy, you'll have to speak with that carrier to see if that will be covered. Who's the, who would be the carrier? For the prevent- Oh, whoever you're... Huh? For the preventative plan, it's 90 Degree. What does that mean? So that means that that's the answer to the question that you just asked when you were asking me who that medical preventative plan is with, is 90 Degree. So that's the name of a company. And is that who I'd need to talk to about seeing how much it covers? For that specific preventative, yes, ma'am. So any questions that you have in regards to the Stay Healthy, which is the preventative one, you'll have to speak with 90 Degree since they're the carriers. And any questions that you have in regards to any procedure, tests or, um, lab work that needs to be done or that you want to know whether or not it would be covered if you're enrolled, for the BAPs, it will be with American Public Life. Do you have a number for them? Yes, ma'am. Hang on. Just a- Would you like both of them? Yeah. Hang on just a minute. So I have to talk to both of them? If you have questions in regards to both plans, yes, ma'am. Okay, what's the number? Okay. For American Public Life, it is 800- Okay. ... 256... Okay. ... 0523. American Public. I'm with American Public Li-... Oh, I was giving you... Actually, that was for the dental. I'm sorry. Um, American Public Life, after 800 should be 256... Okay. ... 8606. Okay. And that one is the one for the BAP plan. Okay. And then for the preventative plan, it's 90 Degree. Okay. 800... 833... Okay. ... 4296. And you'll choose option one. What's the other one? American Public, you said this one's for, uh, preventative, 90 Degree, and that's for preventative. What's the other one? American Public, what's that for? American Public Life is for the BAP plan. Oh, okay. So if I'm trying to find out anything for preventative, it would be from the 90 Degree? That is correct, yes, ma'am. Mm-hmm. Okay. All right, thank you. My pleasure, hope you have a wonderful rest of your day. You too.

## 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 Francesca. How can I assist you today?

Speaker speaker\_2: Yes, I was just wondering what's the difference in this BF, uh, standard and the BF Classic?

Speaker speaker\_1: What do you mean by BF, ma'am?

Speaker speaker\_2: The insurance.

Speaker speaker\_1: Yes, ma'am. But I don't recognize those names for a plan. What do you mean by BF? Are you shortening the name of the plan?

Speaker speaker\_2: Hmm. Well, what's the name of it?

Speaker speaker\_1: I'm sorry, ma'am. That's what I'm asking 'cause you called Benefits in a Card. We administer health insurance for multiple different staffing companies, not just for one. And we're not the-

Speaker speaker\_2: No, it's-

Speaker speaker\_1: ... staffing c-

Speaker speaker\_2: It's Surge Staffing.

Speaker speaker\_1: Okay. So from Surge's benefits, there isn't anything that has the initials BF on there.

Speaker speaker\_2: Okay.

Speaker speaker\_1: What other prices are you seeing?

Speaker speaker\_2: Uh, I'm not looking at the prices. I was just wondering what's the difference and what is the name of it? What is it called then? I may have it wrote down wrong. What is it?

Speaker speaker\_1: Medical-wise, their plans are BAP Standard, Classic and MEC, TeleRx. And then they have Free Rx, Special Care, Primary Dental, Short-Term Disability, Term Life Vision, Critical Illness, Group Accident and Behavior Health. Those are the names-

Speaker speaker\_2: What about the medical plans?

Speaker speaker\_1: ... of all the plans.

Speaker speaker\_2: Let me look it up then.

Speaker speaker\_1: Medical-wise, as I stated previously is BAP Standard, BAP Classic, Stay Healthy, MEC, TeleRx.

Speaker speaker\_2: What was that A-P Standard? What you say?

Speaker speaker\_1: B as in Victor, E as in Important, P as in President, Standard.

Speaker speaker\_2: B-E-P Standard?

Speaker speaker\_1: B-A-P, ma'am.

Speaker speaker\_2: B-A-P. Okay, I might have wrote it down wrong. Well, what's the difference between the Standard and the Classic, besides the price?

Speaker speaker\_1: The difference, the difference is the fact that a Classic will cover more of a dollar amount on certain services as well as the fact that the Standard doesn't cover intensive care unit, rehabilitation or preventative surgery, whereas the Classic does.

Speaker speaker\_2: Okay. That's what I was trying to find out, I guess. And you said they had dental, pre-

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Okay. Just, just one thing. Okay.

Speaker speaker\_1: Yeah. So from all the benefits, the only one that has more than one plan, um, for that specific category that they offer is just medical. But everything else, it's just one plan being offered.

Speaker speaker\_2: Okay. Uh, and what kind of like does it have a deductible or something for the medical or what?

Speaker speaker\_1: No, ma'am. These are PPO-limited plans. They don't work with deductibles. They just have a set dollar amount that they will cover per service. Um, for example, with the, with both of them, BAP Classic or Standard, for the urgent care facility visit, it will cover \$50 for days a year, max. That means that it will cover \$50 from the bill of your urgent care facility visit and there's only four visits per year that will be covered.

Speaker speaker\_2: What if you had to have a procedure or you had to go, um, to the emergency room or something?

Speaker speaker\_1: The emergency room is only cover at \$50 for both plans and it's only gonna be two visits per year. As far as procedures go, w- since we're just the account administrators, specific procedures need to be asked of the carrier since we don't have that information. Um, I know, let's say for example, if it was a surgery, the Standard for the surgery in the hospital, the outpatient facility or a surgery center, it will cover \$250 with the Standard from the bill and \$800 with the Classic. And then if that surgery was to be done at the physician's office, then with the Standard, it will cover \$125 twice a year and with the Classic, it will cover \$250 twice a year.

Speaker speaker\_2: Um, would it matter where you went or whatever?

Speaker speaker\_1: Not with the BAPs. The only one that would matter would be that Stay Healthy that's preventative. But both of the BAPs, as long as they work with a carrier, um, which for that plan as well as the dental is American Public Life, they don't have any network requirement.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Mm-mm.

Speaker speaker\_2: Well, well, okay. You said preventative. So what about, like, if it's a colonoscopy or something like that?

Speaker speaker\_1: We wouldn't know that 'cause of the coverage-specific question. That would be something depending on which of those two plans, if it's a preventative that you're talking about, a Stay Healthy, you'll have to speak with that carrier to see if that will be covered.

Speaker speaker\_2: Who's the, who would be the carrier?

Speaker speaker\_1: For the prevent-

Speaker speaker\_2: Oh, whoever you're... Huh?

Speaker speaker\_1: For the preventative plan, it's 90 Degree.

Speaker speaker\_2: What does that mean?

Speaker speaker\_1: So that means that that's the answer to the question that you just asked when you were asking me who that medical preventative plan is with, is 90 Degree. So that's the name of a company.

Speaker speaker\_2: And is that who I'd need to talk to about seeing how much it covers?

Speaker speaker\_1: For that specific preventative, yes, ma'am. So any questions that you have in regards to the Stay Healthy, which is the preventative one, you'll have to speak with 90 Degree since they're the carriers. And any questions that you have in regards to any procedure, tests or, um, lab work that needs to be done or that you want to know whether or not it would be covered if you're enrolled, for the BAPs, it will be with American Public Life.

Speaker speaker\_2: Do you have a number for them?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Hang on. Just a-

Speaker speaker\_1: Would you like both of them?

Speaker speaker\_2: Yeah. Hang on just a minute. So I have to talk to both of them?

Speaker speaker\_1: If you have questions in regards to both plans, yes, ma'am.

Speaker speaker\_2: Okay, what's the number?

Speaker speaker\_1: Okay. For American Public Life, it is 800-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... 256...

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... 0523.

Speaker speaker\_2: American Public.

Speaker speaker\_1: I'm with American Public Li-... Oh, I was giving you... Actually, that was for the dental. I'm sorry. Um, American Public Life, after 800 should be 256...

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... 8606.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And that one is the one for the BAP plan.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then for the preventative plan, it's 90 Degree.

Speaker speaker\_2: Okay.

Speaker speaker\_1: 800... 833...

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... 4296. And you'll choose option one.

Speaker speaker\_2: What's the other one? American Public, you said this one's for, uh, preventative, 90 Degree, and that's for preventative. What's the other one? American Public, what's that for?

Speaker speaker\_1: American Public Life is for the BAP plan.

Speaker speaker\_2: Oh, okay. So if I'm trying to find out anything for preventative, it would be from the 90 Degree?

Speaker speaker\_1: That is correct, yes, ma'am.

Speaker speaker\_2: Mm-hmm. Okay. All right, thank you.

Speaker speaker\_1: My pleasure, hope you have a wonderful rest of your day.

Speaker speaker\_2: You too.