

## Transcript: Francesca

**Baez-5243135055806464-5150479055241216**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Hi. Yes, ma'am. Uh, I have, um, insurance through this, this Benefits in a Card, but I did not get something in the mail and I'm not sure... Um, I guess my company w- is going through this right now and I'm not sure, uh, of like what my benefits are and everything. I know I did get something through for my vision and for my dental, but I haven't gotten anything for my medical, and I'm not quite sure how to go in and see about, you know, where my, I can use my Benefits in a Card and what, what this is all about, I guess. That's what I'm saying. I need to see about some prescriptions and about my physician to see if that's covered with that position. Okay. I do want to clarify first and foremost, you do not have Benefits in a Card. Benefits in a Card is the administrators of the health benefits, but we don't own any of these plans. So they are through the carriers that own the specific plan that you have selected. We'll have a last for a view of social and your last name to locate your account and see who you're with. Uh, 6403. And that last name, please? Wright. To make sure I'm on the right account, please verify your mailing address and date of birth. 1035 West Main Street, Annville, PA, 17003. Um, my, uh, birth date is March the 7th, 1969. I have the best phone number to reach you, 717-304-8512, same as the one you called on. That's correct. And we have your email down as young-sash, I believe that's what it's called. I- Or youngcast on there. Yeah. I, I actually am using a different email address, and I had given it to the company that I work for. I guess they just... 'cause when I called, they still have the old email address. So, um, but I guess you can just go through that one. That would be fine. Okay. If you like, I can update it, because the benefit card that you're missing will be the medical plan BAP Classic. That carrier that you have for medical, they m- email out the medical benefit card, so they would have sent a digital copy to that email and file. Oh, okay. Yeah, then I, I'll go ahead and get it updated. Um... Okay. And just let me know when you're ready. Go ahead. Okay. It's Wright, W-R-I-G-H-T, kim380@gmail.com. At gmail.com. All right. I've changed it already to that last name, first name, 3-8-0@gmail.com. Okay. Now, specifically the medical care that you have doesn't send out a... on this as requested. Did you need me to put in the request for a physical card to be sent to your address and file? Um, as long as I can get like, uh, if I can get a copy like through my email address and I can have it on there, that I'm fine with that. I just don't have anything right now to even look at anything that I can use or if I can use it for prescriptions or anything like that. I've never had something like this before so I'm kind of a little confused on it all. Understood. So your benefit plans are what they call PPO-Limit plans. The difference towards the ones that you're more traditionally accustomed to will be the fact that those are what are considered major hospital indemnity plans or major medical insurance plans. So with those plans usually you have a combination of a percentage deductibles along with a copay, whereas if you're looking at a PPO plan, it might either cover a certain

percentage of a service, a set dollar amount for set service, or a copay for a set service. For instance, your current dental plan works with percentage. However, your vision plan works with co- and your medical plan works with a set dollar amount for specific services. Okay. And does it, does it cover any type of, um, uh, medications or anything like that? Yes, ma'am. So specifically speaking what the current plan you're on, the medication carrier is Pharmabel Prescription. They work off a tier system of \$10, \$20, or \$30. Depending on which of those three tiers your medication falls under, that will be what you pay out of pocket for them. Okay. Um, now with all three of your current plans, they do not have any network requirement, which means that you're not restricted to a specific list of providers to go to in order to get your coverage paid for. You're able to go anywhere so long as they do work with your carriers. Um, now as far as that issue with the carrier knowing who you're covered under, for medical and dental it is the same carrier, American Public Life. Okay. Oh, sorry. s- S- you... Go ahead. I'm sorry. Oh, sorry. I did... Something just was got... Kind of got like a little disconnect there. Okay. So, so I did go like for my eye exam today and I, and I had to pay like a \$10 copay 'cause I got something like in the mail and they were d- able to do like DSP or something like that. Mm-hmm. Um, and then that my... But then you said like the medical, for a list of medical providers, okay, then I just have to call-I just got this from you here. Um, I, so I have to call that number to see who I would go to for that or for my medical? Yeah, so even though none of your plans having network restrictions, they do have network providers that can help you locate providers near your area that might take your insurance. Okay. So you can call them- Okay. ... if your plan network to help you locate any doctors in your area that do work in public s- Okay. All right, so I just call that number and then they, um... And that, and you do have an ID card there attached to it. Let me see here if I... Let me just if that came up. Oh, there. Okay, there's my... Okay, I see now. All right, then I have this and then I could just call that number and then they tell me where a doctor is that would be able to help me with this. All right. Well, I appreciate your help with this. And, um, and then I'll just give that 1-800 number a call and see where they can send me to, um, to get some information on, like, a family doc, if my family doctor's covered for anything. All right, thanks so much for your help. Sure thing. I did also want to let you know, currently your benefits are not active, um, since last week, because we did not receive payment last week. This week it could be that it hasn't been received as of yet. The reason w- we did it that way for this specific week is because usually we receive payments from the staffing companies for their premiums all the way from Monday to Wednesday. Did you receive a paycheck by any chance last week? Yes. Do you remember seeing the 3211 being deducted from it? Oh. One second, I should tell you... So they didn't, it, they didn't pay the, for my insurance. Hmm. For last week, no ma'am, unfortunately. And they usually take it out each week, so I'm not sure. Oh, oh there it is. Okay, let me just take a look. Yeah, they did. I- It was deducted out of my paycheck. All right, so then we should be seeing that payment being received at some point from today till Wednesday 26th. Okay, all right. All right, so, um, if I call this 1-800 number, I just let them know that it, the payment should have been taken out of my... And that they will pay, that it's going to go through, I guess. I, I need to tell them that. All right. A- Alrighty. Well, thank you so much for your help with this. Sure thing, ma'am. Was there anything else we can assist you with today? No, that's everything. All right, I hope you have a wonderful rest of your day, and thank you for your time today. You too. Thank you. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Hi. Yes, ma'am. Uh, I have, um, insurance through this, this Benefits in a Card, but I did not get something in the mail and I'm not sure... Um, I guess my company w- is going through this right now and I'm not sure, uh, of like what my benefits are and everything. I know I did get something through for my vision and for my dental, but I haven't gotten anything for my medical, and I'm not quite sure how to go in and see about, you know, where my, I can use my Benefits in a Card and what, what this is all about, I guess. That's what I'm saying. I need to see about some prescriptions and about my physician to see if that's covered with that position.

Speaker speaker\_0: Okay. I do want to clarify first and foremost, you do not have Benefits in a Card. Benefits in a Card is the administrators of the health benefits, but we don't own any of these plans. So they are through the carriers that own the specific plan that you have selected. We'll have a last for a view of social and your last name to locate your account and see who you're with.

Speaker speaker\_1: Uh, 6403.

Speaker speaker\_0: And that last name, please?

Speaker speaker\_1: Wright.

Speaker speaker\_0: To make sure I'm on the right account, please verify your mailing address and date of birth.

Speaker speaker\_1: 1035 West Main Street, Annville, PA, 17003. Um, my, uh, birth date is March the 7th, 1969.

Speaker speaker\_0: I have the best phone number to reach you, 717-304-8512, same as the one you called on.

Speaker speaker\_1: That's correct.

Speaker speaker\_0: And we have your email down as young-sash, I believe that's what it's called.

Speaker speaker\_1: I-

Speaker speaker\_0: Or youngcast on there.

Speaker speaker\_1: Yeah. I, I actually am using a different email address, and I had given it to the company that I work for. I guess they just... 'cause when I called, they still have the old email address. So, um, but I guess you can just go through that one. That would be fine.

Speaker speaker\_0: Okay. If you like, I can update it, because the benefit card that you're missing will be the medical plan BAP Classic. That carrier that you have for medical, they m-email out the medical benefit card, so they would have sent a digital copy to that email and

file.

Speaker speaker\_1: Oh, okay. Yeah, then I, I'll go ahead and get it updated. Um...

Speaker speaker\_0: Okay.

Speaker speaker\_1: And just let me know when you're ready.

Speaker speaker\_0: Go ahead.

Speaker speaker\_1: Okay. It's Wright, W-R-I-G-H-T, kim380@gmail.com.

Speaker speaker\_0: At gmail.com. All right. I've changed it already to that last name, first name, 3-8-0@gmail.com.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Now, specifically the medical care that you have doesn't send out a... on this as requested. Did you need me to put in the request for a physical card to be sent to your address and file?

Speaker speaker\_1: Um, as long as I can get like, uh, if I can get a copy like through my email address and I can have it on there, that I'm fine with that. I just don't have anything right now to even look at anything that I can use or if I can use it for prescriptions or anything like that. I've never had something like this before so I'm kind of a little confused on it all.

Speaker speaker\_0: Understood. So your benefit plans are what they call PPO-Limit plans. The difference towards the ones that you're more traditionally accustomed to will be the fact that those are what are considered major hospital indemnity plans or major medical insurance plans. So with those plans usually you have a combination of a percentage deductibles along with a copay, whereas if you're looking at a PPO plan, it might either cover a certain percentage of a service, a set dollar amount for set service, or a copay for a set service. For instance, your current dental plan works with percentage. However, your vision plan works with co- and your medical plan works with a set dollar amount for specific services.

Speaker speaker\_1: Okay. And does it, does it cover any type of, um, uh, medications or anything like that?

Speaker speaker\_0: Yes, ma'am. So specifically speaking what the current plan you're on, the medication carrier is Pharmabel Prescription. They work off a tier system of \$10, \$20, or \$30. Depending on which of those three tiers your medication falls under, that will be what you pay out of pocket for them.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, now with all three of your current plans, they do not have any network requirement, which means that you're not restricted to a specific list of providers to go to in order to get your coverage paid for. You're able to go anywhere so long as they do work with your carriers. Um, now as far as that issue with the carrier knowing who you're covered under, for medical and dental it is the same carrier, American Public Life.

Speaker speaker\_1: Okay. Oh, sorry. s-

Speaker speaker\_0: S- you... Go ahead. I'm sorry.

Speaker speaker\_1: Oh, sorry. I did... Something just was got... Kind of got like a little disconnect there. Okay. So, so I did go like for my eye exam today and I, and I had to pay like a \$10 copay 'cause I got something like in the mail and they were d- able to do like DSP or something like that.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Um, and then that my... But then you said like the medical, for a list of medical providers, okay, then I just have to call-I just got this from you here. Um, I, so I have to call that number to see who I would go to for that or for my medical?

Speaker speaker\_0: Yeah, so even though none of your plans having network restrictions, they do have network providers that can help you locate providers near your area that might take your insurance.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So you can call them-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... if your plan network to help you locate any doctors in your area that do work in public s-

Speaker speaker\_1: Okay. All right, so I just call that number and then they, um... And that, and you do have an ID card there attached to it. Let me see here if I... Let me just if that came up. Oh, there. Okay, there's my... Okay, I see now. All right, then I have this and then I could just call that number and then they tell me where a doctor is that would be able to help me with this. All right. Well, I appreciate your help with this. And, um, and then I'll just give that 1-800 number a call and see where they can send me to, um, to get some information on, like, a family doc, if my family doctor's covered for anything. All right, thanks so much for your help.

Speaker speaker\_0: Sure thing. I did also want to let you know, currently your benefits are not active, um, since last week, because we did not receive payment last week. This week it could be that it hasn't been received as of yet. The reason w- we did it that way for this specific week is because usually we receive payments from the staffing companies for their premiums all the way from Monday to Wednesday. Did you receive a paycheck by any chance last week?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Do you remember seeing the 3211 being deducted from it?

Speaker speaker\_1: Oh. One second, I should tell you... So they didn't, it, they didn't pay the, for my insurance. Hmm.

Speaker speaker\_0: For last week, no ma'am, unfortunately.

Speaker speaker\_1: And they usually take it out each week, so I'm not sure. Oh, oh there it is. Okay, let me just take a look. Yeah, they did. I- It was deducted out of my paycheck.

Speaker speaker\_0: All right, so then we should be seeing that payment being received at some point from today till Wednesday 26th.

Speaker speaker\_1: Okay, all right. All right, so, um, if I call this 1-800 number, I just let them know that it, the payment should have been taken out of my... And that they will pay, that it's going to go through, I guess. I, I need to tell them that. All right. A- Alrighty. Well, thank you so much for your help with this.

Speaker speaker\_0: Sure thing, ma'am. Was there anything else we can assist you with today?

Speaker speaker\_1: No, that's everything.

Speaker speaker\_0: All right, I hope you have a wonderful rest of your day, and thank you for your time today.

Speaker speaker\_1: You too. Thank you. Bye-bye.