

Transcript: Franchesca

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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 Frances. Here today? Um, yes, my name is Travis McCallum and I just recently got you guys insurance through, um, my workplace, Megaforce. And I was wondering if you could answer a little bit of questions for me. Sure thing. I'll be more than happy. I do want to clarify, you don't have benefits through Benefits in a Card. We only administer the health insurance. You actually have it through Main... I mean, Megaforce. So I have it through Megaforce. Okay. Mm-hmm. Because, um, when I looked... Oh, wait a minute. Let me see. When I looked at the thing, 'cause I'm looking at my enrollment, um, my enrollment form and it says, "Benefits in a Card," Benefits Wizard at the top of the page and it gives you this number to call. Yes, sir, because we administer their health insurance. Okay. So, um, with like the disability, life, and accident, I would have to ask them questions about it or do I ask you guys questions about it? No. It will be with us. You called the right place. I just wanted to clarify. You don't have the benefits- Oh. ... through Benefits in a Card. It's through your staffing company. Oh. Okay, okay. Okay. Um, well with the questions, okay, I see where it's highlighted on here. Um, coverages are effective on the Monday following payroll, um, deduction. And I'm assuming the first week that they deduct it, that's the following week, that's when it becomes effective? Yes, sir. So once you see the first deduction on your paycheck, following Monday of that deduction will... your benefits are gonna be activated. And then that same week, Friday is when the carriers will mail out your benefit cards. Okay. Okay. Um, okay. And with like the, with the disability, um, how long is the disability? Like, if you were being disabled temp- what is it? Temporary disabled or... Um, disabled, um, I guess temporary, um, how long are the benefits? So that plan has a benefit amount period of 90 days and it'll be \$650 per month that it will cover you during those 90 days. Okay. Okay. Okay. Can the life insurance... I'm trying to see if it tells me how much life insurance is on it. If not- When you say how much it will be, how much you'll pay or how much it will cover you? Um, how much it'll cover because I'm seeing for disability is \$3.66 a week and life is \$1.96 a week. I guess that's a week- Yes, sir. ... it's not bi-weekly. So if you get deductions bi-... I mean, paycheck biweekly rather than get weekly paid, that would just means that what you're seeing there, you have to times it by two, since it will be a weekly deduction rather than a weekly. Okay. Okay. So for example, if we were to look at the term life if you get paid biweekly rather than weekly, it will actually be \$3.92 biweekly rather than \$1.96 weekly. Okay. Okay. I'm just trying to, um... And with the accident, it's \$1.86 and that's weekly. Okay. Um, mm, I think that's all of my questions and hopefully I'll get a, a brochure or something that will help me out. And I see I got free Rx. Is that like all of my prescriptions will be free or how would that work? So it will be a membership. It won't be an actual insurance plan. So basically, you have access to about 90% of the generic prescriptions that are s- prescribed in the US for free. They are

some prescriptions that won't be completely free, that you might have to pay something out-of-pocket for, um, but that 90% is in the pretty high range, to be honest. Okay. Yes, sir. Okay. I think that... I think that's all. Um, I think I have your order number. Go ahead. Say it again. Oh, no. I was just gonna say, um, on personal experience, I believe I have almost a year and change using it by now, um, and the only time I really had to pay anything out-of-pocket, which was less than \$5.00 was for an eye drop, if I'm not mistaking. Okay. But everything else has so far come out to be \$0 for me. Um, the only thing to keep in mind is anything that's chronic is gonna be shipped to your home, um, one to three days business shipping and it will be free. Okay. So, um, like if my doctor was to write a prescription, I would have to send it to you guys or I, I could go to, uh, like a local Walgreens and pick it up with my card? So when you get access to it, once you're active, there's two benefit cards. The one for ACUE is the one that you take to the pharmacy, but there's one that's chronic. Basically, when you go to your doctor, you will provide that benefit card to them or the home delivery instructions that you get access to in the portal and that will be how they submit your medications. Okay. Okay. Let's see. Man, that will most likely be with like the critical illness? What would be with the critical illness, sir? Um, with the, the, the chronic medicine, would that go with like- No, sir. Okay. Well, I'm glad I called because I am so confused. Okay. So with the critical illness, what is that considered as? Is that like cancer or- Mm-hmm. ... something like that? Yes, sir. Those are those critical illnesses that usually some insurance companies don't cover on their medical plan. Okay. Okay. Okay. Well, I think, um, you answered all of my questions. I, um, I'm new, I'm new with this. I just, um, recently started this job. I just wanted to make sure I was understanding everything correctly. Of course. And I thank you for all your help today. You're welcome, sir. I hope you have a wonderful rest of your day. Thank you for giving us a call today. You're welcome. 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 Frances. Here today?

Speaker speaker_2: Um, yes, my name is Travis McCallum and I just recently got you guys insurance through, um, my workplace, Megaforce. And I was wondering if you could answer a little bit of questions for me.

Speaker speaker_1: Sure thing. I'll be more than happy. I do want to clarify, you don't have benefits through Benefits in a Card. We only administer the health insurance. You actually have it through Main... I mean, Megaforce.

Speaker speaker_2: So I have it through Megaforce. Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Because, um, when I looked... Oh, wait a minute. Let me see. When I looked at the thing, 'cause I'm looking at my enrollment, um, my enrollment form and it says,

"Benefits in a Card," Benefits Wizard at the top of the page and it gives you this number to call.

Speaker speaker_1: Yes, sir, because we administer their health insurance.

Speaker speaker_2: Okay. So, um, with like the disability, life, and accident, I would have to ask them questions about it or do I ask you guys questions about it?

Speaker speaker_1: No. It will be with us. You called the right place. I just wanted to clarify. You don't have the benefits-

Speaker speaker_2: Oh.

Speaker speaker_1: ... through Benefits in a Card. It's through your staffing company.

Speaker speaker_2: Oh. Okay, okay. Okay. Um, well with the questions, okay, I see where it's highlighted on here. Um, coverages are effective on the Monday following payroll, um, deduction. And I'm assuming the first week that they deduct it, that's the following week, that's when it becomes effective?

Speaker speaker_1: Yes, sir. So once you see the first deduction on your paycheck, following Monday of that deduction will... your benefits are gonna be activated. And then that same week, Friday is when the carriers will mail out your benefit cards.

Speaker speaker_2: Okay. Okay. Um, okay. And with like the, with the disability, um, how long is the disability? Like, if you were being disabled temp- what is it? Temporary disabled or... Um, disabled, um, I guess temporary, um, how long are the benefits?

Speaker speaker_1: So that plan has a benefit amount period of 90 days and it'll be \$650 per month that it will cover you during those 90 days.

Speaker speaker_2: Okay. Okay. Okay. Can the life insurance... I'm trying to see if it tells me how much life insurance is on it. If not-

Speaker speaker_1: When you say how much it will be, how much you'll pay or how much it will cover you?

Speaker speaker_2: Um, how much it'll cover because I'm seeing for disability is \$3.66 a week and life is \$1.96 a week. I guess that's a week-

Speaker speaker_1: Yes, sir.

Speaker speaker_2: ... it's not bi-weekly.

Speaker speaker_1: So if you get deductions bi-... I mean, paycheck biweekly rather than get weekly paid, that would just means that what you're seeing there, you have to times it by two, since it will be a weekly deduction rather than a weekly.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: So for example, if we were to look at the term life if you get paid biweekly rather than weekly, it will actually be \$3.92 biweekly rather than \$1.96 weekly.

Speaker speaker_2: Okay. Okay. I'm just trying to, um... And with the accident, it's \$1.86 and that's weekly. Okay. Um, mm, I think that's all of my questions and hopefully I'll get a, a brochure or something that will help me out. And I see I got free Rx. Is that like all of my prescriptions will be free or how would that work?

Speaker speaker_1: So it will be a membership. It won't be an actual insurance plan. So basically, you have access to about 90% of the generic prescriptions that are s- prescribed in the US for free. They are some prescriptions that won't be completely free, that you might have to pay something out-of-pocket for, um, but that 90% is in the pretty high range, to be honest.

Speaker speaker_2: Okay.

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. I think that... I think that's all.

Speaker speaker_1: Um, I think I have your order number. Go ahead.

Speaker speaker_2: Say it again.

Speaker speaker_1: Oh, no. I was just gonna say, um, on personal experience, I believe I have almost a year and change using it by now, um, and the only time I really had to pay anything out-of-pocket, which was less than \$5.00 was for an eye drop, if I'm not mistaking.

Speaker speaker_2: Okay.

Speaker speaker_1: But everything else has so far come out to be \$0 for me. Um, the only thing to keep in mind is anything that's chronic is gonna be shipped to your home, um, one to three days business shipping and it will be free.

Speaker speaker_2: Okay. So, um, like if my doctor was to write a prescription, I would have to send it to you guys or I, I could go to, uh, like a local Walgreens and pick it up with my card?

Speaker speaker_1: So when you get access to it, once you're active, there's two benefit cards. The one for ACUE is the one that you take to the pharmacy, but there's one that's chronic. Basically, when you go to your doctor, you will provide that benefit card to them or the home delivery instructions that you get access to in the portal and that will be how they submit your medications.

Speaker speaker_2: Okay. Okay. Let's see. Man, that will most likely be with like the critical illness?

Speaker speaker_1: What would be with the critical illness, sir?

Speaker speaker_2: Um, with the, the, the chronic medicine, would that go with like-

Speaker speaker_1: No, sir.

Speaker speaker_2: Okay. Well, I'm glad I called because I am so confused. Okay. So with the critical illness, what is that considered as? Is that like cancer or-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... something like that?

Speaker speaker_1: Yes, sir. Those are those critical illnesses that usually some insurance companies don't cover on their medical plan.

Speaker speaker_2: Okay. Okay. Okay. Well, I think, um, you answered all of my questions. I, um, I'm new, I'm new with this. I just, um, recently started this job. I just wanted to make sure I was understanding everything correctly.

Speaker speaker_1: Of course.

Speaker speaker_2: And I thank you for all your help today.

Speaker speaker_1: You're welcome, sir. I hope you have a wonderful rest of your day. Thank you for giving us a call today.

Speaker speaker_2: You're welcome. Bye.