

## Transcript: Francesca

**Baez-5825484276547584-5260839824310272**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Francesca. How can I help you? Hi, Francesca. How are you doing today? I'm good. How are you? I'm doing good. I, um, uh, signed up for, for, to, um, for the Benefits in a Card today. I'm with the temp service. I'm with Surge Temp Service, and, uh, what information do you need from me to continue the conversation? I wanna ask some questions about the, uh, plan that I have. Sure. Please, just clarifying, you don't have Benefits in a Card benefits. Benefits in a Card is the name of a company you called. We don't own any benefits, and we're not a carrier. We just administer the he- benefits. So you're with Surge, actually. What are the last four of your Social? 9920. And to make sure we have the right account, please verify your mailing address and date of birth. Mailing address is 423 Nicholas Ridge Drive, Elizabethtown, Kentucky 42701. And what else did you need? The date of birth. May 19th, 1958. We have as contact 270-872-9528 with the Gmail of jdps2n@gmail.com. Yes, correct. You did say 870-9528, right? Yes, sir. Okay. And one other question. You said, you asked if Benefits in a Card actually doesn't provide benefits. Could you say that again? You said it pretty fast. <|agent|><|en|> We're not the insurance company. Uh-huh. We're not the insurance company. We don't own the plans and the benefits that you're enrolled into are not Benefits in a Card. That is the name of the company that you're called into. We only administer the benefits. Your insurance is actually through Surge Staffing. Okay. All right. Okay. So, the benefits that, uh, are being administered, do you see what I signed up for? Yes, sir. Okay. I think that, uh, the gentleman told me that, excuse me. I'm trying to get to it here. Okay. I am, what, signed up for VIP Classic, correct? Yes, sir, for employee and spouse. I'm sorry, I missed the last thing you said. For employee and spouse. Yes, yes. And, uh, you say that covers, uh, like, it's not a major medical, but it does cover hop- doctor visits, hospital visits and stuff like that? Yes, sir. Okay. I'm, uh, do I have a co-pay or deductible or something? No, sir. Your plan has set dollar amounts for what it will cover for benefits. For instance, those doctor visits, it will cover \$50 from the bill per visit, four visits a year. And you're responsible for the remainder. Okay. It covers, like, 50 and whatever remaining of the doctor visit, I'm, I'm responsible for. Yes, sir. Okay. Labs? What about labs? It doesn't say anything about labs in the benefit guide. Oh. As far as anything close to it, it says that medical imaging are covered 100% from the bill once a year, and that event studies or follow-up tests are covered at \$25 from the bill once a year. You said, um, medical imaging? Yes, sir. It will cover \$100 from the bill once a year. Oh, okay. Okay. Uh, so labs is additional? I would have to pay additional for labs, blood work and things like that? You'll have to speak with the carrier to have a definite answer on that. Unfortunately, we're limited to the information we have with the benefits. Okay. Okay. Uh, well, I think I need to sign up for, uh, some additional benefit options. Can we go ahead and add those? Okay. Which ones would you like to be enrolled into? Uh, vision and dental, both for employee and

spouse. All right. Which other plan would you like to be enrolled into? You said what other plans? Oh, I guess, uh, uh, behavioral. I may not use any of them, but just in case. All right. Any other plans? Uh, no. But you said for, to get, uh, specifics for either one of them, I would need to talk to Surge? Is that who you're saying? No, sir, the carrier, the actual owner of the plans. For the dental and medical plan, you'll have to speak with American Public Life, and for the vision with MetLife. Okay. Whee. It's a lot of work. Let me see. And I'm just looking for... Let me see. American Public Life and MetLife. Now, are, are prescriptions covered up under the VIP Classic? Yes, sir. It comes with prescription coverage under the carrier Pharmaville Prescriptions. They work with a tier system of \$10, \$20, or \$30, depending on where your generic prescription fall. That will be where you pay out of pocket and they give you a discount for non-generics. Okay. Okay. So I can look on here to see those carriers for those, or any of them, um, for the VIP Classic, uh, like you said, the vision, and the dental. I just look on the, um, what is this called, the benefits in a card, um, surge plan or whatever. Find those contact information. I'm able to find that there? I can give you their phone numbers, if you like. Uh, I'm not in a place where I can write them down right now. I'm sure you can't- I can call them in and then send them to you. Oh, can you, can you mail, email them to me? Yes, sir. Okay, I appreciate that. So that's all the questions I have. Did you need me to go over any of the plans that you're adding to your account? I'm sorry, what'd you say? Yes, sir, did you, did you need me to go over any of the plans that you're currently adding to the account? Uh, sure the vision and the dental and the, yeah, behavior health. Sure. Behavior health is virtual therapy. The dental covers preventative for 100%, basic services, basic restorative services and radiographs at 80%. The annual maximum that it will cover in service is \$750 with a \$50 deductible. And then vision will provide you a \$10 co-pay for a eye exam, a \$25 co-pay for the lenses and frames, a \$0 co-pay for the contact lens fittings, and then a yearly annual allowance of \$130 for frames for each of you. Uh, does the vision cover any exams? Yes, sir. Once again it provides you a \$10 co-pay for the eye exam. Oh, just \$10 for the eye exam? Yes, sir. For clarification purposes, a co-pay means that is what the insurer pays and the insurance is responsible for the remainder. So as an example, you will pay \$10 for your eye exam and your insurance will pay the remainder fee. Okay, the VIP Classic. The VIP Classic was the one that we went over which only covers set dollar amount for specific services. Okay, so, um, then I'm not understanding. Which insurance are you talking about that will cover the remainder? Uh, the, the vision insurance? Give me one moment. Say again? Bear with me one moment, I'm gonna place you in a quick hold. Okay, thank you. Okay. So I pay the \$10 co-pay and then the vision pays the remainder? Thank you for holding, sir. You're welcome. So for clarification purposes, the VIP Classic works with a set dollar amount. The set dollar amount is what the insurance pays and you pay the remainder. A co-pay is- Right. ... the insurance pays that co-pay amount and the insurance pays the remainder. You don't have to worry about it. Percentages- Okay. ... is a percentage of the amount of the fee that a provider will charge you for that service. That percentage is what the insurance will pay. You're responsible for the remainder of the percentage afterwards. Okay. All right. And, uh, so before you left, we were talking about the vision and I paid the \$10 co-pay and then the vision insurance pays the remain- remainder? Yes, sir. So if you get an eye exam and the doctors- Okay. ... charge you a total of \$80 for the eye exam you're only responsible for your co-pay of \$10 regardless of what they are supposed to be charging and the insurance handles the rest. Uh-huh. Okay. Okay, sounds good. All right, ma'am, I really appreciate your help and your

explanation and I may have some other questions later. Uh, but I think you got me on the right track. I'm sorry about the noise in the background. No, that's okay sir. I was just trying to finish the information that you requested earlier about the phone numbers and the carriers. Oh, okay. So I have sent that over to you. Okay. Did you want me to submit the new insurance policy with the dental, vision and the behavior health? Yes. You, you're gonna submit that for me? Yeah, I- I want those. Yes, sir. Mm-hmm. Yeah. So with that being said, your new deductions will be \$51.82 per paycheck. Do you authorize Serge Spaffing to make those deductions for you? Yes. All right. So as it was advised previously, allow one to two weeks for them to start making your deductions. When you see the first deduction being made, following Monday will be when the coverage becomes effective. And that same week of activation, Friday is when the carriers will send those benefit cards by mail. Now that being classic for some reason, American Public Life doesn't do a physical card for the medical plans. If you do want a physical card once you're active, give us a call and we'll put in a mail request for you. Okay. All right. Well, is there anything else we can assist you with aside from processing this new enrollment? No, ma'am. Uh, like I said, it's a lot of information. I may have some other questions later. Uh, but, uh, I appreciate what you've told me to- today. Understood. So your current personal open enrollment period is then ending to April 26. What that means is that you have all the way to the 25th of this month to make any changes to this policy since we're closed Saturday, Sundays. Okay. All right. It was a pleasure speaking with you today, sir. I hope you have a wonderful rest of your day. Thank you. Same to you. Bye-bye. Thank you. Bye.

## Conversation Format

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

Speaker speaker\_1: Hi, Francesca. How are you doing today?

Speaker speaker\_0: I'm good. How are you?

Speaker speaker\_1: I'm doing good. I, um, uh, signed up for, for, to, um, for the Benefits in a Card today. I'm with the temp service. I'm with Surge Temp Service, and, uh, what information do you need from me to continue the conversation? I wanna ask some questions about the, uh, plan that I have.

Speaker speaker\_0: Sure. Please, just clarifying, you don't have Benefits in a Card benefits. Benefits in a Card is the name of a company you called. We don't own any benefits, and we're not a carrier. We just administer the he- benefits. So you're with Surge, actually. What are the last four of your Social?

Speaker speaker\_1: 9920.

Speaker speaker\_0: And to make sure we have the right account, please verify your mailing address and date of birth.

Speaker speaker\_1: Mailing address is 423 Nicholas Ridge Drive, Elizabethtown, Kentucky 42701. And what else did you need?

Speaker speaker\_0: The date of birth.

Speaker speaker\_1: May 19th, 1958.

Speaker speaker\_0: We have as contact 270-872-9528 with the Gmail of jdpg2n@gmail.com.

Speaker speaker\_1: Yes, correct. You did say 870-9528, right?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Okay. And one other question. You said, you asked if Benefits in a Card actually doesn't provide benefits. Could you say that again? You said it pretty fast.  
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Speaker speaker\_0: We're not the insurance company.

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: We're not the insurance company. We don't own the plans and the benefits that you're enrolled into are not Benefits in a Card. That is the name of the company that you're called into. We only administer the benefits. Your insurance is actually through Surge Staffing.

Speaker speaker\_1: Okay. All right. Okay. So, the benefits that, uh, are being administered, do you see what I signed up for?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Okay. I think that, uh, the gentleman told me that , excuse me. I'm trying to get to it here. Okay. I am, what, signed up for VIP Classic, correct?

Speaker speaker\_0: Yes, sir, for employee and spouse.

Speaker speaker\_1: I'm sorry, I missed the last thing you said.

Speaker speaker\_0: For employee and spouse.

Speaker speaker\_1: Yes, yes. And, uh, you say that covers, uh, like, it's not a major medical, but it does cover hop- doctor visits, hospital visits and stuff like that?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Okay. I'm, uh, do I have a co-pay or deductible or something?

Speaker speaker\_0: No, sir. Your plan has set dollar amounts for what it will cover for benefits. For instance, those doctor visits, it will cover \$50 from the bill per visit, four visits a year. And you're responsible for the remainder.

Speaker speaker\_1: Okay. It covers, like, 50 and whatever remaining of the doctor visit, I'm, I'm responsible for.

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Okay. Labs? What about labs?

Speaker speaker\_0: It doesn't say anything about labs in the benefit guide.

Speaker speaker\_1: Oh.

Speaker speaker\_0: As far as anything close to it, it says that medical imaging are covered 100% from the bill once a year, and that event studies or follow-up tests are covered at \$25 from the bill once a year.

Speaker speaker\_1: You said, um, medical imaging?

Speaker speaker\_0: Yes, sir. It will cover \$100 from the bill once a year.

Speaker speaker\_1: Oh, okay. Okay. Uh, so labs is additional? I would have to pay additional for labs, blood work and things like that?

Speaker speaker\_0: You'll have to speak with the carrier to have a definite answer on that. Unfortunately, we're limited to the information we have with the benefits.

Speaker speaker\_1: Okay. Okay. Uh, well, I think I need to sign up for, uh, some additional benefit options. Can we go ahead and add those?

Speaker speaker\_0: Okay. Which ones would you like to be enrolled into?

Speaker speaker\_1: Uh, vision and dental, both for employee and spouse.

Speaker speaker\_0: All right. Which other plan would you like to be enrolled into?

Speaker speaker\_1: You said what other plans? Oh, I guess, uh, uh, behavioral. I may not use any of them, but just in case.

Speaker speaker\_0: All right. Any other plans?

Speaker speaker\_1: Uh, no. But you said for, to get, uh, specifics for either one of them, I would need to talk to Surge? Is that who you're saying?

Speaker speaker\_0: No, sir, the carrier, the actual owner of the plans. For the dental and medical plan, you'll have to speak with American Public Life, and for the vision with MetLife.

Speaker speaker\_1: Okay. Whee. It's a lot of work. Let me see. And I'm just looking for... Let me see. American Public Life and MetLife. Now, are, are prescriptions covered up under the VIP Classic?

Speaker speaker\_0: Yes, sir. It comes with prescription coverage under the carrier Pharmaville Prescriptions. They work with a tier system of \$10, \$20, or \$30, depending on where your generic prescription fall. That will be where you pay out of pocket and they give you a discount for non-generics.

Speaker speaker\_1: Okay. Okay. So I can look on here to see those carriers for those, or any of them, um, for the VIP Classic, uh, like you said, the vision, and the dental. I just look on the,

um, what is this called, the benefits in a card, um, surge plan or whatever. Find those contact information. I'm able to find that there?

Speaker speaker\_0: I can give you their phone numbers, if you like.

Speaker speaker\_1: Uh, I'm not in a place where I can write them down right now. I'm sure you can't-

Speaker speaker\_0: I can call them in and then send them to you.

Speaker speaker\_1: Oh, can you, can you mail, email them to me?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Okay, I appreciate that. So that's all the questions I have.

Speaker speaker\_0: Did you need me to go over any of the plans that you're adding to your account?

Speaker speaker\_1: I'm sorry, what'd you say?

Speaker speaker\_0: Yes, sir, did you, did you need me to go over any of the plans that you're currently adding to the account?

Speaker speaker\_1: Uh, sure the vision and the dental and the, yeah, behavior health. Sure.

Speaker speaker\_0: Behavior health is virtual therapy. The dental covers preventative for 100%, basic services, basic restorative services and radiographs at 80%. The annual maximum that it will cover in service is \$750 with a \$50 deductible. And then vision will provide you a \$10 co-pay for a eye exam, a \$25 co-pay for the lenses and frames, a \$0 co-pay for the contact lens fittings, and then a yearly annual allowance of \$130 for frames for each of you.

Speaker speaker\_1: Uh, does the vision cover any exams?

Speaker speaker\_0: Yes, sir. Once again it provides you a \$10 co-pay for the eye exam.

Speaker speaker\_1: Oh, just \$10 for the eye exam?

Speaker speaker\_0: Yes, sir. For clarification purposes, a co-pay means that is what the insurer pays and the insurance is responsible for the remainder. So as an example, you will pay \$10 for your eye exam and your insurance will pay the remainder fee.

Speaker speaker\_1: Okay, the VIP Classic.

Speaker speaker\_0: The VIP Classic was the one that we went over which only covers set dollar amount for specific services.

Speaker speaker\_1: Okay, so, um, then I'm not understanding. Which insurance are you talking about that will cover the remainder? Uh, the, the vision insurance?

Speaker speaker\_0: Give me one moment.

Speaker speaker\_1: Say again?

Speaker speaker\_0: Bear with me one moment, I'm gonna place you in a quick hold. Okay, thank you.

Speaker speaker\_1: Okay. So I pay the \$10 co-pay and then the vision pays the remainder?

Speaker speaker\_0: Thank you for holding, sir.

Speaker speaker\_1: You're welcome.

Speaker speaker\_0: So for clarification purposes, the VIP Classic works with a set dollar amount. The set dollar amount is what the insurance pays and you pay the remainder. A co-pay is-

Speaker speaker\_1: Right.

Speaker speaker\_0: ... the insurance pays that co-pay amount and the insurance pays the remainder. You don't have to worry about it. Percentages-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... is a percentage of the amount of the fee that a provider will charge you for that service. That percentage is what the insurance will pay. You're responsible for the remainder of the percentage afterwards.

Speaker speaker\_1: Okay. All right. And, uh, so before you left, we were talking about the vision and I paid the \$10 co-pay and then the vision insurance pays the remain- remainder?

Speaker speaker\_0: Yes, sir. So if you get an eye exam and the doctors-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... charge you a total of \$80 for the eye exam you're only responsible for your co-pay of \$10 regardless of what they are supposed to be charging and the insurance handles the rest.

Speaker speaker\_1: Uh-huh. Okay. Okay, sounds good. All right, ma'am, I really appreciate your help and your explanation and I may have some other questions later. Uh, but I think you got me on the right track. I'm sorry about the noise in the background.

Speaker speaker\_0: No, that's okay sir. I was just trying to finish the information that you requested earlier about the phone numbers and the carriers.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_0: So I have sent that over to you.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Did you want me to submit the new insurance policy with the dental, vision and the behavior health?

Speaker speaker\_2: Yes. You, you're gonna submit that for me? Yeah, I- I want those.

Speaker speaker\_0: Yes, sir.

Speaker speaker\_2: Mm-hmm. Yeah.

Speaker speaker\_0: So with that being said, your new deductions will be \$51.82 per paycheck. Do you authorize Serge Spaffing to make those deductions for you?

Speaker speaker\_2: Yes.

Speaker speaker\_0: All right. So as it was advised previously, allow one to two weeks for them to start making your deductions. When you see the first deduction being made, following Monday will be when the coverage becomes effective. And that same week of activation, Friday is when the carriers will send those benefit cards by mail. Now that being classic for some reason, American Public Life doesn't do a physical card for the medical plans. If you do want a physical card once you're active, give us a call and we'll put in a mail request for you.

Speaker speaker\_2: Okay.

Speaker speaker\_0: All right. Well, is there anything else we can assist you with aside from processing this new enrollment?

Speaker speaker\_2: No, ma'am. Uh, like I said, it's a lot of information. I may have some other questions later. Uh, but, uh, I appreciate what you've told me to- today.

Speaker speaker\_0: Understood. So your current personal open enrollment period is then ending to April 26. What that means is that you have all the way to the 25th of this month to make any changes to this policy since we're closed Saturday, Sundays.

Speaker speaker\_2: Okay.

Speaker speaker\_0: All right. It was a pleasure speaking with you today, sir. I hope you have a wonderful rest of your day.

Speaker speaker\_2: Thank you. Same to you. Bye-bye.

Speaker speaker\_0: Thank you. Bye.