

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in the Crime. My name is Francesca, how can I assist you today? Yeah, good afternoon, morning, Francesca. Uh, yeah, I was looking, uh, to check on my, uh, benefits, um, that I have initiated and I'm not sure if it totally ever went through. Um, so not sure why, I think I did see a text where you guys said, um, somehow or another it didn't go through payroll if I was still interested to give you a call. Um, this is for the employer, B- B-BGSF. All right. What are the last four of your social? Oh, okay sure. 5558. Um, appreciate it. Could I please verify your mailing address for me and your date of birth? Sure, uh, that's, uh, uh, 4927 Garfield Avenue, Kansas City, Missouri. Uh, date of birth 12/23/1963. I have Beth's contact down, same number you called on, 858-342-2215. Yeah, that's still good, right, in case we get... in case, in case it drops. Okay. And then I have your email down as avictorromain@gmail.com. Yes. Still accurate. So I believe, Mr. Valentine, more than likely the text message might be a little bit backdated 'cause as of right now you are currently active. The only time that you had a lapse in coverage since your policy became active was from March 24th to April 7th. But after that, for the past three weeks we have received payment and you have been active as well. Oh, okay. Oh, okay, a- actually. Okay. Okay, yeah, maybe that was just a, uh... Yeah. Okay. Um, okay. Yeah, 'cause that initiated in, uh, I think it was in February or in... or... now let me think- It was actually March. It was active for one week from the 7th to the 23rd. Okay. And then it had that lapse that I mentioned of those two weeks and then you went back good to being active for the past three weeks. Oh, I see. Okay. All righty. Very good. Um, okay. Uh, all right. Um, very good. Now, um, let's see here. Okay. That's what I needed. Now your name is Francesca and, um- Yes, sir. ... I don't know if I can get a... you would look at some of my benefits? I don't know if that's something that I can look online or, or, um... In what sense? Like, specifically which plans you selected or to have more into depth like specifically what your medical policy will cover? Um, I guess which plans I selected. I believe it was, uh, tier one or something. I can't remember. I- I guess we, I guess we don't necessarily get a card in the mail or should I look for that? I might have misplaced, placed it. Did you get it? So you should have gotten, based on your selections, two cards in the mail, your vision and dental. Okay. The medical however, that carrier, American Public Life only do a digital copy of those. And to be quite honest, eight out of 10 sometimes it does go into the junk or spam mail so it gets lost and usually we don't look there. Mm-hmm. But I can send you digital copies if you want. The medical and dental, um... Say that again? Sorry. Yeah. Yes, sir. I was saying I can send you a digital copy if you like to your email. Oh, okay. Okay. And if you do need me to put in a request for a separate set of physical ones as it has been over 30 days, I can also put that request in. I'll take the digi- digital for now then I'll determine... call you back if I need to get the other, other ones. Understood. So while I wait for those to download, currently the benefits that you selected is for... I believe what you meant by the first

year will be the medical. You selected a first year of the BIP, which is a standard. You asked for vision, dental, short-term disability. Okay. Their life insurance, critical illness and group accident as well as for your ex membership. Oh, oh, okay. What- what's the ex membership? Ex- For your ex membership. Oh, okay. Yeah. For... What- what's that mean? Ex membership. That's the, uh... What's that? So that's a prescription membership which gives you access to roughly 30% of the... I'm sorry, not 30, 90% of the generic drugs prescribed in the US for free. Oh, okay. So essentially with it you get mail service for your chronic medications and then any AQ medications will have to be picked up at the pharmacy. Oh, okay. Okay. Very good. Now, I don't know if I elected, um, was it, um, the long-term or short-term insurance? I mean, um, disability or if I have like life insurance, um, I don't know if I elected those things. Um... So you actually selected both of them. Um, the only thing that I will have to clarify will be they did not have the long term, they only have the short term which you did request to be enrolled into. Oh, I see. Oh, okay. And then, um, I don't know if I had like a 50- 50,000 life insurance or something. I... So you did select the life insurance. They currently only offer one policy. With that specific policy you have the coverage of \$20,000 of the benefit amount up to the age of 64. I see. And then once you turn 65 that \$20,000 will decrease by 25% and is going to keep doing so every five years. Oh, I see. I have your beneficiary down as your son. Mm-hmm. Ruben Junior Valentine. Okay. Right. Okay. Thanks for reminding me that. Okay. Right, right, right, right. 'Cause I have a daughter as well. So yeah. Okay. Very good. Um, okay. Okay. That's, that's very good as well.... um, pu- put that in my notes and then... Very good. Okay. Mm-hmm. Uh, thanks, Francesca. Yeah, you've been very helpful. So yeah- No problem. ... I'll look for that... I'll look for that digital, you know, at your leisure and then so I at least have that. All right. Okay. I got my- All right, and then I do- Email. Go ahead. You got... You got my email. Yeah. Right. Yes, sir. Yup. Oh- Um, right now I'm putting in all of the benefit cards to send them to you. Um, and then I was going to say, since it does sound like you were wanting more of a detailed information on your policy, the only plan from your current policy that's with different carriers will be that for your ex-membership itself, since it's for your ex-company, and then your vision is with MetLife. But after that, everything, including your life insurance is with American Public Life. Oh, okay. Very good. MetLife, and everything else, you know, for the most part is American, American Public Life. Yes, sir. Okay. All right. By any chance, have you registered to gain access to your free ex-membership? Uh, no, so I need, need to do that. Yes, sir. So once you do register for your account, you'll be able to access the benefit cards for that membership. Okay. One of them will say Chronic, which will be the one that you give to your doctor, and then another one will be AQ, which will be the one that you show to the pharmacy. Okay. I'm gonna send you a separate email, so you should be getting two in total from info@benefitsinacard. Mm-hmm. One of them will be the three PDF files of your digital cards, and then the second one will be that for your ex-registration steps for you. Okay. With the links and everything. Okay, great. No, I appreciate that. And, um, all right. Awesome, awesome. And, um, could you tell me what, um, the week, the month... Is it the bi-weekly? How much I'm paying? Or is it monthly? So if I... Pay period rate, it shows that you get paid weekly- Mm-hmm. ... so you're paying \$37.95 weekly per paycheck. Oh. Oh, okay. Great. Very good. Okay. Awesome. Appre- super. Mm-hmm. Appreciate it. Of course. Was there any other information that we can provide to you today? Oh, no, not today. Understood. Well, it was a pleasure, Mr. Valentine. I hope you have a wonderful rest of your day. Okay, same to you. Thank you, now. Okay. My pleasure. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in the Crime. My name is Francesca, how can I assist you today?

Speaker speaker_1: Yeah, good afternoon, morning, Francesca. Uh, yeah, I was looking, uh, to check on my, uh, benefits, um, that I have initiated and I'm not sure if it totally ever went through. Um, so not sure why, I think I did see a text where you guys said, um, somehow or another it didn't go through payroll if I was still interested to give you a call. Um, this is for the employer, B- B- BGSF. All right.

Speaker speaker_0: What are the last four of your social?

Speaker speaker_1: Oh, okay sure. 5558. Um, appreciate it.

Speaker speaker_0: Could I please verify your mailing address for me and your date of birth?

Speaker speaker_1: Sure, uh, that's, uh, uh, 4927 Garfield Avenue, Kansas City, Missouri. Uh, date of birth 12/23/1963.

Speaker speaker_0: I have Beth's contact down, same number you called on, 858-342-2215.

Speaker speaker_1: Yeah, that's still good, right, in case we get... in case, in case it drops. Okay.

Speaker speaker_0: And then I have your email down as avictorromain@gmail.com.

Speaker speaker_1: Yes. Still accurate.

Speaker speaker_0: So I believe, Mr. Valentine, more than likely the text message might be a little bit backdated 'cause as of right now you are currently active. The only time that you had a lapse in coverage since your policy became active was from March 24th to April 7th. But after that, for the past three weeks we have received payment and you have been active as well.

Speaker speaker_1: Oh, okay. Oh, okay, a- actually. Okay. Okay, yeah, maybe that was just a, uh... Yeah. Okay. Um, okay. Yeah, 'cause that initiated in, uh, I think it was in February or in... or... now let me think-

Speaker speaker_0: It was actually March. It was active for one week from the 7th to the 23rd.

Speaker speaker_1: Okay.

Speaker speaker_0: And then it had that lapse that I mentioned of those two weeks and then you went back good to being active for the past three weeks.

Speaker speaker_1: Oh, I see. Okay. All righty. Very good. Um, okay. Uh, all right. Um, very good. Now, um, let's see here. Okay. That's what I needed. Now your name is Francesca and, um-

Speaker speaker_0: Yes, sir.

Speaker speaker_1: ... I don't know if I can get a... you would look at some of my benefits? I don't know if that's something that I can look online or, or, um...

Speaker speaker_0: In what sense? Like, specifically which plans you selected or to have more into depth like specifically what your medical policy will cover?

Speaker speaker_1: Um, I guess which plans I selected. I believe it was, uh, tier one or something. I can't remember. I- I guess we, I guess we don't necessarily get a card in the mail or should I look for that? I might have misplaced, placed it. Did you get it?

Speaker speaker_0: So you should have gotten, based on your selections, two cards in the mail, your vision and dental.

Speaker speaker_1: Okay.

Speaker speaker_0: The medical however, that carrier, American Public Life only do a digital copy of those. And to be quite honest, eight out of 10 sometimes it does go into the junk or spam mail so it gets lost and usually we don't look there.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: But I can send you digital copies if you want.

Speaker speaker_1: The medical and dental, um... Say that again? Sorry. Yeah.

Speaker speaker_0: Yes, sir. I was saying I can send you a digital copy if you like to your email.

Speaker speaker_1: Oh, okay. Okay.

Speaker speaker_0: And if you do need me to put in a request for a separate set of physical ones as it has been over 30 days, I can also put that request in.

Speaker speaker_1: I'll take the digi- digital for now then I'll determine... call you back if I need to get the other, other ones.

Speaker speaker_0: Understood. So while I wait for those to download, currently the benefits that you selected is for... I believe what you meant by the first year will be the medical. You selected a first year of the BIP, which is a standard. You asked for vision, dental, short-term disability.

Speaker speaker_1: Okay.

Speaker speaker_0: Their life insurance, critical illness and group accident as well as for your ex membership.

Speaker speaker_1: Oh, oh, okay. What- what's the ex membership? Ex-

Speaker speaker_0: For your ex membership.

Speaker speaker_1: Oh, okay. Yeah. For... What- what's that mean? Ex membership. That's the, uh... What's that?

Speaker speaker_0: So that's a prescription membership which gives you access to roughly 30% of the... I'm sorry, not 30, 90% of the generic drugs prescribed in the US for free.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: So essentially with it you get mail service for your chronic medications and then any AQ medications will have to be picked up at the pharmacy.

Speaker speaker_1: Oh, okay. Okay. Very good. Now, I don't know if I elected, um, was it, um, the long-term or short-term insurance? I mean, um, disability or if I have like life insurance, um, I don't know if I elected those things. Um...

Speaker speaker_0: So you actually selected both of them. Um, the only thing that I will have to clarify will be they did not have the long term, they only have the short term which you did request to be enrolled into.

Speaker speaker_1: Oh, I see. Oh, okay. And then, um, I don't know if I had like a 50- 50,000 life insurance or something. I...

Speaker speaker_0: So you did select the life insurance. They currently only offer one policy. With that specific policy you have the coverage of \$20,000 of the benefit amount up to the age of 64.

Speaker speaker_1: I see.

Speaker speaker_0: And then once you turn 65 that \$20,000 will decrease by 25% and is going to keep doing so every five years.

Speaker speaker_1: Oh, I see.

Speaker speaker_0: I have your beneficiary down as your son.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Ruben Junior Valentine.

Speaker speaker_1: Okay. Right. Okay. Thanks for reminding me that. Okay. Right, right, right, right. 'Cause I have a daughter as well. So yeah. Okay. Very good. Um, okay. Okay. That's, that's very good as well.... um, pu- put that in my notes and then... Very good. Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Uh, thanks, Francesca. Yeah, you've been very helpful. So yeah-

Speaker speaker_0: No problem.

Speaker speaker_1: ... I'll look for that... I'll look for that digital, you know, at your leisure and then so I at least have that. All right. Okay. I got my-

Speaker speaker_0: All right, and then I do-

Speaker speaker_1: Email.

Speaker speaker_0: Go ahead.

Speaker speaker_1: You got... You got my email. Yeah. Right.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Yup. Oh-

Speaker speaker_0: Um, right now I'm putting in all of the benefit cards to send them to you. Um, and then I was going to say, since it does sound like you were wanting more of a detailed information on your policy, the only plan from your current policy that's with different carriers will be that for your ex-membership itself, since it's for your ex-company, and then your vision is with MetLife. But after that, everything, including your life insurance is with American Public Life.

Speaker speaker_1: Oh, okay. Very good. MetLife, and everything else, you know, for the most part is American, American Public Life.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay. All right.

Speaker speaker_0: By any chance, have you registered to gain access to your free ex-membership?

Speaker speaker_1: Uh, no, so I need, need to do that.

Speaker speaker_0: Yes, sir. So once you do register for your account, you'll be able to access the benefit cards for that membership.

Speaker speaker_1: Okay.

Speaker speaker_0: One of them will say Chronic, which will be the one that you give to your doctor, and then another one will be AQ, which will be the one that you show to the pharmacy.

Speaker speaker_1: Okay.

Speaker speaker_0: I'm gonna send you a separate email, so you should be getting two in total from info@benefitsinacard.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: One of them will be the three PDF files of your digital cards, and then the second one will be that for your ex-registration steps for you.

Speaker speaker_1: Okay.

Speaker speaker_0: With the links and everything.

Speaker speaker_1: Okay, great. No, I appreciate that. And, um, all right. Awesome, awesome. And, um, could you tell me what, um, the week, the month... Is it the bi-weekly? How much I'm paying? Or is it monthly?

Speaker speaker_0: So if I... Pay period rate, it shows that you get paid weekly-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... so you're paying \$37.95 weekly per paycheck.

Speaker speaker_1: Oh. Oh, okay. Great. Very good. Okay. Awesome. Appre- super.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Appreciate it.

Speaker speaker_0: Of course. Was there any other information that we can provide to you today?

Speaker speaker_1: Oh, no, not today.

Speaker speaker_0: Understood. Well, it was a pleasure, Mr. Valentine. I hope you have a wonderful rest of your day.

Speaker speaker_1: Okay, same to you. Thank you, now. Okay.

Speaker speaker_0: My pleasure. Bye-bye.

Speaker speaker_1: Bye-bye.