## Transcript: Franchesca Baez-6592539245592576-4847983860826112

## **Full Transcript**

Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Hi. Um, I have benefits in the card through my employer, Creative Circle, and I just had a question. Um... Excuse me, ma'am, I do want to clarify, Benefits in a Card is simply the name of the administrator. You actually have the insurance with the carriers. Okay. Well, this phone number was in the email, so I just called this number, but... All right, so if you can't answer my question, I understand, but I'm not sure, should I ask you? Oh no, ma'am. What I meant by that is, when... Like, so like say for example, when you go to the doctor's appointment and they ask you who do you have insurance with? Mm-hmm. You do not have it with Benefits in a Card. We're just the administrator. You did call the right place. We're basically your go-to center for your digital cards, any coverage questions, any phone numbers or your carrier's information, along with any enrollment changes or cancellations. All of that will be with us. Okay. Well, I do have a question. Mm-hmm. So my... I enrolled, like, somewhere between... By January 31st, 2025, that was the enrollment period ending, and I enrolled. Um, however, I did not select the behavioral health thing, and I just... I... This is probably a dumb question, but, like, can you add it after this fact or do you have to wait 'til the next year enrollment period? Let's take a look and see, um, uh, the status of your account if you have any eligibility for that. What are the last four of the social? 7786. All right, and can you verify your mailing address and date of birth? 128 Laurel Avenue, Milford, Ohio, 45150, 311-7075. Sorry. I have the phone number, 513-607-7100? Yes. Can I have your email down as erinelizabethhead@gmail.com? Yes. Okay. Let's see. So currently we will not be able to add it. However, your medical preventative plan does have virtual urgent care. Okay. I'm not sure if they can provide any type of therapy through that urgent care. Okay. Let me see if the benefit guide has any information about it. Oh, okay. So it's only gonna cover common conditions. Okay. So therapy unfortunately will not be a part of it, but you will be able to utilize for it. Okay. So it will have to be... When do they have their next one? Well, this one was from December 23rd, 2024, to January 31st, 2025. Yeah, that's what I'm seeing here, that they usually start their company enrollment period during the month of December. December. Okay, and then the, the behavioral health that is available during that time, is it the thing called tele-behavioral health? So they have it, at least on this specific one, because I know at one point they did have it down as tele-behavioral health. They have it down just as behavior health, but it is virtual only. It's not going to cover for you to see an in-person therapist. But you can talk to therapists virtually? Yes, ma'am. That is correct. So with that specific plan, you would be able to speak with them virtually. Okay. Like, does it... So obviously you pay for it in your monthly or your weekly deductions, but, like, then when you go to the therapy, do you have to pay anything else, or... Let's see. Nope. It says on the benefit guide that they do not have any co-pays or fees once you're already enrolled into it. Okay. Well, darn. Okay. Well,

thank you for checking. I appreciate that. Thanks. Of course. Was there anything else we can assist you with today? No, that's it. Thank you. My pleasure. Have a great day. You too. 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. Um, I have benefits in the card through my employer, Creative Circle, and I just had a question. Um...

Speaker speaker\_0: Excuse me, ma'am, I do want to clarify, Benefits in a Card is simply the name of the administrator. You actually have the insurance with the carriers.

Speaker speaker\_1: Okay. Well, this phone number was in the email, so I just called this number, but... All right, so if you can't answer my question, I understand, but I'm not sure, should I ask you?

Speaker speaker\_0: Oh no, ma'am. What I meant by that is, when... Like, so like say for example, when you go to the doctor's appointment and they ask you who do you have insurance with?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: You do not have it with Benefits in a Card. We're just the administrator. You did call the right place. We're basically your go-to center for your digital cards, any coverage questions, any phone numbers or your carrier's information, along with any enrollment changes or cancellations. All of that will be with us.

Speaker speaker\_1: Okay. Well, I do have a question.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: So my... I enrolled, like, somewhere between... By January 31st, 2025, that was the enrollment period ending, and I enrolled. Um, however, I did not select the behavioral health thing, and I just... I... This is probably a dumb question, but, like, can you add it after this fact or do you have to wait 'til the next year enrollment period?

Speaker speaker\_0: Let's take a look and see, um, uh, the status of your account if you have any eligibility for that. What are the last four of the social?

Speaker speaker\_1: 7786.

Speaker speaker\_0: All right, and can you verify your mailing address and date of birth?

Speaker speaker\_1: 128 Laurel Avenue, Milford, Ohio, 45150, 311-7075. Sorry.

Speaker speaker\_0: I have the phone number, 513-607-7100?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Can I have your email down as erinelizabethhead@gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Let's see. So currently we will not be able to add it. However, your medical preventative plan does have virtual urgent care.

Speaker speaker\_1: Okay.

Speaker speaker\_0: I'm not sure if they can provide any type of therapy through that urgent care.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Let me see if the benefit guide has any information about it. Oh, okay. So it's only gonna cover common conditions.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So therapy unfortunately will not be a part of it, but you will be able to utilize for it.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So it will have to be... When do they have their next one?

Speaker speaker\_1: Well, this one was from December 23rd, 2024, to January 31st, 2025.

Speaker speaker\_0: Yeah, that's what I'm seeing here, that they usually start their company enrollment period during the month of December.

Speaker speaker\_1: December. Okay, and then the, the behavioral health that is available during that time, is it the thing called tele-behavioral health?

Speaker speaker\_0: So they have it, at least on this specific one, because I know at one point they did have it down as tele-behavioral health. They have it down just as behavior health, but it is virtual only. It's not going to cover for you to see an in-person therapist.

Speaker speaker\_1: But you can talk to therapists virtually?

Speaker speaker\_0: Yes, ma'am. That is correct. So with that specific plan, you would be able to speak with them virtually.

Speaker speaker\_1: Okay. Like, does it... So obviously you pay for it in your monthly or your weekly deductions, but, like, then when you go to the therapy, do you have to pay anything else, or...

Speaker speaker\_0: Let's see. Nope. It says on the benefit guide that they do not have any co-pays or fees once you're already enrolled into it.

Speaker speaker\_1: Okay. Well, darn. Okay. Well, thank you for checking. I appreciate that. Thanks.

Speaker speaker\_0: Of course. Was there anything else we can assist you with today?

Speaker speaker\_1: No, that's it. Thank you.

Speaker speaker\_0: My pleasure. Have a great day.

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