

Transcript: Franchesca

Baez-6658386844631040-5513906372395008

Full Transcript

Acabo de pagar la, la línea del gas que corrieron nueva. Ajá. Acabo de terminar de pagar, pero fue una feria también, fueron \$3,500 dólares que fue. thank you for calling Benefits in a Card, my name is Francesca, how can I assist you today? Yes, hi. Uh, my name is Margarito Tellez, I work for SST, and, uh, I received a message saying that, uh, my insurance company changed to Benefits in a Card. Um, I wanted to get more info, 'cause I'm a little confused. I'm not sure if this is an addition to the benefits I already have with them or is this a new health insurance company? I mean, I'm, I'm kind of lost. Benefits in a Card is only administrators for the health insurance, but we don't own any of the plans. SAT switched over to us, so the benefits that you used to have with the other companies, from as far as insurance companies go, those will had come to an end already. If you have anything active with them, it would have crossed over to the most similar selections from the carrier's offer with the plan that they selected now. What are the last four- Okay. ... of your Social to see which ones you were enrolled into? My last four is 6408. Please verify your mailing address and date of birth. My... Oh, I'm sorry, you were breaking up. You want my name or address? Your date of birth and mailing address. Oh, I'm sorry. Okay. Um, so my, my date of birth is June 10th, 1972, and my address is 1011 West 24th Place, Mission, Texas 78574. We have best contact, same phone number that you called on, which will be that 956-490-4579. That is correct, yes. And we have your email then as mtellezdiaz@aol.com. That is correct. So, I need, uh, I need to see the benefits I have and what does this insurance coverage, uh, cover, because, uh, like I said, I'm lost and, uh, you know, I'm just receiv- I'm still receiving letters from, uh, the other insurance companies, so I'm not sure if, if, if that'll be useless now, you guys are gonna send me new cards or what's the deal. Um, 'cause PAI just sent me two letters today and, uh, I haven't opened them yet because I'm still waiting for, for them to deliver them. But, um, so I'm, I'm working in Austin and I, and I, you know, and this is my home address in Mission, so I just wanted to make sure how that, that working. Are you guys going to send me new cards or am I gonna still use the same cards? I don't know what to do. As stated previously, you're gonna have new insurance companies, so your previous benefit cards wouldn't be working with the new companies. They're gonna send the benefit cards to the address that you verified on file. You have been active since May 5th, 2025 for vision, dental, short-term disability for employee only, life insurance and medical for employee and child. So those benefit cards for those plans that I just said are gonna be sent to the address you verified at 1011 West 24th Place. Okay, what if I have to go to the doctor? I mean, how am I gonna approve my insurance? I still have my old cards and you guys aren't sending my new ones. Uh, how soon are you guys going to send me my new ones, um, so I can use them or if my family needs them? Can you send me like, uh, e- like, uh, like, a copy, like an electronic copy or whatever, e- e- email it to me or whatever? Just... Sure thing, sir. ... I need to have them. I can send

them to your email. Keep in mind that the only persons in that policy is yourself and a child, which information was not provided. A spouse is not included in your current policy. Okay. What about my benefits? Can you send me some kind of brochure or anything that says, you know, what's covered, what's not, et cetera? You know, my life insurance, if I can buy more or not, et cetera? All of the plans are only one being offered aside from medical which has more than one option to select from. I can send you a copy of the benefit guide along with those digital cards I'm sending. Sure, that works. Now, when you say, uh, the insured plus child, you mean any of my children or does he have only like one child coverage? 'Cause I'm, you know, I just wanna clarify. I have three kids, so they're insured, correct? So we were not prov- We were not provided any other information, your staffing company didn't send it over. Um, you'll have to provide it for me to put into the system, which is going to take 48 hours for your carriers to put it into their system, for them to reflect. You're able to add as many childrens as you like, so long as all of them are not 24 years and if they are, has to be 24 and older. Because once you turn 25, there will no longer be an eligible dependent, they will be considered to have their own, to be able, sorry, to have their own policy. So bear with me one moment, I need to finish downloading your benefit cards before I'm able to take the information for your, for the childrens. For my kids? Yes, sir. So your vision and medical preventative is not ready yet. I don't have access to that digital card, I can only send you your hospital indemnity and dental card at this moment. Okay, that works. So I have no more coverage from the last insurance company, but yet I cannot use this one, so I'm in a limbo right now. I'm not saying I will get sick or whatever, my kids are healthy and I'm healthy, thank God, but I just wanted to make sure we, we're good to go in case I need to use my insurance benefits. You never know. Okay, so- Right. ... Mr. Telles, I'm not sure if there's a miscommunication. I have here that you have been active since May 5th, so you are currently active right now. Yeah, I understand- So I do have- ... and I hear you clearly, ma'am. Uh, what I'm saying, I don't have any cards. You're gonna send me just some of the cards that I need, right? Not all of them, 'cause you don't have access to them. So my problem is that you guys are charging me for an insurance that I cannot use fully, uh, I cannot use 100%. Is that clear enough? That's my- You are able to- ... problem. That's my situation. Yeah. Well, how, where is my cards then? Well- You're gonna send me only some of them, not all of them. You just told me you don't have access to the other insurances. Um, so I'm, I'm lost here. So I'm not sure if you're aware. So I'm not- Mm-hmm. ... sure if you're aware, but if you go to a clinic or hospital and provide identification along with your full social, they will be able to pull you. If you- No. ... specifically want a policy number or benefit card, I can request it. It'll take 40 to 24 hours. Okay, please do that for me, 'cause like I, like I said, you know, you're gonna send me my card, so I really appreciate it, but I need to know what's covered, what's not, and everything else in between, so yeah. The benefit guide will have socials being sent to your email. Will you please provide me the first and last name of the children that you would like to have in your policy? Okay. Uh, first name is Lindsay, L-I-N-E-S-I-Y... S-A-Y, and Say... Sayes. Not Giselle. That's, uh, she's using also her mom's last name. Do you have her social? Uh, yes, just a second here. Okay, her social number is... Uh... Wait just a second. I didn't know that you guys didn't have the information from my kids. That's another thing that I don't see rec- you know, it's, it's fair, 'cause nobody told me. If I don't call you, I'll never find out, you know? If I can... If, if I would have used it, and they're like, "Oh, well, y- your, your kids are not covered." Okay, well, why? That will be the purpose- I- ... of the text message that you

received, sir. Um, no, the purpose of the insurance... The text that I received said that my benefits were transferred to this new company. That's all I know. It never said that they didn't have my information from my kids. Anyways, my, um, my daughter's Social Security is 645-27-1198. And the date of birth? That would be, uh, November 10, 2010. What will be the next child? The next child is Eric Gabriel Telles. And what is his social? Okay, let me see here. I'm looking for it. Uh... That one was it. Okay. Almost there. Okay. The Social Security number is right here. Just a second, I'm trying to find it in a conversation that I had with them not too long ago. Okay. Okay, let me see if anything happened on the ticket. I don't see it on the WhatsApp. Sorry, just a second. Okay, here it is. 634-84-9459. And the date of birth? That's November 21, 2002. And what will be the next child's information? That will be the only two. The other one is already 25, so he-- I don't think he qualifies. Understood. So let me- Uh, just- just can you- can you confirm the name of my daughter? 'Cause she has a middle name as well. I forgot to tell you. It's Lindsay, L-I-N-D-S-A-Y, and her middle name is Sharlyn. It's S-H-A-R-L-Y-N. And then Telles Madrigal. All right. All set. I updated it with her middle name. And then the other thing your staffing company was missing for your policy will be who you would like to be the beneficiary of the life insurance policy for yourself and the children. Okay. Sounds good. Then... Okay. So we need the information of that beneficiary. I just need first and last name, and their relationship to you. Well, my, uh, my beneficiary will be Brandon Daniel Telles. That's my son's name. You know, he's my son, right? So... All right, so you should be all set. The only thing we're missing will be that policy number for vision and medical preventatives that I have requested from the front office already. Okay. Uh, once you get them, are you gonna email them as well or do I need to call back to retrieve those, um, numbers, those cards? No, sir. I would be giving you a call back to inform you that I have sent them over to your email. All right. Sounds good. Thank you so much for your help. Sure thing. And then last thing is please make sure you are looking for more than one email. It should be the first one with your benefit cards, and it will be the second one with your staffing company's benefit guide. Sounds good. Thank you so much. Yeah. Have a good day. Of course. You, too. Bye-bye.

Conversation Format

Speaker speaker_0: Acabo de pagar la, la línea del gas que corrieron nueva.

Speaker speaker_1: Ajá.

Speaker speaker_0: Acabo de terminar de pagar, pero fue una feria también, fueron \$3,500 dólares que fue.

Speaker speaker_1: thank you for calling Benefits in a Card, my name is Francesca, how can I assist you today?

Speaker speaker_0: Yes, hi. Uh, my name is Margarito Tellez, I work for SST, and, uh, I received a message saying that, uh, my insurance company changed to Benefits in a Card. Um, I wanted to get more info, 'cause I'm a little confused. I'm not sure if this is an addition to the benefits I already have with them or is this a new health insurance company? I mean, I'm,

I'm kind of lost.

Speaker speaker_1: Benefits in a Card is only administrators for the health insurance, but we don't own any of the plans. SAT switched over to us, so the benefits that you used to have with the other companies, from as far as insurance companies go, those will have come to an end already. If you have anything active with them, it would have crossed over to the most similar selections from the carrier's offer with the plan that they selected now. What are the last four-

Speaker speaker_0: Okay.

Speaker speaker_1: ... of your Social to see which ones you were enrolled into?

Speaker speaker_0: My last four is 6408.

Speaker speaker_1: Please verify your mailing address and date of birth.

Speaker speaker_0: My... Oh, I'm sorry, you were breaking up. You want my name or address?

Speaker speaker_1: Your date of birth and mailing address.

Speaker speaker_0: Oh, I'm sorry. Okay. Um, so my, my date of birth is June 10th, 1972, and my address is 1011 West 24th Place, Mission, Texas 78574.

Speaker speaker_1: We have best contact, same phone number that you called on, which will be that 956-490-4579.

Speaker speaker_0: That is correct, yes.

Speaker speaker_1: And we have your email then as mtellezdiaz@aol.com.

Speaker speaker_0: That is correct. So, I need, uh, I need to see the benefits I have and what does this insurance coverage, uh, cover, because, uh, like I said, I'm lost and, uh, you know, I'm just receiving- I'm still receiving letters from, uh, the other insurance companies, so I'm not sure if, if, if that'll be useless now, you guys are gonna send me new cards or what's the deal. Um, 'cause PAI just sent me two letters today and, uh, I haven't opened them yet because I'm still waiting for, for them to deliver them. But, um, so I'm, I'm working in Austin and I, and I, you know, and this is my home address in Mission, so I just wanted to make sure how that, that working. Are you guys going to send me new cards or am I gonna still use the same cards? I don't know what to do.

Speaker speaker_1: As stated previously, you're gonna have new insurance companies, so your previous benefit cards wouldn't be working with the new companies. They're gonna send the benefit cards to the address that you verified on file. You have been active since May 5th, 2025 for vision, dental, short-term disability for employee only, life insurance and medical for employee and child. So those benefit cards for those plans that I just said are gonna be sent to the address you verified at 1011 West 24th Place.

Speaker speaker_0: Okay, what if I have to go to the doctor? I mean, how am I gonna approve my insurance? I still have my old cards and you guys aren't sending my new ones.

Uh, how soon are you guys going to send me my new ones, um, so I can use them or if my family needs them? Can you send me like, uh, e- like, uh, like, a copy, like an electronic copy or whatever, e- e- email it to me or whatever? Just...

Speaker speaker_1: Sure thing, sir.

Speaker speaker_0: ... I need to have them.

Speaker speaker_1: I can send them to your email. Keep in mind that the only persons in that policy is yourself and a child, which information was not provided. A spouse is not included in your current policy.

Speaker speaker_0: Okay. What about my benefits? Can you send me some kind of brochure or anything that says, you know, what's covered, what's not, et cetera? You know, my life insurance, if I can buy more or not, et cetera?

Speaker speaker_1: All of the plans are only one being offered aside from medical which has more than one option to select from. I can send you a copy of the benefit guide along with those digital cards I'm sending.

Speaker speaker_0: Sure, that works. Now, when you say, uh, the insured plus child, you mean any of my children or does he have only like one child coverage? 'Cause I'm, you know, I just wanna clarify. I have three kids, so they're insured, correct?

Speaker speaker_1: So we were not prov- We were not provided any other information, your staffing company didn't send it over. Um, you'll have to provide it for me to put into the system, which is going to take 48 hours for your carriers to put it into their system, for them to reflect. You're able to add as many childrens as you like, so long as all of them are not 24 years and if they are, has to be 24 and older. Because once you turn 25, there will no longer be an eligible dependent, they will be considered to have their own, to be able, sorry, to have their own policy. So bear with me one moment, I need to finish downloading your benefit cards before I'm able to take the information for your, for the childrens.

Speaker speaker_0: For my kids?

Speaker speaker_1: Yes, sir. So your vision and medical preventative is not ready yet. I don't have access to that digital card, I can only send you your hospital indemnity and dental card at this moment.

Speaker speaker_0: Okay, that works. So I have no more coverage from the last insurance company, but yet I cannot use this one, so I'm in a limbo right now. I'm not saying I will get sick or whatever, my kids are healthy and I'm healthy, thank God, but I just wanted to make sure we, we're good to go in case I need to use my insurance benefits. You never know.

Speaker speaker_1: Okay, so-

Speaker speaker_0: Right.

Speaker speaker_1: ... Mr. Telles, I'm not sure if there's a miscommunication. I have here that you have been active since May 5th, so you are currently active right now.

Speaker speaker_0: Yeah, I understand-

Speaker speaker_1: So I do have-

Speaker speaker_0: ... and I hear you clearly, ma'am. Uh, what I'm saying, I don't have any cards. You're gonna send me just some of the cards that I need, right? Not all of them, 'cause you don't have access to them. So my problem is that you guys are charging me for an insurance that I cannot use fully, uh, I cannot use 100%. Is that clear enough? That's my-

Speaker speaker_1: You are able to-

Speaker speaker_0: ... problem. That's my situation.

Speaker speaker_1: Yeah.

Speaker speaker_0: Well, how, where is my cards then?

Speaker speaker_1: Well-

Speaker speaker_0: You're gonna send me only some of them, not all of them. You just told me you don't have access to the other insurances. Um, so I'm, I'm lost here.

Speaker speaker_1: So I'm not sure if you're aware. So I'm not-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... sure if you're aware, but if you go to a clinic or hospital and provide identification along with your full social, they will be able to pull you. If you-

Speaker speaker_0: No.

Speaker speaker_1: ... specifically want a policy number or benefit card, I can request it. It'll take 40 to 24 hours.

Speaker speaker_0: Okay, please do that for me, 'cause like I, like I said, you know, you're gonna send me my card, so I really appreciate it, but I need to know what's covered, what's not, and everything else in between, so yeah.

Speaker speaker_1: The benefit guide will have socials being sent to your email. Will you please provide me the first and last name of the children that you would like to have in your policy?

Speaker speaker_0: Okay. Uh, first name is Lindsay, L-I-N-E-S-I-Y... S-A-Y, and Say... Sayes. Not Giselle. That's, uh, she's using also her mom's last name.

Speaker speaker_1: Do you have her social?

Speaker speaker_0: Uh, yes, just a second here. Okay, her social number is... Uh... Wait just a second. I didn't know that you guys didn't have the information from my kids. That's another thing that I don't see rec- you know, it's, it's fair, 'cause nobody told me. If I don't call you, I'll never find out, you know? If I can... If, if I would have used it, and they're like, "Oh, well, y-your, your kids are not covered." Okay, well, why?

Speaker speaker_1: That will be the purpose-

Speaker speaker_0: I-

Speaker speaker_1: ... of the text message that you received, sir.

Speaker speaker_0: Um, no, the purpose of the insurance... The text that I received said that my benefits were transferred to this new company. That's all I know. It never said that they didn't have my information from my kids. Anyways, my, um, my daughter's Social Security is 645-27-1198.

Speaker speaker_1: And the date of birth?

Speaker speaker_0: That would be, uh, November 10, 2010.

Speaker speaker_1: What will be the next child?

Speaker speaker_0: The next child is Eric Gabriel Telles.

Speaker speaker_1: And what is his social?

Speaker speaker_0: Okay, let me see here. I'm looking for it. Uh... That one was it. Okay. Almost there. Okay. The Social Security number is right here. Just a second, I'm trying to find it in a conversation that I had with them not too long ago. Okay. Okay, let me see if anything happened on the ticket. I don't see it on the WhatsApp. Sorry, just a second. Okay, here it is. 634-84-9459.

Speaker speaker_1: And the date of birth?

Speaker speaker_0: That's November 21, 2002.

Speaker speaker_1: And what will be the next child's information?

Speaker speaker_0: That will be the only two. The other one is already 25, so he-- I don't think he qualifies.

Speaker speaker_1: Understood. So let me-

Speaker speaker_0: Uh, just- just can you- can you confirm the name of my daughter? 'Cause she has a middle name as well. I forgot to tell you. It's Lindsay, L-I-N-D-S-A-Y, and her middle name is Sharlyn. It's S-H-A-R-L-Y-N. And then Telles Madrigal.

Speaker speaker_1: All right. All set. I updated it with her middle name. And then the other thing your staffing company was missing for your policy will be who you would like to be the beneficiary of the life insurance policy for yourself and the children.

Speaker speaker_0: Okay. Sounds good. Then...

Speaker speaker_1: Okay. So we need the information of that beneficiary. I just need first and last name, and their relationship to you.

Speaker speaker_0: Well, my, uh, my beneficiary will be Brandon Daniel Telles. That's my son's name. You know, he's my son, right? So...

Speaker speaker_1: All right, so you should be all set. The only thing we're missing will be that policy number for vision and medical preventatives that I have requested from the front office already.

Speaker speaker_0: Okay. Uh, once you get them, are you gonna email them as well or do I need to call back to retrieve those, um, numbers, those cards?

Speaker speaker_1: No, sir. I would be giving you a call back to inform you that I have sent them over to your email.

Speaker speaker_0: All right. Sounds good. Thank you so much for your help.

Speaker speaker_1: Sure thing. And then last thing is please make sure you are looking for more than one email. It should be the first one with your benefit cards, and it will be the second one with your staffing company's benefit guide.

Speaker speaker_0: Sounds good. Thank you so much.

Speaker speaker_1: Yeah.

Speaker speaker_0: Have a good day.

Speaker speaker_1: Of course. You, too.

Speaker speaker_0: Bye-bye.