

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in Eau Claire. My name is Francesca. How can I assist you today? Um, actually, yes, I was just trying to figure out what is this? So the place that you called, we are the administrators for the health insurance other staffing companies offer their actively working employees. And it's something I have to pay for? If you're enrolled into it, yes, sir. So, um, what's like, what do... I mean, what do I, um, c-cover for it? I'll have to take a look and see if you are actually enrolled into anything. Which staffing company do you work with? Uh, I'm definitely enrolled, I mean, 'cause it's definitely coming out of my check because I think I was court ordered or something. I'm, I'm not sure how that's possible but yeah. I work for ... Okay, and what are the last four of the social? 6397. And your last name, please? Chavers. For security purposes, can you please verify your mailing address and date of birth? 417 Creekstone Drive, Indianapolis, Indiana, 46339. May 21, 1979. We have the best phone number to reach it on at 317-201-4522, with the email of jabojabozki@gmail.com? Yes. Okay, bear with me one moment. I'll look over your account with you on a... Actually, I do not have to. So you are in fact court ordered with these benefits, sir? Mm-hmm. Do you want the court phone number or anything like that? Um, no, I'm just trying to tell what do these benefits cover though. I mean, what is it? Is it insurance or something? Yeah, sir. It will be health insurance. Specifically speaking, the current policy that you're enrolled into shows that it is for medical, vision and dental. And on my dental plan what do, uh, i- it, what do the, uh, what do that cover? Let's see. They're going to cover your preventative services at 100%. Basic services, basic restorative services and radiographs at 80%. It has an annual maximum of \$500 with a \$50 deductible. So as far as, uh, cosmetic stuff like that, I wouldn't be able to get? That is correct, sir. That would not be covered under this plan. What plan is that covered under? They don't offer any plan that will cover that. There's only one vision and dental plan offered. The only plan that has more than one selection is medical. A- And, I'm still confused. So from all of the plans, let's say your staffing company is currently offering 10 plans, right? From those specific 10 plans, there's only three that are medical, only one dental and only one vision. There isn't any way for you to upgrade or downgrade from, because there's only one dental plan being offered. Hmm. Okay. And as far as medical, what does that cover? So you have the medical preventative MEC to the Rx which will cover your preventative services. And then you're also enrolled into one of the BIP plans which will cover your hospital and dent many services. However, with your preventative services which will be your annual physical, the screenings for blood pressure, iron deficiency, preventative counseling for a healthy diet and such, those type of preventative services have a network restriction. There's a specific list of providers and clinics that you have to go to in order for those services to be covered. And will I get a copy of that list or...? I can provide you the phone number of the company that has that list. Since we're just the administrator, we don't have access to it. Um, they have something

called a network provider. The company itself is called MultiPlan. I can give you their phone number as well as the website if you like. Mm... Or transfer you to them? No, that's okay. It's okay. I'm just don't understand why I got to pay all this money for something that I'm really not going to use. It's, it's just... I don't understand it. Is it to the fact that there's a court order? Since it was court mandated, we had to process it, legally speaking. That's what I'm saying. I don't know why would the court even order me... I got other kids that, I mean, that's not ordered to it but they only order one and I'm paying child support and all this stuff so that's what I'm saying it's just not... I don't understand this. Who... I mean, I, I, so I probably had to call in my courts and talk to them about trying to get this waived or something. Yeah, so you'll have to call and speak with the court because they have to send us a termination document for us to be able to remove it. I can give you the phone number that's on that court order if you like, along with the case identifier. Yes. Please. Let me know when you're ready. I'm ready. It's going to be 317- Mm-hmm. ... 327- Mm-hmm. ... 1942. Okay. Thank you. And then you ready for that case identifier? Um, do I need it? I'm not too sure to be honest, because we don't handle that portion, calling the courts directly. I usually offer it since we're able to. Uh... But I'm not sure whether or not they'll ask you for it, to be honest. I'm quite sure they could pull it up by my Social Security number and stuff. Okay, understood. Was there any other information that I can provide you today? No, that's it. Thank you. Have a great day.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in Eau Claire. My name is Francesca. How can I assist you today?

Speaker speaker_1: Um, actually, yes, I was just trying to figure out what is this?

Speaker speaker_0: So the place that you called, we are the administrators for the health insurance other staffing companies offer their actively working employees.

Speaker speaker_1: And it's something I have to pay for?

Speaker speaker_0: If you're enrolled into it, yes, sir.

Speaker speaker_1: So, um, what's like, what do... I mean, what do I, um, c-cover for it?

Speaker speaker_0: I'll have to take a look and see if you are actually enrolled into anything. Which staffing company do you work with?

Speaker speaker_1: Uh, I'm definitely enrolled, I mean, 'cause it's definitely coming out of my check because I think I was court ordered or something. I'm, I'm not sure how that's possible but yeah. I work for ...

Speaker speaker_0: Okay, and what are the last four of the social?

Speaker speaker_1: 6397.

Speaker speaker_0: And your last name, please?

Speaker speaker_1: Chavers.

Speaker speaker_0: For security purposes, can you please verify your mailing address and date of birth?

Speaker speaker_1: 417 Creekstone Drive, Indianapolis, Indiana, 46339. May 21, 1979.

Speaker speaker_0: We have the best phone number to reach it on at 317-201-4522, with the email of jabojabozki@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, bear with me one moment. I'll look over your account with you on a... Actually, I do not have to. So you are in fact court ordered with these benefits, sir?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Do you want the court phone number or anything like that?

Speaker speaker_1: Um, no, I'm just trying to tell what do these benefits cover though. I mean, what is it? Is it insurance or something?

Speaker speaker_0: Yeah, sir. It will be health insurance. Specifically speaking, the current policy that you're enrolled into shows that it is for medical, vision and dental.

Speaker speaker_1: And on my dental plan what do, uh, i- it, what do the, uh, what do that cover?

Speaker speaker_0: Let's see. They're going to cover your preventative services at 100%. Basic services, basic restorative services and radiographs at 80%. It has an annual maximum of \$500 with a \$50 deductible.

Speaker speaker_1: So as far as, uh, cosmetic stuff like that, I wouldn't be able to get?

Speaker speaker_0: That is correct, sir. That would not be covered under this plan.

Speaker speaker_1: What plan is that covered under?

Speaker speaker_0: They don't offer any plan that will cover that. There's only one vision and dental plan offered. The only plan that has more than one selection is medical.

Speaker speaker_1: A- And, I'm still confused.

Speaker speaker_0: So from all of the plans, let's say your staffing company is currently offering 10 plans, right? From those specific 10 plans, there's only three that are medical, only one dental and only one vision. There isn't any way for you to upgrade or downgrade from, because there's only one dental plan being offered.

Speaker speaker_1: Hmm. Okay. And as far as medical, what does that cover?

Speaker speaker_0: So you have the medical preventative MEC to the Rx which will cover your preventative services. And then you're also enrolled into one of the BIP plans which will cover your hospital and dent many services. However, with your preventative services which

will be your annual physical, the screenings for blood pressure, iron deficiency, preventative counseling for a healthy diet and such, those type of preventative services have a network restriction. There's a specific list of providers and clinics that you have to go to in order for those services to be covered.

Speaker speaker_1: And will I get a copy of that list or...?

Speaker speaker_0: I can provide you the phone number of the company that has that list. Since we're just the administrator, we don't have access to it. Um, they have something called a network provider. The company itself is called MultiPlan. I can give you their phone number as well as the website if you like.

Speaker speaker_1: Mm...

Speaker speaker_0: Or transfer you to them?

Speaker speaker_1: No, that's okay. It's okay. I'm just don't understand why I got to pay all this money for something that I'm really not going to use. It's, it's just... I don't understand it.

Speaker speaker_0: Is it to the fact that there's a court order? Since it was court mandated, we had to process it, legally speaking.

Speaker speaker_1: That's what I'm saying. I don't know why would the court even order me... I got other kids that, I mean, that's not ordered to it but they only order one and I'm paying child support and all this stuff so that's what I'm saying it's just not... I don't understand this. Who... I mean, I, I, so I probably had to call in my courts and talk to them about trying to get this waived or something.

Speaker speaker_0: Yeah, so you'll have to call and speak with the court because they have to send us a termination document for us to be able to remove it. I can give you the phone number that's on that court order if you like, along with the case identifier.

Speaker speaker_1: Yes. Please.

Speaker speaker_0: Let me know when you're ready.

Speaker speaker_1: I'm ready.

Speaker speaker_0: It's going to be 317-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 327-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 1942.

Speaker speaker_1: Okay. Thank you.

Speaker speaker_0: And then you ready for that case identifier?

Speaker speaker_1: Um, do I need it?

Speaker speaker_0: I'm not too sure to be honest, because we don't handle that portion, calling the courts directly. I usually offer it since we're able to.

Speaker speaker_1: Uh...

Speaker speaker_0: But I'm not sure whether or not they'll ask you for it, to be honest.

Speaker speaker_1: I'm quite sure they could pull it up by my Social Security number and stuff.

Speaker speaker_0: Okay, understood. Was there any other information that I can provide you today?

Speaker speaker_1: No, that's it. Thank you.

Speaker speaker_0: Have a great day.