## Transcript: Justin Mills-5455693702545408-4953319531659264

## **Full Transcript**

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hey, uh, yeah, I was just trying to see about enrolling for some insurance before the window closed. Um, uh, I just now got the voicemail. Okay. Uh, what's the staffing agency you work for? Focus. And the last four of your Social? 6913. And what was your first and last name? Charles Monet. And for security purposes, could you verify your home address, including city, state and zip code? 4880 State Route 121 South Mayfield, Kentucky 42066. And confirm your date of birth? 1-29-80. And a good telephone number I have is 270-205-9636. Yep. And the email I have is mikeymonet42icloud? Mm-hmm. Okay. So, looking at the file, it looks like you're already enrolled in the benefits. You're enrolled into dental and the VIP Standard with VPC. which is your medical plan for employee only. However, checking my calendar, you did become active in the coverage as of this past Monday, the 10th, so you should be receiving physical ID cards early next week. Did you want to make changes to the coverage or did you want to keep all that? No. All right. So, what does that coverage consist of? I don't... I didn't understand when I signed that paper at work. Um, so the VIP Standard with VPC, that medical plan covers your hospital doc-... ho- hospital visits, doctor visits and medication coverage. It also includes virtual primary care visits as well, so you can go schedule a primary care visit online if need be, um, as well as dental. Um, but when it comes to dental, all of your preventative visits would be covered at 100%, which may include your basic cleanings, checkups or X-rays once per six months. Mm-hmm. However, when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those would be covered at 80% if met by a \$50 deductible. Now, I can email you a copy of a benefit guide if that would help. Yeah, that would be great. Okay. Yeah. Yeah. That's gonna just be sitting there. So, so, like, yeah, I was, I was trying to go to the doctor and I had other insurance, but it has, it's inactive and I don't, I don't know how to, um, how, uh, how do I... Can I... I can't use that insurance till I get my card, or...? Um, so you can still use it since you are currently active in the coverage. Um, I can- Mm-hmm. ... search up the ID cards to see if they have been generated and potentially email those to you as well. Um- Yeah. ... but if those ID cards haven't been generated, you can have the providers call us at Benefits in a Card and we can let- Mm-hmm. ... them know, "Hey, this member is currently active and provide eligibility," and just let them know we're waiting for the insurance carrier to generate policy numbers for you. Okay. All right. And does, uh... So, does that, does that cover... Does, uh, do I have a copay if I go to a, like, a doctor clinic or something with this insurance? I need to know- Uh, y- ... like, what I need? Yes, sir. So, there is copays. Um, so whatever the provider charges, the copay, that would be your copay. Um, and then whatever the, the insurance carrier pays a set dollar amount, and then whatever the remaining balance is would be your responsibility. So, yes. So, the... At the provider, it just depends on what their copay is. Okay, And, um, how do I find

out what the set balance would be, or the, the dollar amount would be that, that would be covered? How would I know that? Uh, that's gonna be- So, that would- ... in a benefit... It's gonna be in the benefit guide I'm emailing you. Okay. Okay. All right. That's, that's great. All right. Okay. Um, but do you mind if I place you on a brief hold while I search up those ID cards to see if they have been generated for you? Sure. Okay. Hello, Charles. Are you still there? Yes. Awesome. Thank you so much for holding. So, two things. Uh, first thing- Mm-hmm. ... I emailed that benefit guide to you. Uh, email that- Okay. ... you should look at, of course, coming from info@benefitsinacard.com. Secondly, I also emailed the ID cards to you as well. Same email. Okay. Info@benefitsinacard.com, okay? Okay, great. Awesome. Well, is there anything else I could assist you with today? No, man. I think we good. We got it pretty much handled. I didn't know I was already enrolled like that, so that's great. Awesome. Well, you have a wonderful day, okay? All right. You too, man. Thank you. You're welcome. Bye-bye. Bye.

## **Conversation Format**

Speaker speaker\_0: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker\_1: Hey, uh, yeah, I was just trying to see about enrolling for some insurance before the window closed. Um, uh, I just now got the voicemail.

Speaker speaker\_0: Okay. Uh, what's the staffing agency you work for?

Speaker speaker\_1: Focus.

Speaker speaker 0: And the last four of your Social?

Speaker speaker\_1: 6913.

Speaker speaker\_0: And what was your first and last name?

Speaker speaker 1: Charles Monet.

Speaker speaker\_0: And for security purposes, could you verify your home address, including city, state and zip code?

Speaker speaker\_1: 4880 State Route 121 South Mayfield, Kentucky 42066.

Speaker speaker\_0: And confirm your date of birth?

Speaker speaker 1: 1-29-80.

Speaker speaker\_0: And a good telephone number I have is 270-205-9636.

Speaker speaker\_1: Yep.

Speaker speaker 0: And the email I have is mikeymonet42icloud?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Okay. So, looking at the file, it looks like you're already enrolled in the benefits. You're enrolled into dental and the VIP Standard with VPC, which is your medical plan for employee only. However, checking my calendar, you did become active in the coverage as of this past Monday, the 10th, so you should be receiving physical ID cards early next week. Did you want to make changes to the coverage or did you want to keep all that?

Speaker speaker\_1: No. All right. So, what does that coverage consist of? I don't... I didn't understand when I signed that paper at work.

Speaker speaker\_0: Um, so the VIP Standard with VPC, that medical plan covers your hospital doc-... ho- hospital visits, doctor visits and medication coverage. It also includes virtual primary care visits as well, so you can go schedule a primary care visit online if need be, um, as well as dental. Um, but when it comes to dental, all of your preventative visits would be covered at 100%, which may include your basic cleanings, checkups or X-rays once per six months.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: However, when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those would be covered at 80% if met by a \$50 deductible. Now, I can email you a copy of a benefit guide if that would help.

Speaker speaker\_1: Yeah, that would be great.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Yeah. Yeah.

Speaker speaker\_0: That's gonna just be sitting there.

Speaker speaker\_1: So, so, like, yeah, I was, I was trying to go to the doctor and I had other insurance, but it has, it's inactive and I don't, I don't know how to, um, how, uh, how do I... Can I... I can't use that insurance till I get my card, or...?

Speaker speaker\_0: Um, so you can still use it since you are currently active in the coverage. Um, I can-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... search up the ID cards to see if they have been generated and potentially email those to you as well. Um-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... but if those ID cards haven't been generated, you can have the providers call us at Benefits in a Card and we can let-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... them know, "Hey, this member is currently active and provide eligibility," and just let them know we're waiting for the insurance carrier to generate policy numbers for you.

Speaker speaker\_1: Okay. All right. And does, uh... So, does that, does that cover... Does, uh, do I have a copay if I go to a, like, a doctor clinic or something with this insurance? I need to know-

Speaker speaker\_0: Uh, y-

Speaker speaker\_1: ... like, what I need?

Speaker speaker\_0: Yes, sir. So, there is copays. Um, so whatever the provider charges, the copay, that would be your copay. Um, and then whatever the, the insurance carrier pays a set dollar amount, and then whatever the remaining balance is would be your responsibility. So, yes. So, the... At the provider, it just depends on what their copay is.

Speaker speaker\_1: Okay. And, um, how do I find out what the set balance would be, or the, the dollar amount would be that, that would be covered? How would I know that?

Speaker speaker\_0: Uh, that's gonna be-

Speaker speaker\_1: So, that would-

Speaker speaker\_0: ... in a benefit... It's gonna be in the benefit guide I'm emailing you.

Speaker speaker\_1: Okay. Okay. All right. That's, that's great. All right.

Speaker speaker\_0: Okay. Um, but do you mind if I place you on a brief hold while I search up those ID cards to see if they have been generated for you?

Speaker speaker\_1: Sure.

Speaker speaker\_0: Okay. Hello, Charles. Are you still there?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Awesome. Thank you so much for holding. So, two things. Uh, first thing-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... I emailed that benefit guide to you. Uh, email that-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... you should look at, of course, coming from info@benefitsinacard.com. Secondly, I also emailed the ID cards to you as well. Same email.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Info@benefitsinacard.com, okay?

Speaker speaker\_1: Okay, great.

Speaker speaker\_0: Awesome. Well, is there anything else I could assist you with today?

Speaker speaker\_1: No, man. I think we good. We got it pretty much handled. I didn't know I was already enrolled like that, so that's great.

Speaker speaker\_0: Awesome. Well, you have a wonderful day, okay?

Speaker speaker\_1: All right. You too, man. Thank you.

Speaker speaker\_0: You're welcome. Bye-bye.

Speaker speaker\_1: Bye.