

Transcript: Justin

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Full Transcript

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hello, Justin. Christian Koh. Um, I have filled out, um, documentation to be covered by your guys', um, I think Medicare or whatever's your work, Focus? Workforce Focus? Okay. Um, so you're wondering about your ID cards. Is that correct? ID and your coverage, pretty much. What you guys cover and what you guys don't, how much percentage you cover, things like that. If you can give me a rundown. Yeah. Um, so Focus, what's the last four of your Social? It's going to be 2832. And for security purposes, can you verify your home address, including city, state and zip code, Christian? Yes. It's going to be 13005 Lord Nelson Drive, Lenexa, Kansas, 66215. And confirm your date of birth? 04/03/94. And a good telephone number I have is 913-326-0334? That is correct, sir. And the email I have is coco94new@gmail? That's correct. Okay, so let's see here. So looking at the file, it looks like you're currently enrolled into FreeRx with VPC, which is Virtual Primary Care, Group Accident, Dental, Vision, and the VIP+, uh, which is a medical plan for employee plus child. However, Fr- FreeRx with VPC, uh, FreeRx is a company that gives out free or discounted prescription coverage. However, VPC, you do have the option to see a virtual primary care physician under that plan as well. Um, Group Accident is pretty much extra benefit coverage. Uh, let me pull up Benefit Guide. Bear with me one second. Um, did you receive a Benefit Guide through Focus by any chance or no? I did not. You did not? Okay, so I'll go ahead and email you this just to be on the safe side, and just so you have it. Um, let's see. Um, but yes, Group Accident, let's see here, is pretty much like a extra benefit coverage. Just say for example you have to go to the emergency room. Uh, there's an additional \$250 that can go towards that visit. Same thing with the emergency dental work, physician's office visits, stuff like that. Um, but let me email you this Benefit Guide real quick. Um, but the email that you should be looking out for for that Benefit Guide will be coming from info, that's I-N-F-O, @benefitsinacard.com. However, if you don't see it in your inbox, be sure to check your spam or check your junk folder, okay? Okay. Okay, so let's see here. Let's see. And then you have dental and vision, and the VIP+ as well. So dental, um, however 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. But 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. Um, vision is just co-pays. Um, your co-pay for an eye exam would be \$10, co-pay for lenses and frames \$25. Um, they do offer a frames allowance for \$130. And the VIP+, which covers hospitals, doctors and medications, um, uh, the information I emailed you has what's covered, what's not covered, how much the carrier will pay for those things, et cetera. So dental, anything besides, uh, surgical, uh, elec- uh, ex- extractions and surgeries are pretty much 80%? Or am I on that backwards? Correct. Um, so- Okay, thank you. ... so anything, so basic restorative and, uh, basic extractions. So

no surgical extractions. So say like, uh, wisdom teeth removal for example. Okay. Oh, I do have a question here. Yes. So if I wanted to get h- get all my teeth pulled, which is, uh, um, technically a surgery but it's also extraction, um, because I, I have really bad teeth, and I wanted to, uh, make sure that if, if it was covered or not, that's it's pretty much, um, they'll cut out all my teeth and then, um, give me same day dentures? Um, now I do know that it does cover simple extractions. Um, now I'm not 100% sure regarding the dentures. That may be more of a carrier question, um, and I can provide you with their telephone number if need be. Okay. Okay? I'm gonna need their phone number. I, I need this. No worries. Um, so the insurance carrier is American Public Life. Okay. And their telephone number is 800-256-8606. Okay. Okay. And regarding your ID cards, you did become active in the coverage this past Monday the 17th, so you should re- be receiving them early next week. However, I can probably search them up real quick to see if they have been generated, and if so, I can email them to you. Uh, do you mind if I place you on a brief hold while I do that? Oh, that's fine. Okay. Trying to figure out about my insurance, if I get covered, um, my insurance with dental and everything. Um, I got to figure that out, so. 'Cause I want to look at my teeth done. Oh, I'm covering my- my agency already, but when they hire me then I'll be covered by FNS. Um, but, yeah. But other than that, it's covered. I got, you know, under, going under \$200,000 last year. So, you got... That's the only thing, you know, you don't think, uh, like Hello, Christian. You still there? I'm still here. Awesome. Thank you so much for holding. So, I went ahead and emailed you all of your ID cards to the email we had on file. Email that you should be looking out for is coming from info, I-N-F-O, @benefitsnetcard.com, okay? Okay. Okay. But other than that- I received those. ... is there anything else you'd like to assist you with today? Nope, that was it. I just needed to know about plans, coverages and everything that you all guys offered. Awesome. Uh, so I also emailed... Uh, did you receive that benefit guide as well? I did. Okay. Okay. But if you have any further questions, just give us a call back and we can help further assist you, okay? No problem. Thank you for all your help there. You're welcome. You have a great day, okay? You too. Bye bye. Okay. 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: Hello, Justin. Christian Koh. Um, I have filled out, um, documentation to be covered by your guys', um, I think Medicare or whatever's your work, Focus? Workforce Focus?

Speaker speaker_0: Okay. Um, so you're wondering about your ID cards. Is that correct?

Speaker speaker_1: ID and your coverage, pretty much. What you guys cover and what you guys don't, how much percentage you cover, things like that. If you can give me a rundown.

Speaker speaker_0: Yeah. Um, so Focus, what's the last four of your Social?

Speaker speaker_1: It's going to be 2832.

Speaker speaker_0: And for security purposes, can you verify your home address, including city, state and zip code, Christian?

Speaker speaker_1: Yes. It's going to be 13005 Lord Nelson Drive, Lenexa, Kansas, 66215.

Speaker speaker_0: And confirm your date of birth?

Speaker speaker_1: 04/03/94.

Speaker speaker_0: And a good telephone number I have is 913-326-0334?

Speaker speaker_1: That is correct, sir.

Speaker speaker_0: And the email I have is coco94new@gmail?

Speaker speaker_1: That's correct.

Speaker speaker_0: Okay, so let's see here. So looking at the file, it looks like you're currently enrolled into FreeRx with VPC, which is Virtual Primary Care, Group Accident, Dental, Vision, and the VIP+, uh, which is a medical plan for employee plus child. However, Fr- FreeRx with VPC, uh, FreeRx is a company that gives out free or discounted prescription coverage. However, VPC, you do have the option to see a virtual primary care physician under that plan as well. Um, Group Accident is pretty much extra benefit coverage. Uh, let me pull up Benefit Guide. Bear with me one second. Um, did you receive a Benefit Guide through Focus by any chance or no?

Speaker speaker_1: I did not.

Speaker speaker_0: You did not? Okay, so I'll go ahead and email you this just to be on the safe side, and just so you have it. Um, let's see. Um, but yes, Group Accident, let's see here, is pretty much like a extra benefit coverage. Just say for example you have to go to the emergency room. Uh, there's an additional \$250 that can go towards that visit. Same thing with the emergency dental work, physician's office visits, stuff like that. Um, but let me email you this Benefit Guide real quick. Um, but the email that you should be looking out for for that Benefit Guide will be coming from info, that's I-N-F-O, @benefitsinacard.com. However, if you don't see it in your inbox, be sure to check your spam or check your junk folder, okay?

Speaker speaker_1: Okay.

Speaker speaker_0: Okay, so let's see here. Let's see. And then you have dental and vision, and the VIP+ as well. So dental, um, however 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. But 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. Um, vision is just co-pays. Um, your co-pay for an eye exam would be \$10, co-pay for lenses and frames \$25. Um, they do offer a frames allowance for \$130. And the VIP+, which covers hospitals, doctors and medications, um, uh, the information I emailed you has what's covered, what's not covered, how much the carrier will pay for those things, et cetera.

Speaker speaker_1: So dental, anything besides, uh, surgical, uh, elec- uh, ex- extractions and surgeries are pretty much 80%? Or am I on that backwards?

Speaker speaker_0: Correct. Um, so-

Speaker speaker_1: Okay, thank you.

Speaker speaker_0: ... so anything, so basic restorative and, uh, basic extractions. So no surgical extractions. So say like, uh, wisdom teeth removal for example.

Speaker speaker_1: Okay. Oh, I do have a question here.

Speaker speaker_0: Yes.

Speaker speaker_1: So if I wanted to get h- get all my teeth pulled, which is, uh, um, technically a surgery but it's also extraction, um, because I, I have really bad teeth, and I wanted to, uh, make sure that if, if it was covered or not, that's it's pretty much, um, they'll cut out all my teeth and then, um, give me same day dentures?

Speaker speaker_0: Um, now I do know that it does cover simple extractions. Um, now I'm not 100% sure regarding the dentures. That may be more of a carrier question, um, and I can provide you with their telephone number if need be.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay?

Speaker speaker_1: I'm gonna need their phone number. I, I need this.

Speaker speaker_0: No worries. Um, so the insurance carrier is American Public Life.

Speaker speaker_1: Okay.

Speaker speaker_0: And their telephone number is 800-256-8606.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. And regarding your ID cards, you did become active in the coverage this past Monday the 17th, so you should re- be receiving them early next week. However, I can probably search them up real quick to see if they have been generated, and if so, I can email them to you. Uh, do you mind if I place you on a brief hold while I do that?

Speaker speaker_1: Oh, that's fine.

Speaker speaker_0: Okay.

Speaker speaker_2: Trying to figure out about my insurance, if I get covered, um, my insurance with dental and everything. Um, I got to figure that out, so. 'Cause I want to look at my teeth done. Oh, I'm covering my- my agency already, but when they hire me then I'll be covered by FNS. Um, but, yeah. But other than that, it's covered. I got, you know, under, going under \$200,000 last year. So, you got... That's the only thing, you know, you don't think, uh, like

Speaker speaker_0: Hello, Christian. You still there?

Speaker speaker_2: I'm still here.

Speaker speaker_0: Awesome. Thank you so much for holding. So, I went ahead and emailed you all of your ID cards to the email we had on file. Email that you should be looking out for is coming from info, I-N-F-O, @benefitsnetcard.com, okay?

Speaker speaker_2: Okay.

Speaker speaker_0: Okay. But other than that-

Speaker speaker_2: I received those.

Speaker speaker_0: ... is there anything else you'd like to assist you with today?

Speaker speaker_2: Nope, that was it. I just needed to know about plans, coverages and everything that you all guys offered.

Speaker speaker_0: Awesome. Uh, so I also emailed... Uh, did you receive that benefit guide as well?

Speaker speaker_2: I did.

Speaker speaker_0: Okay. Okay. But if you have any further questions, just give us a call back and we can help further assist you, okay?

Speaker speaker_2: No problem. Thank you for all your help there.

Speaker speaker_0: You're welcome. You have a great day, okay?

Speaker speaker_2: You too. Bye bye.

Speaker speaker_0: Okay. Bye bye.