

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in a Card. This is Malcolm. How can I help you? Hey. I was calling to see what kind of medical... What is this? Medical insurance? So we're Benefits in a Card. We're a plan administrator for health insurance for staff and companies. Okay. So what can I use the card for? So what staff does everybody be work for? Serge. What's the last four of your Social? 739. First name? Roquaja. Say that one more time. Roquaja. Last name? Mitchell. And for security purposes, can you verify your address and date of birth for me? 3206 Kingswood Glen. And your city, state, zip code, and your date of birth? 30034, Decatur, Georgia, um, 072806. Thank you. So the card that you have is for preventative services. It's good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services, and it also gives you access to FreeRx, which gives you access to over 800 acute and chronic medications. Okay. Am I still enrolled in this? Yes, ma'am. You can cancel it. I called yesterday to cancel it. He said he did. Okay. So yeah, I do see that. Yeah, cancellation process does take one to two weeks. Okay. I won't get charged no more, correct? It is possible to see deductions within those two weeks, but after two weeks, you shouldn't see anything else. Okay. So where does my money go? You still have active coverage for those two weeks. Okay. So am I able to see a dentist or I'm only to see what? I don't understand this. It's only for preventative, it's only for preventative services. It doesn't include dental or vision. So, uh, can you go over, what can I do with this card again? So it's good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services. What about the emergency room or urgent care? So virtual urgent care is included with the FreeRx program. With the FreeRx? Yes, ma'am. It comes with the plan that you have. So I can't go to s- to a urgent care about my mouth, my tooth? So I don't think... I'm not... I wouldn't be able to tell you what they could tell you, what they would be able to tell you. But you do have access to virtual urgent care. Okay. Thank you. But this plan doesn't include, this plan doesn't include dental. Do y'all have a dental plan? Yes, ma'am. They do offer you dental. Y'all do? They do. Yes, ma'am. But you, you're outside of your personal open enrollment window, which is 30 days from the date you received your first paycheck. So at this point, you have to wait until a company open enrollment period or you have to have a qualifying life event, such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier in order to add dental to your coverage. Hmm. Okay. All right. Well, thank you so much and I am opt out of this, correct? Yes, ma'am. It has been canceled and I got to take one to two weeks for the cancellation process. And after two weeks, you should no longer see deductions. So the money that y'all took from me, it's no way that I'll be able to use that money at all, even after it's canceled? Just to clarify, ma'am, we didn't take any money from you. Surge auto-enrolls

you guys into these plans unless y'all decline it. Right. But I was charged every week, correct? From Surge. Yes, ma'am. So Surge has the money or do y'all? Surge, Surge is the one that takes the money out, ma'am. We do... All we do is get you enrolled or unenrolled from the coverage. So the money don't go to y'all? No, ma'am. W- we're not a carrier. We're just a plan administrator. So the money goes to Surge? Yes, ma'am. They auto-enroll you guys into these plans and if you don't decline, then you get enrolled into these plans. Hmm. Okay. Thank you so much. No problem, Ms. Michelle. Mitchell. Was there anything else I can help you with today? No, sir. You have a wonderful evening. You too. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thanks for calling Benefits in a Card. This is Malcolm. How can I help you?

Speaker speaker_2: Hey. I was calling to see what kind of medical... What is this? Medical insurance?

Speaker speaker_1: So we're Benefits in a Card. We're a plan administrator for health insurance for staff and companies.

Speaker speaker_2: Okay. So what can I use the card for?

Speaker speaker_1: So what staff does everybody be work for?

Speaker speaker_2: Serge.

Speaker speaker_1: What's the last four of your Social?

Speaker speaker_2: 739.

Speaker speaker_1: First name?

Speaker speaker_2: Roquaja.

Speaker speaker_1: Say that one more time.

Speaker speaker_2: Roquaja.

Speaker speaker_1: Last name?

Speaker speaker_2: Mitchell.

Speaker speaker_1: And for security purposes, can you verify your address and date of birth for me?

Speaker speaker_2: 3206 Kingswood Glen.

Speaker speaker_1: And your city, state, zip code, and your date of birth?

Speaker speaker_2: 30034, Decatur, Georgia, um, 072806.

Speaker speaker_1: Thank you. So the card that you have is for preventative services. It's good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services, and it also gives you access to FreeRx, which gives you access to over 800 acute and chronic medications.

Speaker speaker_2: Okay. Am I still enrolled in this?

Speaker speaker_1: Yes, ma'am. You can cancel it.

Speaker speaker_2: I called yesterday to cancel it. He said he did.

Speaker speaker_1: Okay. So yeah, I do see that. Yeah, cancellation process does take one to two weeks.

Speaker speaker_2: Okay. I won't get charged no more, correct?

Speaker speaker_1: It is possible to see deductions within those two weeks, but after two weeks, you shouldn't see anything else.

Speaker speaker_2: Okay. So where does my money go?

Speaker speaker_1: You still have active coverage for those two weeks.

Speaker speaker_2: Okay. So am I able to see a dentist or I'm only to see what? I don't understand this.

Speaker speaker_1: It's only for preventative, it's only for preventative services. It doesn't include dental or vision.

Speaker speaker_2: So, uh, can you go over, what can I do with this card again?

Speaker speaker_1: So it's good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services.

Speaker speaker_2: What about the emergency room or urgent care?

Speaker speaker_1: So virtual urgent care is included with the FreeRx program.

Speaker speaker_2: With the FreeRx?

Speaker speaker_1: Yes, ma'am. It comes with the plan that you have.

Speaker speaker_2: So I can't go to s- to a urgent care about my mouth, my tooth?

Speaker speaker_1: So I don't think... I'm not... I wouldn't be able to tell you what they could tell you, what they would be able to tell you. But you do have access to virtual urgent care.

Speaker speaker_2: Okay. Thank you.

Speaker speaker_1: But this plan doesn't include, this plan doesn't include dental.

Speaker speaker_2: Do y'all have a dental plan?

Speaker speaker_1: Yes, ma'am. They do offer you dental.

Speaker speaker_2: Y'all do?

Speaker speaker_1: They do. Yes, ma'am. But you, you're outside of your personal open enrollment window, which is 30 days from the date you received your first paycheck. So at this point, you have to wait until a company open enrollment period or you have to have a qualifying life event, such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier in order to add dental to your coverage.

Speaker speaker_2: Hmm. Okay. All right. Well, thank you so much and I am opt out of this, correct?

Speaker speaker_1: Yes, ma'am. It has been canceled and I got to take one to two weeks for the cancellation process. And after two weeks, you should no longer see deductions.

Speaker speaker_2: So the money that y'all took from me, it's no way that I'll be able to use that money at all, even after it's canceled?

Speaker speaker_1: Just to clarify, ma'am, we didn't take any money from you. Surge auto-enrolls you guys into these plans unless y'all decline it.

Speaker speaker_2: Right. But I was charged every week, correct?

Speaker speaker_1: From Surge. Yes, ma'am.

Speaker speaker_2: So Surge has the money or do y'all?

Speaker speaker_1: Surge, Surge is the one that takes the money out, ma'am. We do... All we do is get you enrolled or unenrolled from the coverage.

Speaker speaker_2: So the money don't go to y'all?

Speaker speaker_1: No, ma'am. W- we're not a carrier. We're just a plan administrator.

Speaker speaker_2: So the money goes to Surge?

Speaker speaker_1: Yes, ma'am. They auto-enroll you guys into these plans and if you don't decline, then you get enrolled into these plans.

Speaker speaker_2: Hmm. Okay. Thank you so much.

Speaker speaker_1: No problem, Ms. Michelle. Mitchell. Was there anything else I can help you with today?

Speaker speaker_2: No, sir. You have a wonderful evening.

Speaker speaker_1: You too. Thank you.

Speaker speaker_2: Bye-bye.