

Transcript: VICTORIA

Taylor-5062373906792448-6213040121790464

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi, Victoria. I'm calling to find out, I got this Benefits on a Card, and I don't know what it is. Okay. Uh, this is for medical insurance if you happen to work through like a- Okay. ... staffing or some agency. I do. I do actually, and but, eh, are they charging me for this? Uh, yes, sir. The, the plans- They are? ... will cost weekly. 'Cause I actually called them and, and they said they weren't charging. They said I, they said that no one ever put me in for it, so I'm wondering, uh, you know, how this happened. You received an ID card? I did. I got two of them, yeah. Okay. Let me pull up your file and see what's going on. Okay. What's the name of the agency you work for? It's Dona- Uh, uh, BGSF. And the last four of your Social? 8513. I'll read, and then your first and last name. Donald McCarthy. Do you mind verifying your address and date of birth? Uh, 2911, uh, Riverside Avenue. Um, August 4th, 1970. Okay. Phone number is 428- 8944? Yes. Yeah. Okay. And then email is donaldmccarthy123- Yes. ... @gmail.com? Mm-hmm. Okay. So it's showing this medical is active? Give me just one second. Okay, yeah. That's what I'm looking up. Okay. Yeah, so it looks like this is actually a court order for you to have coverage, and it is currently active. It's a what? It's a what order? A court order. What is that? It's, it's a, a order from the court advising that you have to have medical coverage. Why would a court advise I have medical coverage? I don't understand that. For a dependent, for a child. Oh, okay. Yeah, so- And so what does... Yeah? So it looks like it came from Suffolk County- Okay. ... East, or that might be an S. Give me one second, I'm trying to look up the issuing agency. Yes, Suffolk County SCU is the issuing agency. Okay. I can give you their phone number if you wanna speak to them directly. Um, I think I have their phone number. Um, so, so what, so what does this, what coverage actually is it? It's medical, dental, and vision. Okay, is it for a dependent? Is it for me also? What is it, who is it for? Yes, it's for you and your dependent child. Oh, it is. Okay. And so they charged me for this, the, um, staffing agency? Yes. It, I see that two deductions have been made. It looks like it comes out to a total of \$60.45 a week. Okay. So, um, what, what, so here's my question. Um, what if the dependent is already covered under insurance? So at that point, you'll have to contact that issuing agency- Uh-huh. ... and have them send us a release form so that we can cancel the coverage. Okay. Okay, so in the meantime, is there any other over-the-counter benefits, OTC or anything to this card? What do you mean? Do you see any, is there a, 'cause some coverages have like OTC, over-the-counter, like in other words, through the insurance company you can go and get like ibuprofens from CVS, Walgreens, all of that. Is there any- anything like that? Is there any other benefits besides just medical, vision, and all that? So the, there's a couple way, you have c- coverage for prescriptions a couple different ways, but, uh, with that being said, I'm just gonna let you know we're just your administrators, so I don't have the specific

medications- Oh, okay. ... that are covered. You'll have to reach out to your carrier. And then so as far as, yeah, as far as dental, right, so if I went to a dentist, I'm covered, as long as they accept MetLife? So dental is through, uh, American Public Life, and it's in the Carrington network, so you would have to see someone in the Carrington network. But yes, the, your preventative dental work is 100% covered, and then basic dental work like fillings and extractions is covered at eight- Okay. ... percent once you meet the, uh, \$50 deductible. Okay, and do they d- provide for like, um, uh, dent- not dentures, but you know, the other piece that, that are, um, uh, like crowns and all of that, or...? So the biggest thing about this dental plan is, uh, is that it's very basic. It's not gonna cover any major- Oh, okay. ... services like crowns or orthodontists, unfortunately. Okay. All right. No problem. All right, thank you very much. You're welcome. Okay. Did you need help with anything? No, that'll be all. Thanks. Okay. You have a wonderful day. Okay, bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_2: Hi, Victoria. I'm calling to find out, I got this Benefits on a Card, and I don't know what it is.

Speaker speaker_1: Okay. Uh, this is for medical insurance if you happen to work through like a-

Speaker speaker_2: Okay.

Speaker speaker_1: ... staffing or some agency.

Speaker speaker_2: I do. I do actually, and but, eh, are they charging me for this?

Speaker speaker_1: Uh, yes, sir. The, the plans-

Speaker speaker_2: They are?

Speaker speaker_1: ... will cost weekly.

Speaker speaker_2: 'Cause I actually called them and, and they said they weren't charging. They said I, they said that no one ever put me in for it, so I'm wondering, uh, you know, how this happened.

Speaker speaker_1: You received an ID card?

Speaker speaker_2: I did. I got two of them, yeah.

Speaker speaker_1: Okay. Let me pull up your file and see what's going on.

Speaker speaker_2: Okay.

Speaker speaker_1: What's the name of the agency you work for?

Speaker speaker_2: It's Dona- Uh, uh, BGSF.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 8513.

Speaker speaker_1: I'll read, and then your first and last name.

Speaker speaker_2: Donald McCarthy.

Speaker speaker_1: Do you mind verifying your address and date of birth?

Speaker speaker_2: Uh, 2911, uh, Riverside Avenue. Um, August 4th, 1970.

Speaker speaker_1: Okay. Phone number is 428- 8944?

Speaker speaker_2: Yes. Yeah.

Speaker speaker_1: Okay. And then email is donaldmccarthy123-

Speaker speaker_2: Yes.

Speaker speaker_1: ... @gmail.com?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Okay.

Speaker speaker_2: So it's showing this medical is active?

Speaker speaker_1: Give me just one second.

Speaker speaker_2: Okay, yeah.

Speaker speaker_1: That's what I'm looking up.

Speaker speaker_2: Okay.

Speaker speaker_1: Yeah, so it looks like this is actually a court order for you to have coverage, and it is currently active.

Speaker speaker_2: It's a what? It's a what order?

Speaker speaker_1: A court order.

Speaker speaker_2: What is that?

Speaker speaker_1: It's, it's a, a order from the court advising that you have to have medical coverage.

Speaker speaker_2: Why would a court advise I have medical coverage? I don't understand that.

Speaker speaker_1: For a dependent, for a child.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: Yeah, so-

Speaker speaker_2: And so what does... Yeah?

Speaker speaker_1: So it looks like it came from Suffolk County-

Speaker speaker_2: Okay.

Speaker speaker_1: ... East, or that might be an S. Give me one second, I'm trying to look up the issuing agency. Yes, Sulf- Suffolk County SCU is the issuing agency.

Speaker speaker_2: Okay.

Speaker speaker_1: I can give you their phone number if you wanna speak to them directly.

Speaker speaker_2: Um, I think I have their phone number. Um, so, so what, so what does this, what coverage actually is it?

Speaker speaker_1: It's medical, dental, and vision.

Speaker speaker_2: Okay, is it for a dependent? Is it for me also? What is it, who is it for?

Speaker speaker_1: Yes, it's for you and your dependent child.

Speaker speaker_2: Oh, it is. Okay. And so they charged me for this, the, um, staffing agency?

Speaker speaker_1: Yes. It, I see that two deductions have been made. It looks like it comes out to a total of \$60.45 a week.

Speaker speaker_2: Okay. So, um, what, what, so here's my question. Um, what if the dependent is already covered under insurance?

Speaker speaker_1: So at that point, you'll have to contact that issuing agency-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... and have them send us a release form so that we can cancel the coverage.

Speaker speaker_2: Okay. Okay, so in the meantime, is there any other over-the-counter benefits, OTC or anything to this card?

Speaker speaker_1: What do you mean?

Speaker speaker_2: Do you see any, is there a, 'cause some coverages have like OTC, over-the-counter, like in other words, through the insurance company you can go and get like ibuprofens from CVS, Walgreens, all of that. Is there any- anything like that? Is there any other benefits besides just medical, vision, and all that?

Speaker speaker_1: So the, there's a couple way, you have c- coverage for prescriptions a couple different ways, but, uh, with that being said, I'm just gonna let you know we're just your

administrators, so I don't have the specific medications-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... that are covered. You'll have to reach out to your carrier.

Speaker speaker_2: And then so as far as, yeah, as far as dental, right, so if I went to a dentist, I'm covered, as long as they accept MetLife?

Speaker speaker_1: So dental is through, uh, American Public Life, and it's in the Carrington network, so you would have to see someone in the Carrington network. But yes, the, your preventative dental work is 100% covered, and then basic dental work like fillings and extractions is covered at eight-

Speaker speaker_2: Okay.

Speaker speaker_1: ... percent once you meet the, uh, \$50 deductible.

Speaker speaker_2: Okay, and do they d- provide for like, um, uh, dent- not dentures, but you know, the other piece that, that are, um, uh, like crowns and all of that, or...?

Speaker speaker_1: So the biggest thing about this dental plan is, uh, is that it's very basic. It's not gonna cover any major-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... services like crowns or orthodontists, unfortunately.

Speaker speaker_2: Okay. All right. No problem. All right, thank you very much.

Speaker speaker_1: You're welcome.

Speaker speaker_2: Okay.

Speaker speaker_1: Did you need help with anything?

Speaker speaker_2: No, that'll be all. Thanks.

Speaker speaker_1: Okay. You have a wonderful day.

Speaker speaker_2: Okay, bye.